



**LEGISLATIVE ASSEMBLY FOR THE
AUSTRALIAN CAPITAL TERRITORY**

**SELECT COMMITTEE ON COST OF LIVING PRESSURES
IN THE ACT**

(Reference: [Inquiry into Cost of Living Pressures in the ACT](#))

Members:

**MR J DAVIS (Chair)
DR M PATERSON (Deputy Chair)
MS N LAWDER**

TRANSCRIPT OF EVIDENCE

CANBERRA

THURSDAY, 13 APRIL 2023

**Secretary to the committee:
Dr D Monk (Ph 620 50129)**

By authority of the Legislative Assembly for the Australian Capital Territory

Submissions, answers to questions on notice and other documents, including requests for clarification of the transcript of evidence, relevant to this inquiry that have been authorised for publication by the committee may be obtained from the Legislative Assembly website.

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Amended 20 May 2013

The committee met at 09.00 am.

KELLY, MX JULES, Branch Co-ordinator, Canberra Branch, Australian Unemployed Workers Union

THE CHAIR: Good morning, everybody, and welcome to the second public hearing of the inquiry of the Assembly's Select Committee on Cost of Living Pressures in the ACT. Among our witnesses today we will hear from the Chief Minister and Treasurer in relation to spending and revenue across government, and from Minister Emma Davidson in relation to the disability, mental health, veterans and seniors portfolios.

Before we begin, the committee wishes to acknowledge the traditional custodians of the land we are meeting on, the Ngunnawal people. The committee wishes to acknowledge and respect their continuing culture and the contribution they make to life in our city and in this region. We would also like to acknowledge and welcome any other Aboriginal and Torres Strait Islander people who may be attending today.

The proceedings today are being recorded and transcribed by Hansard and will be published. The proceedings are also being broadcast and webstreamed live. Should you take a question on notice today, we ask that you use the words, "I will take that question on notice." It helps us keep a record and allows the secretary to follow up with you after today's hearing.

First, we will hear from friends from the Australian Unemployed Workers Union. We welcome you to today's committee. Before we begin, I remind you and all witnesses of the protections and obligations that are afforded by parliamentary privilege and I draw to your attention the privilege statement on the pink paper to your left. Witnesses must tell the truth. The giving of false or misleading evidence will be treated as a serious matter and may be considered a contempt of the Assembly. Please confirm that you understand the implications of the statement and that you agree to comply with it.

Mx Kelly: Yes, I do.

THE CHAIR: Thank you. Would you like to start with an opening statement?

Mx Kelly: Yes. Our members are people who receive welfare benefits from Centrelink and the Australian government and also people who are otherwise unemployed and disabled but do not qualify for payments. As such, our members are some of the most vulnerable people in the ACT and are being hit extremely hard by the rising cost of living. We consulted with our members and asked them what the biggest areas of concern were for them, which we included in our initial submission. We can go through that one by one if you have questions about that or, if you would like me to list them now, I can do that. We have the increased cost of groceries and food, rent and housing costs, medical costs, education costs, fuel and transport costs, energy costs and, finally, the insufficiency of Centrelink and welfare payments.

THE CHAIR: Thank you very much. I will start with questions and then we will move along. I feel compelled to ask you the obvious one, in spite of the fact that it

does not fit in this committee's terms of reference, nor even within the territory government's control, and that is about income support payments. What do you think the ACT government could do—its ministers, the executive, and this Assembly more broadly—to advocate federally in the interests of people who receive income support payments to try and advance that cause and bring those payments above the poverty line?

Mx Kelly: We have large amounts of data that we can forward to you after this. We have a lot of research about the effectiveness of increasing payments above the Henderson poverty line. During the first year of the COVID-19 pandemic, the previous federal government raised the JobSeeker rate—doubled it—and we now have a large amount of research and data about the incredibly positive effect that had on people's lives. We have evidence that it works. Personally, I am not sure about the best method of advocating—that is more your experience than mine—but applying pressure on the federal government and on the federal arms of your various parties to bring welfare payments up to the Henderson poverty line and call for increased payments in other areas would be wonderful.

There was a petition in front of the Legislative Assembly that I believe Minister Yvette Berry responded to, to petition the federal government for increased support payments. Apparently that has not yet occurred, so we would like to see that occur.

THE CHAIR: I appreciate that. Thank you.

DR PATERSON: Could I get a bit of an idea of the scope of your members in the ACT? How many members do you have? Are there any areas of the ACT where you have greater membership than others?

Mx Kelly: We have 250 members in the ACT. We know that there are obviously many more people on Centrelink payments, but that is our current membership here in the ACT. Just off the top of my head, I know we have a lot of members on disability support payments, and a number on JobSeeker, Youthline loans, ParentsNext et cetera. All the payments are covered under our membership base.

DR PATERSON: We received a submission from Legal Aid saying, basically, that they are required to means test their legal assistance, and at the moment that falls either just at or below the poverty line. They want to secure extra funding to be able to raise their means test. Can you detail the level of legal assistance that your members may require and are unable to receive or the sorts of legal challenges that people that you represent face?

Mx Kelly: I can definitely tell you that private legal assistance is out of the realm of possibility for nearly all our members. They are heavily reliant on public and free legal services, community legal services. They face challenges in, firstly, being aware of these services. Many of them are not sure how to access them. There is a knowledge gap in being able to access those legal services.

DR PATERSON: Improving access and awareness of Legal Aid services to people you represent would be very helpful?

Mx Kelly: Yes. Our organisation's general position is that means testing should be abolished in all areas. A lot of the time, even when people have other ways to supplement their income, they are still very much below the poverty line, but occasionally that will still put them just above means testing. Means testing is based on not just the income of the person but also household income or parent income, and there are a lot of ways that it can be used to deny people access to services.

DR PATERSON: Thank you.

MS LAWDER: In your submission you talk about public transport, including the high cost of fuel; free public transport for people on low incomes; and increased bus routes; as well as the electric vehicle scheme. I can probably get this from the directorate, but do you have any information about the demand for public transport? Where are your members looking to go—their local Centrelink office or to do their shopping? What sorts of trips are we talking about?

Mx Kelly: It can be to their local Centrelink office or their job service providers. Particularly for members who live on the outskirts of town and do not live close to a town centre, it can be very difficult. I believe there was an article on the ABC or in the *Canberra Times* just last week that named Palmerston as a suburb that was woefully underserved by bus routes. If you live along the light rail passage it is wonderful, but if you do not, or if you have mobility issues, that makes it difficult to get to bus stops that may not be close to you. There are a lot of people who have to walk quite a long way to a bus stop and, as winter comes, that gets harder and harder.

Probably Transport has better data, but a number of our members have talked about the irregularity of bus services and also how long and circuitous some of the bus routes are. It can take a huge amount of time out of your day to catch a bus over a few suburbs.

MS LAWDER: Linked to that, you talk about housing and building affordable public housing along major public transport routes, yet we saw the government move away from that when they sold off all the public housing along Northbourne Avenue, before the tram. We are now talking about stage 2B to Woden. We have missed the boat a bit on building public housing along there.

Mx Kelly: Yes. There is always time to change that. I am aware that the request to build more public housing is a medium to long-term one. It is not like that is going to be solved in the next few months. I am aware of that. One of the things that we have noted is that, when we talk about public and social housing, we very strongly feel that this should be provided by the government and/or possibly in the form of community cooperatives. We have seen the private investment and for-profit investment market fall. Housing has failed to deliver appropriate housing options for people. Housing affordability is absolutely out of control in Canberra and in most other parts of Australia.

There are some good housing cooperatives in the ACT—things like Havelock House and student cooperatives. We definitely need more affordable student housing. That is a huge cost. We need emergency and short-term housing for people in crisis. We have members who are currently paying \$300 a week for a tiny studio flat, and that is the

whole of their Centrelink payment. The pressures of payments on people are obscene.

THE CHAIR: On housing, we heard from Housing officials and the ministers yesterday that the target to expand the public housing portfolio has blown out to 2026-27 because of issues in the building and construction sector. That was the explanation given. That would suggest to me the need to better utilise our existing housing stock. Would the AUWU have a position on regulatory interventions, like regulating the short-term rental market, or a vacancy tax?

Mx Kelly: I do not think we have a formal position, but we definitely support rental caps. Various organisations in other parts of Australia are suggesting rent freezes. That would definitely be a good start. We note that, since we put the submission in, the ACT government has already changed rental laws to ban no-cause evictions and to ban the soliciting of rental bids, and we are very much in favour of that. Airbnb is still, I believe, banned—no, not banned in the ACT—

THE CHAIR: Completely unregulated.

Mx Kelly: Okay. We know that the Airbnb market has caused huge housing affordability issues all through Australia.

THE CHAIR: I have another quick follow-up from Ms Lawder's questions on transport. Free public transport and more frequent routes both sound appealing, but I note that the committee usually gets to prioritise the things we ask of government. Which would have the more tangible benefit on your members: free public transport or increasing routes and the frequencies of those routes?

Mx Kelly: I would have to consult with my members about that.

THE CHAIR: That is fair enough.

MS LAWDER: On the scheme to buy and resell second-hand electric vehicles with interest-free loans for people on low incomes, we talked a little bit about the household sustainability program with some witnesses yesterday. Is that only helping those people who actually have the capacity to repay? Even if it is interest-free, if you are already spending 50, 60, 70 or 80 per cent of your income on rent, let alone food and those things, is an interest-free loan for people in the bottom one and two quintiles, and even perhaps the bottom three quintiles, actually going to be appealing for them?

Mx Kelly: It depends on the way the loan is structured. This is why, again, I am suggesting it be a government initiative, rather than a private sector one with government links. The government's current interest-free loan scheme for sustainable and renewable energy infrastructure for homes is extremely good, but it is currently only accessible for people with decent incomes. I believe it is currently for new materials. I do not think second-hand electric vehicles are currently covered by it. We are getting to the point in the electric vehicle time line where second-hand cars are starting to come on the market and it could be a worthy investment if people were able to pay them back slowly, in small increments.

There are ways to do it. It would be difficult to get a bank on board with it, but the government is not a bank and is working with different capacities. Our members do not have the capacity to buy a brand-new electric vehicle and, because of the income requirements for most of the loan schemes, they are not able to access the loans for that. Most of them do not own their own homes, so they do not have the ability to put solar panels on their house, which would drastically cut energy costs.

A specialised loan scheme for people with very low incomes that allows them to access and buy a second-hand electric vehicle could be an absolute life-changer for people. Fuel costs are obscene at the moment. They are only going to get worse. Electric vehicles are definitely the way forward.

THE CHAIR: In item 7 of your submission, where you talk about income support to ACT residents, one of your suggestions is a job creation program. I appreciate that you specifically stress not work for the dole. I would be interested if you have any reflections on the Jobs for Canberrans program the ACT government stood up during the COVID lockdown.

Mx Kelly: Yes. That was a really good and interesting program. That was essentially what we were thinking of with this, because the cost-of-living crisis is a crisis similar to the height of the pandemic. People are experiencing many of the same pressures that they did then. One of the ideas that we had is to actively recruit unemployed and low income workers and pay them a living wage, and possibly training for climate and natural disaster emergency response.

Currently, things are okay, but we are swinging increasingly wildly between the extremes of El Nino and La Nina. We know that we need flood response, storm response and, particularly in Canberra, bushfire response, and that we do not have enough trained responders. We know that organisations like the SES are currently overstretched and not able to properly train the number of people who want to volunteer with them. They do not have appropriate gear and equipment.

Another thing that a job creation program could look at is our suggestion to increase the availability of groceries and food, food redistribution programs, and programs to cook and provide hot meals to people who need them. We would prefer this to be provided by government organisations, because our experience with job service providers and other charities is that occasionally charities, non-government organisations and not-for-profits fold. Inevitably, the people who rely on those services are left out in the cold when that happens. There is more stability from a government program than there is from organisations operating in the wild.

THE CHAIR: Thank you.

DR PATERSON: In the ACT government's submission they have listed all the allowances, grants, subsidies and things, and there are a lot. One of the things that I think is quite striking is that people do not know that these things exist. We have heard a lot of evidence about that. Do you think it would be helpful to have an Access Canberra employee who was able to go out to organisations like yours, and other services in Canberra, every six months or every year—however often these things are updated—to educate everyone about the supports that are available so that you can

then work better with your members?

Mx Kelly: Yes. That sounds like it would be useful.

DR PATERSON: Great. Thank you.

MS LAWDER: One of the things that we did not talk a lot about in yesterday's hearing is medical costs. It has been touched on here or there. Again, it is a bit like income support. A lot of that sits in the federal government arena. Do you have any specific suggestions, apart from perhaps lobbying the federal government, in this regard? Is there anything that you are aware of that the ACT government may be able to do to assist in this area?

Mx Kelly: I am not certain what the ACT government is able to provide. The creation of the bulk-billing medical centres, with registered nurses, has been really useful.

MS LAWDER: Do you mean the nurse-led walk-in centres?

Mx Kelly: The walk-ins, the drop-ins—yes. Our members require access to GPs as well. There are very few bulk-billing GPs in the ACT. We would ideally like bulk-billing medical centres with GPs in them within 10 kilometres of every suburb in Canberra so that people can access them, including access to bulk-billed medical specialists and allied health professionals for people on low incomes. Access to specialists and allied health professionals is pretty much non-existent.

The majority of the time, people on welfare payments cannot pay the fees. Even if there is a Medicare rebate, they cannot afford the up-front costs. We know that our members are frequently going without medical care when they need it and going without medication. We would love for you to apply pressure on the federal government to add more medications to the PBS and increase the subsidies for PBS medications further. We have members who are using Afterpay to buy medication, and that is not reasonable in a first-world country.

MS LAWDER: Have you had any input from your members about public hospital waiting times?

Mx Kelly: I do not think we have directly, but we can consult. I will take that on notice and we will get back to you.

MS LAWDER: Thank you.

DR PATERSON: There is a lot of discussion at the moment between pharmacists and doctors around allowing pharmacists to provide medications, without people having to go to doctors if it is a long-term medication. Would initiatives like that support your members to access medication?

Mx Kelly: I am not sure, but we will take that on notice. Access to repeat prescriptions is obviously useful, but being able to afford to see a GP and access appropriate primary care in the first place is also very important for our members.

THE CHAIR: With a minute remaining, is there anything that you would like to add and get on the record?

Mx Kelly: Yes. Finally, we would like to see a further reduction in education costs. We note that the ACT government has created a lot of free courses at CIT, which are the skills shortage courses. It would also be extremely useful if a number of short courses and short course qualifications were added to that—things like RSA, RCG, working with vulnerable people, and the white card—to make that more accessible and more affordable for people, as well as providing training materials, uniforms and other gear free of charge for people on welfare payments.

THE CHAIR: Will you ask the obvious question, Ms Lawder, or will I? Would you have members who would be willing to learn Auslan if free training were made available at CIT again?

Mx Kelly: Yes, we absolutely do.

THE CHAIR: So you would support the committee advising the government to reinstate those free courses?

Mx Kelly: Yes—100 per cent.

THE CHAIR: Tremendous. That wraps us up. Thank you very much for your submission and thank you very much for your time—particularly for being first cab off the rank. Have a good day.

Mx Kelly: Thank you so much for having us.

HOFFMAN, MS KIRSTEN, Volunteer and law graduate, Tomorrow Movement
ILBERY, MS GRACE, Tomorrow Movement
DILLANE, MX MICHAEL, Tomorrow Movement
SOEWARDJO-POWELL, MR TIMOTHY, Tomorrow Movement

THE CHAIR: We now welcome witnesses from Tomorrow Movement. I remind witnesses of the protections and obligations that are afforded by parliamentary privilege and I draw to your attention the privilege statement. Witnesses must tell the truth. The giving of false or misleading evidence will be treated as a serious matter and may be considered a contempt of the Assembly. Please confirm that you understand the implications of the statement and that you agree to comply with it.

Ms Ilbery: I acknowledge the privilege statement.

Mr Soewardjo-Powell: I have read the privilege statement.

Ms Hoffman: I acknowledge the privilege statement.

Mx Dillane: I acknowledge the privilege statement.

THE CHAIR: Thank you all very much. Would you like to start with an opening statement or are you happy to go to questions? Which would you prefer?

Ms Hoffman: We have a fairly short opening statement that I am happy to read through.

THE CHAIR: Tremendous; take it away.

Ms Hoffman: Excellent. Today I speak on Ngunnawal and Ngambri country. I pay my respects to the elders past, present and emerging and any First Nations people here today. The sovereignty of First Nations was never ceded.

The Tomorrow Movement is an unstoppable movement of young people seeking a climate jobs guarantee, continent wide and in the ACT. I am a full-time student, studying my practical legal training to gain certification as a lawyer. I have an extensive criminal history from nonviolent and yet proudly disruptive climate protests. I have turned off the world's largest coal port in so-called Newcastle and blockaded Commonwealth Avenue Bridge. It is my hope that I can retire from causing disruption in favour of creativity. However, I am a unique example of the kind of person that Australia can produce under the right conditions.

The reality of many of my generation is that they are struggling, disillusioned and cynical about the future, and so choose not to engage in politics. I asked my brother to write a letter to the submission and he said, "Why?" They do not trust politicians. They do not trust that the government has any interest in supporting their needs. Many people under 35 are working in insecure jobs and struggling to pay rent and to buy healthy food. In particular relevance to the Tomorrow Movement, they are terrified of the prospect of our future, living in an unlivable climate.

We need to start thinking clearly about what is to be done, because, while we have the time to make enormous positive changes, we need to act now. Where the acting involves an expansion of free CIT courses, easier ways of accessing mental health support and better funding for food and clothes programs in the ACT, we need to do something. If we do not act, we will have a situation of increasing antisocial behaviour, conspiracy theories and people being exploited by fascist grifters, like the recent protests we have seen. Let us protect our queer comrades, the Indigenous communities we have connections with and the refugee communities that deserve our support.

I request that the ACT Legislative Assembly legislates a climate jobs guarantee by the end of the year. Thank you for listening.

THE CHAIR: Thank you very much. I will start with questions and then we will work our way down. The first question I have for you is specifically on CIT, which seems apt, as we just left that topic with our last witness. You have made the recommendation that all CIT courses should be free. I wonder if you might expand on that and if there are particular vocational training opportunities that young people are interested in doing that you think they are missing out on currently because they are cost prohibitive.

Ms Hoffman: I am actually not a CIT student but we have two in the room right now, Mickey and Grace. Would either of you like to talk more on this?

Mx Dillane: I can talk on it. I think that it is worth mentioning that, ideally, all CIT courses should be free. But I also think that, relating to the proposal that Tomorrow Movement has been campaigning for over the last year or two for a climate jobs guarantee, there are some courses that are potentially more essential to be provided for free to the people of Canberra.

I am talking especially about courses like conservation, some of the construction staff and horticulture. I think that there are courses on child care, potentially, and even shorter vocational courses that can provide certificates for work. I have recently done an RSA course that I was allowed to do for free because of certain conditions that I am dealing with at the moment—like not having a job.

It seems like a lot of people do not even know that there are ways to do CIT courses for free. Sometimes it is an issue of information. I was recently studying conservation and there were a lot of people there that were complaining that they had to work to pay for a course that was a prerequisite to do the real jobs that they wanted to work in in the real industry.

THE CHAIR: Ms Ilbery, is there anything that you want to add to that?

Ms Ilbery: I think the free courses that are around right now are great, but I was looking through them recently and found that the options were too limited. Like Mickey was saying, there are many courses that are worthwhile. We need more people in our industry, and it would be so much better if you did not have to worry about the money. Coming from a family with a single mother who works full-time it

is something that is very difficult. Even when it is a lot cheaper than ANU or things like that, it is still difficult.

THE CHAIR: My supplementary question on that goes to one of your other recommendations, which is for more social housing investment. We heard from ministers and officials from Housing ACT yesterday, who explained that our time line to build new public housing has stretched out, in large part because of labour shortages in the building and construction industry. Do you think, even anecdotally, you would have peers and people that you know who would be encouraged into building and constructions courses if they were made free?

Ms Hoffman: I can probably speak on this one. I have some friends who were recently trying to help rebuild Lismore after the floods—like AFABS. Sometimes construction and the tradie industry can seem quite daunting for non-binary and women. They were very keen to pick up construction, but I think it being free would be essential for them to be able to access that. But it is not just about the money; there is a need for a change in the culture, to be more inclusive of them.

THE CHAIR: Thank you so much.

DR PATERSON: One of your suggestions on what could be done is to provide more funding to food banks and organisations aiming to feed people. We heard from Foodbank. They are a pretty big operation. They expressed that it would be helpful to have a distribution centre in the ACT. We also heard from street pantries, who are at the very other end of providing food in the community. I am just wondering what your thoughts are on where there are real gaps that need to be filled. Is it important that we have a continuum of options for people, from the very rudimentary street pantry to the really highly organised food banks?

Mx Dillane: I will act as if we have just started, because we had a little moment of glory and then sort of fell apart a bit. I have been working on a group that is functioning in Sydney and Melbourne and a few places in Canberra called Food not Bombs, which is in some ways a protest organisation but it is also focused on providing food for free, with no strings attached. If people want to talk about anti-war politics they are welcome to, but it is really just about providing food.

Something that I have noticed in doing that, admittedly in a pretty small area, which is just Dickson, but I do go around Canberra—I have talked to people in Gungahlin and in Civic and a few people in Belconnen—is that something really important that is still not feeling to me like it is being addressed is the people living on the street.

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—the food pantries, people giving them money and people buying them food at the shop—and that is the way that they are surviving. There are trucks that come to Dickson that serve food. I think there is a Vinnies truck that does it. That is all really useful, but it really seems to me like there is not enough support.

The other people that I think need more support that potentially the larger operations like Foodbank could provide—which you were talking about—are the lower income workers who are making difficult decisions about whether they can buy the fresh vegetables they want or actually pay their rent. That is when it is becoming super tricky to make those decisions. If there were more free food support, those are the two groups I would think of.

THE CHAIR: You mentioned the persistent issue of homelessness. We met with the same officials yesterday who explained that the territory government is spending more than it has ever spent before on specialist homelessness services—and yet the situation is not getting any better. Would you have any advice for the government and for those services on innovative models or innovative approaches or things that would work, particularly for young people, to tackle chronic homelessness? It would appear to me that what we are doing is not working, so any new ideas you have would be interesting.

Ms Hoffman: It is a very interesting question. As a law student, my answer would be to aspire to eventually abolish the police, but that is a bit ambitious. For many of the people that we deal with, the issue is not just the access to food; it is accessing it in a way that provides them with dignity and privacy. Often they really do not want to answer questions. We have had people who even get somewhat violent if we ask them questions about themselves. Also, unfortunately, they are often quite wrapped up in the conspiracy movement and the anti-vaxxer type things.

We do find that just because you have a program does not make people feel safe coming to you, talking to you or engaging with you. If you have a society where people are being overpoliced and they are scared of people in uniforms who have guns, that is just going to make it worse. I think that, unfortunately, is connected to the justice system and the reputation that Australian police have across this entire continent.

I do think the ACT police are better than police in other jurisdictions, but it is connected to not only the fear that people feel from being on the street and in the public but also the fear that they have of our authorities. That is like a bond of trust that has been an issue since colonisation and is ongoing, and a lot of these homeless people are often First Nations people.

I see an interconnected problem with the justice system and the trust people have of authorities. So it is not just as simple as throwing money at the problem. There is a lot of interpersonal work that needs to be done that is technically free but requires a lot of education and patience on our behalf.

Mx Dillane: Could I also add to that?

THE CHAIR: Please.

Mx Dillane: I am probably not the most well versed on the expanding homeless population, because I feel that there are some people that are homeless situationally and potentially can get out of that situation if stuff like funding for cheap rental

assistance or food programs is done. But the thing that really worries me is how some people living on the street are extremely sick. Some of these people are really mentally unwell, and living on the street and begging for money only exacerbates that problem. It seems to me that these people get into feedback loops of mental health problems.

I think we need to make mental health services and drug and alcohol addiction services easier to access and a lot more open and less bureaucratic. I think that some people have no interest in interacting with these services because they have to fill out a bunch of forms and the people that they talk to are looking at it through a perspective of basically ticking boxes to make sure that they can say, for example, that the metrics for a person are improving.

Something I have experienced in my own journey with mental health programs is that the most useful human interactions I have are with peer workers. Basically, peer workers are people that have experienced, say, homelessness, depression, psychosis or drug addiction who have gotten to a place where they can work as a peer worker and provide support and have that shared experience with someone. Looking into how we can increase peer workers in our mental health structures in Canberra would be a great first step to helping the really desperate homeless people.

THE CHAIR: That is great advice. Thank you.

Ms Ilbery: Do you mind if I add as well?

THE CHAIR: Yes, please.

Ms Ilbery: The homeless population, like you were saying, is not as visible as you may think. It is not just people on the streets. There is a huge, very young homeless population who are couch surfing, living in cars or living in really dangerous situations, as that is the only place where they have somewhere to go, because they do not have parents that can look after them or whatever. There are great systems in place for that, like youth and support workers, but so many people do not know about it. I have a lot of friends who are in situations like that, and it is not something that is known. I also feel that the social workers are extremely overworked and underpaid. Therefore, there are not as many people wanting to go into the industry. It is an industry where there are a lot more people needed. I think if those services were more available and more accessible that would really help.

THE CHAIR: Thank you.

MS LAWDER: In your submission you have talked about the inadequate mental health care system and you touched a little on peer support, for example. I want to ask about health and mental health together. What do you think is needed with respect to an inadequate healthcare system? Is it more workers or a different type of workers? What does the solution look like, do you think?

Mx Dillane: I will try and be brief, because I feel like Kirsten probably has things to say as well. More workers would be great. That is definitely something that needs to

happen. We also need more locations that you can just walk into.

I have been having some mental health issues lately. I went into headspace yesterday and they said, “Well, the way headspace works is you have to make an appointment where you talk to a social worker about what has been going on, and that is going to be next Wednesday.” I assume that after that appointment I will have to book another appointment for maybe two weeks later or something, where I actually get to start interacting with the real support, and in my head.

I think there is a place in Belconnen. I have completely forgotten what it is called, but it is like an actual social environment where people can come and just sit down and have a cup of tea and—

THE CHAIR: The Safe Haven Cafe?

Mx Dillane: Yes, I think it is called Safe Haven. It would be great to have more places like that. 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 the cost of living cannot access those places and they often feel completely shut out of what we call Australian culture. They are basically relying on cheap alcohol from ALDI, friends’ houses or places that in some ways are not safe and in some ways are their only support. We need to create more spaces where they can feel supported and create healthy connections with their own friends, whether they drink in other places.

THE CHAIR: I will probably get you to repeat yourself but, just for the benefit of specificity: you or people you know have accessed the Safe Haven Cafe in Belconnen and that is a model you endorse? Do you think that is working well?

Mx Dillane: I actually have not been there. I know someone who has had a lot of serious mental health issues, and she found it a really useful place to go and interact with. I have had great experiences with similar places in Sydney. I used to live in Sydney.

THE CHAIR: Okay. Based on that, would it be fair to say that your group would support the government rolling out more of those quickly?

Mx Dillane: Definitely.

Ms Hoffman: Yes.

THE CHAIR: Great.

MS LAWDER: That one is in Belconnen. Do you feel that there should be a greater geographic spread so that it is easy for people to get there?

Ms Hoffman: Yes. We spend a lot of time in Dickson. I think there is a population concentration of homeless people and people with mental health issues there, so Dickson would be a good place to look at.

Mx Dillane: But also Gungahlin, Woden and Tuggeranong. I think these outer-city centres are really the ones experiencing the most barriers to entry from costs. There are a lot of shopping malls and a lot of bars and stuff like that. It does not necessarily have to be specifically a sort of “safe haven”; just places that are free, where people can interact and that have activities, board games and that type of thing.

MS LAWDER: Yes. I know there is very little in Tuggeranong for young people.

Mx Dillane: Yes, especially Tuggeranong.

MS LAWDER: You mentioned headspace, which is federally funded. Has your membership had any engagement with perhaps some other services? The YWCA have a computer clubhouse, I think, where people come after school and learn about AI and all sorts of other things. There must be other programs. Is there anything else that you feel is useful that you would recommend or endorse?

Ms Hoffman: Yesterday the younger brother of one of my friends was accessing DICE 4 Diversity—I think that is what it is called—which is for kids who are neurodivergent to play role-playing games with each other.

MS LAWDER: Sorry; what was it called again?

Ms Hoffman: I think it is called DICE 4 Diversity—if that rings any bells. It is in the Jamison Centre. It was quite heartwarming to watch that. I think that is a free program, and they just play *Dungeons & Dragons* together.

I also want to add that I grew up in WA and I had similar outer-suburb problems like boredom and not being able to go outside without people taking your money. Every time you leave the house, you just come back with less money. But there was a place people used to use in Safety Bay, which was the Safety Bay public library. That felt like a very open, accessible public library.

I think sometimes the libraries in the ACT feel a little bit more cloistered and hard to get into—for example, the National Library, which is like this kind of imposing monolith across the lake. I think libraries are a pre-existing thing that we have which can actually be made far more welcoming. A lot of kids used to use that library after school, when they did not want to go home to their families. They used to just hang out in there.

DR PATERSON: There is a new library planned for Molonglo Valley and a co-design process that has either started or is starting soon. How do you think the government could engage with younger people through their consultation process on

the co-design, with younger people addressing this exact issue? How do you think the government could engage younger people better in consultation?

Ms Hoffman: Would you like to answer that, Grace? You are quite young.

Ms Ilbery: I do not really have an answer for that. I am not sure.

DR PATERSON: When you see a government consultation, do you feel compelled to engage and to provide your input?

Ms Ilbery: I really do not have an answer for that one. I am going to pass it along.

DR PATERSON: Sure.

Ms Hoffman: I think the answer probably would be no.

MS LAWDER: Do you see government opportunities to engage? Are you aware of them?

Mx Dillane: In terms of this cost-of-living inquiry, I only heard about it because Kirsten had the resolve to get in contact with Emma Davidson. I think that some of the outreach of this kind of stuff is just not in the consciousness of young people at all.

In terms of specifically the library, I think if you could get a Google survey kind of thing going—something really simple that you can just click on and fill out a few boxes about what would be something you would like—I am pretty confident that there would be people I know that I could send it to or people I would know who could get networks in Canberra to give you a few submissions.

Your question made me think of something that Kirsten and I were talking about this morning and last night, while we were thinking about what we would say here. I have met quite a lot of people around Sydney, Melbourne and Canberra, primarily, that are my own age—and I am thinking of one person who does not fit this model. He was a staunch Liberal voter who had a job at CommBank because his mum was an executive there. Other than him, I had never met a person my own age who had any faith in government or politicians, more specifically.

I think what they call Generation Z—which I think is very interesting, because it is the last letter in the alphabet—basically think that all of these systems, like government, media and even elections, have nothing to do with them and that politicians want to spout off about how everything they are doing is great. The reality that people in my age range, about 22, are usually experiencing is a lot of stress, a lot of fear of being fired and a lot of insecure work, and then, of course, the cost of living is going up and making them feel very squeezed.

If we really want that to be addressed, if we want people to engage in politics in a meaningful way, we need to communicate—which is why we are here, obviously. Also, people in government need to take it a bit more seriously that people in our age range—from, say, 18 to 25 or a little bit above—just do not believe in government

anymore. They do not think that it works.

Ms Hoffman: Also, especially in the younger age range, government is supremely uncool. Anything sanctioned by the government is just like—

Mx Dillane: Yes, but that is its own problem with young people. I think it is more a general cynicism, which I do think is new. For example, I have had conversations with my sister, who is only 19, where they just say, “Everything is f’ed!”—just censoring myself there—and, “Why should I even think about it at all?” That is not just like, “Government is not cool.” That is like a deep, nihilistic sort of: “Nothing can change. I have never seen any change in my entire life. Why should I bother caring about it?” The only reason they vote is because my parents get weird about if we donkey vote!

THE CHAIR: In any other meeting, I am the young person, but in this meeting I feel particularly old. We are wrapping up, but is there anything else that you would like to add?

Ms Hoffman: Yes, just briefly. I want to remind everyone that what is coming from all of us is that the climate crisis is connected to these mental health issues and the cost-of-living crisis. The disasters make things expensive. We know what is coming. We are anxious. We are really scared. You look at charts of the earth turning red, with rising temperatures. That is linked to climate anxiety and it is linked to depression. In a way, it is not even depression; it is just normal to feel depressed by the scientific situation. I think that we actually need to break that ice barrier of everyone preferring not to talk about the climate and have it up on our posters, have it up in our libraries, have it up on walls and in artworks and actually make it something that we can talk about and not be afraid of and that we can actually face down together. Thank you.

THE CHAIR: No; thank you. Thank you for your submission. Thank you for your time. Thank you for challenging your own, perhaps, lack of faith in government institutions to come here today and talk to us. I hope the report that we are inevitably able to present to government goes some way to making you proud. We appreciate your time. Thank you so much.

Ms Hoffman: Thank you very much.

Ms Ilbery: Thank you for listening.

Mx Dillane: Thank you so much for listening.

Mr Soewardjo-Powell: Thank you.

HARRISON, MS LILY, Co-Chair, ACT Youth Advisory Council
VILLIERS, MR NICHOLAS, Co-Chair, ACT Youth Advisory Council

THE CHAIR: Welcome back to this public hearing of the inquiry of the Select Committee on Cost of Living Pressures in the ACT. Proceedings today are being recorded and transcribed by Hansard. They will be published. They are also being broadcast and webstreamed live. If you take a question on notice today, make sure you say the words, “I will take that question on notice.” It helps us to follow up with you after today’s hearings.

We are now joined by friends from the Youth Advisory Council. I remind witnesses of the protections and obligations afforded by parliamentary privilege and I draw your attention to the privilege statement on the pink paper to your left. Witnesses must tell the truth. Giving false or misleading evidence will be treated as a serious matter and may be considered a contempt of the Assembly. Please confirm that you understand the implications of the statement and that you agree to comply with it.

Ms Harrison: I have read and acknowledge the privilege statement.

Mr Villiers: I have also read and acknowledge the privilege statement.

THE CHAIR: Do you have an opening statement?

Ms Harrison: We do. Thank you for the opportunity to appear before the Standing Committee on Cost of Living Pressures in the ACT this morning. The ACT Youth Advisory Council provides young people aged 12 to 25 years in the ACT with an opportunity to take a leading role in participation and consultation activities on issues that affect their lives. We provide advice on youth issues to the Minister for Education and Youth Affairs, giving young people a voice in the ACT. We welcome the opportunity to provide a submission to this inquiry and provide a youth perspective to the conversation about cost-of-living pressures in the ACT.

Young people in the ACT are often working one or more jobs in addition to full-time study to support themselves, younger siblings and their households. Our submission noted that accessible, safe, secure and affordable housing is an issue that is significantly impacting young people. Currently, young renters working in the hospitality and retail sectors or receiving Youth Allowance are paying between 48 per cent and 92 per cent of their income to rent one room in a two-bedroom household.

Our submission also highlighted 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. These barriers are furthered by young people’s preference and need to live within easy access of public transport, educational institutions and essential services. In addition, a severe power imbalance in the rental market can leave young people with a non-choice between living in unsuitable or unsafe housing and being homeless.

Many young people also pay their own school fees, extracurricular expenses and

essential costs, such as transport. Our submission highlighted that, for young people who are undertaking the process of obtaining their learner drivers licence in the ACT, fuel costs, driving lessons and road-ready courses can converge to make it untenable for a young person to obtain their licence to drive, thus barring them from the autonomy and independence a licence brings with it.

We also noted in our submission that the current financial climate is having a detrimental impact on young people's mental health, socialisation and wellbeing. With limited support to maintain social engagements with friends and continue in recreational activities, young people have told council they are feeling increasingly isolated, lonely, stressed and unhappy. One person told council they feel they are just existing.

Council would like to thank you again for the opportunity to appear today and would welcome questions from the committee.

THE CHAIR: Thank you both, Lily and Nicholas, for your time and for your submission. I will kick off with questions and we will move down the panel. I note with interest that the first five of your recommendations all relate to housing. I cannot imagine that is an accident. I am particularly interested in exploring your proposal to reinstate or create a new independent body similar in scope to the Tenants' Union of the ACT. I would like to understand what your understanding is of the supports that are currently available for tenants. The community was given an assurance when the funding was moved from the Tenants' Union to another organisation that it would maintain continuity of service. Is that your understanding? What would the reinstatement of the Tenants' Union or similar look like to you?

Mr Villiers: The previous Tenants' Union of the ACT had two roles. It provided information and advice to young people and also legal services where they needed it. I believe that has now been transferred to Legal Aid ACT. The issue with that is that it is not exactly independent and it is not specialist, but, on top of that, young people just do not know it exists. 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.

Ms Harrison: Also, having access that can be obtained over the phone, so that you can call and speak to somebody, send an email and get a response, rather than necessarily having to front up to an organisation and have an appointment or a meeting time, increases the accessibility of things for young people, particularly in gaining information about their rights and responsibilities in something that has a power imbalance like renting, particularly in the private market when you do not know that your landlord or intermediary is necessarily telling the truth or is on your side. Having that impartial person that you can obtain quick and easy access to is really important.

THE CHAIR: I hate to put you on the spot, but would either of you have any examples of where young people, yourselves, others you know or others that you represent have been discriminated against or have had a hard time renting in the

private market, based on age?

Ms Harrison: I can speak in a personal capacity. The house that I am currently living in is a share-housing arrangement. We applied for upwards of 80 houses before we got that place. All of us have part-time or full-time work. We had rental history and personal statements that we are good people. For several of those properties, the owners told us that it was because we were either in a share-housing arrangement or not a family. That was not specifically mentioned as age related, but I think that, when we talk about those sorts of situations, those in share-housing and not in a family are often young people.

Mr Villiers: I can add to that. The young people we represent are not just young people. They are people with disabilities, people from CALD backgrounds—all sorts of different minority groups. They face discrimination as part of those groups, as well as being young people. It can be quite bad. We have definitely heard experiences. Almost every young person that applies for a property or accommodation of some sort will know of or have experienced some sort of discrimination along the way.

THE CHAIR: I am interested in exploring the share-housing situation more with you. We have heard that the rental market is getting tighter and the government and the private market just do not seem to be able to build enough properties to meet the number of people who want to live in Canberra, so more people are finding different ways to live—sharing homes et cetera. What are some ways in which you think the government could protect young people from discrimination in those sorts of housing arrangements, but maybe also, on the other side of the coin, incentivise property owners and landlords to actively rent to young people and those in share-housing arrangements?

Mr Villiers: We have not really discussed this in depth, but we know there are a lot of issues with the period of the lease, for example, in a share house. Someone might leave halfway through and then there are no responsibilities for them to have some legal process to follow. They just pretty much get up and leave and leave the other people with the burden. That is very common. I cannot say what types of laws, but we recommended in another inquiry that those be reviewed and that something might need to be put in place to really tighten up what people can and cannot do in share-house arrangements. There is often no contract signed or no formally binding documents agreed to. That could be a good start. It is not a concrete example, but that is the sort of thing we have recommended before.

Ms Harrison: I think Nick is referring to the submission we made to the housing affordability inquiry.

THE CHAIR: I just make a habit of seeing you both! Thank you.

DR PATERSON: We heard from St Vincent de Paul Society about them seeing a real increase in young women accessing their services. Do you have any thoughts on this or is this something that is reported by your members to the council? Are you hearing that young women are disproportionately experiencing hardship at the moment?

Ms Harrison: That is not something we have directly heard on council. We have heard from council members, though, that young women are more likely to be caring for younger siblings or taking on a job to support their families or paying for their own schooling costs. I can imagine why that might lead more young women to access some of those services, to gain more of that support, but it is not something that we have directly discussed.

DR PATERSON: Thank you.

MS LAWDER: I want to refer to the part of your submission about mental health and wellbeing and the link to the poverty rate, for example. You have made a recommendation about a review of some financial schemes. On mental health and wellbeing specifically, do you have any suggestions or recommendations of ways to improve support in the mental health area for young people?

Ms Harrison: At council, in almost every meeting and consultation that we have, mental health and wellbeing are discussed as critical points. We have made several recommendations and engagements in the community to increase the availability and accessibility of those services to young people. The biggest issue, in terms of this inquiry on cost of living, in accessing those support services, particularly if you need a referral from a GP first or if you need any sort of other allied health appointments, is the cost for young people. While there are things like headspace, other free services or school counsellors, those often have long wait times or people cannot get into them because they are so oversubscribed. I do not have the silver bullet for how to solve that issue. Nick, do you have anything to add?

Mr Villiers: I want to explain a bit as to what we are trying to get across here. Generally, young people have costs of living, but one of the first costs will be housing, the second might be food, and the third might be electricity. With the increasing costs of all those three, for example, it does not leave much else for wellbeing, social activities and things like that. Missing out on those sorts of things is really having an impact on young people. When we talk about mental health and wellbeing in this, we are more highlighting that it is a symptom, not a problem itself. The hope is that, by increasing the affordability of housing and all those other things, young people will be able to access social activities and community engagement initiatives more readily as a way of improving their wellbeing.

We also know that, as Lily said, there are several barriers. We have this double whammy going on, where the inability to socialise or engage in community activities is having a really big effect on young people, but, at the same time, because they are also facing financial issues, their ability to access medical services or mental health services is also reduced. Both things are coming from different ends at the same time, if that makes sense.

MS LAWDER: You also, in this same section of your submission, talk about the costs associated with sporting and recreational activities, travel, and discretionary spending, and that leading to increased isolation and loneliness amongst young people. We hear that in other age demographics as well. We had a submission that talked about grants, in some other states, to families to assist with sporting and recreational activities. Will that help young people or are you talking more about young people

who are living independently?

Ms Harrison: Your first point on the isolation that we mentioned and the lack of social engagement comes back to several of our recommendations around transport and things like accessing licences and the costs. The ACT is quite spread out. If you live on the north side and your friends are on the south side and you do not have a licence, and buses are maybe not frequent or they are not at the right times, and you need to get to work or to friends, that is the isolation that we are talking about. If you cannot afford the costs of obtaining a licence then you cannot necessarily get to those things. Similarly, if you cannot afford the costs of things like food, school uniforms and those sorts of things then you are obviously not going to be spending money going to the bowling alley with your friends, because you are using that money for other things. That is the social isolation angle that we are getting at.

In terms of the sporting grants that you have talked about, they would be incredibly useful for young people, depending on how that model worked—whether it went to the family or whether it could just go to a young person who was enrolled in a school. If that model were inclusive enough, it could also include independent young people, not necessarily young people who are living at home with their family.

When we are talking about feelings of unhappiness and loneliness and those sorts of things, we know that being involved in a recreational activity or a sporting group boosts all of those things. Having those sorts of exercise outlets and social environments makes a really big improvement to young people's mental health. In this kind of current financial climate, having an opportunity for young people to be supported to engage in those things would be really beneficial.

Mr Villiers: Could I add one point to that. This is my personal opinion. Other states and territories have had vouchers, supplements and that sort of thing. It is very important to ensure that we are giving these incentives or these vouchers to people who are going without, not people who are already accessing sport and are just using it to minimise their costs. If some sort of scheme were implemented, having that allocated to people who do not already access sport or do not already access recreational activities, as a way of improving that for them, rather than just saving a few dollars for other people, should be the focus. I will note that it is ACT Youth Week next week. We will be doing a whole heap of youth-related activities, and some of the people who will be involved are some of those priority groups.

MS LAWDER: Do you think that, if there were a model and feasibility for it to be extended to all young people, that is something the government should consider?

Mr Villiers: Of course—yes.

THE CHAIR: I have a quick supplementary around your recommendation 7, and it goes to the point you just made about money, programs, vouchers et cetera being provided directly to young people, particularly those who are living independently. We have heard a bit of evidence about the Future of Education Student Equity Fund. Is that one that can be paid directly to young people? Do you know of young people who have applied and accessed that funding themselves, or is that paid to parents?

Ms Harrison: I do not know of any young people who have applied, but, as far as I am aware, independent young people who can prove they are independent are able to access that funding directly.

DR PATERSON: We heard evidence from the Tomorrow Movement in a previous session, and they were saying that for young people to access activities they have to pay for everything. They need to pay to access cinemas, bars, restaurants and shopping centres: “What are you doing in there if you are not purchasing things?” Do you think there need to be more facilities and programs to engage young people, outside of commercial shopping centres?

Ms Harrison: This is a conversation we were having just the other day around the drop-off rate of young people volunteering in the ACT, and those sorts of things. We linked that tangentially to the cost of living and the fact that more young people are needing to work or needing to conserve money for other things, and that has meant they do not have as much time to engage in those other activities. While I think it is very important for there to be other options for young people and other free community groups and activities that they can engage in, it would have to be paired with other financial supports that would mean they had the time and the space to engage in those. In answer to your question, yes, I think there should be more.

DR PATERSON: In terms of volunteering, we heard from the Australian Unemployed Workers Union this morning, and they were suggesting that engagement and support to volunteer in emergency disaster relief would be really great for their membership and it would upskill people. Is there anything in terms of youth volunteering, such as a targeted area where training could be offered by the government, that youth in the ACT would be particularly interested in volunteering in?

Mr Villiers: Just off the top of my head, there are a few initiatives from different organisations. You may have heard of the Mini Vinnies, for example. I cannot think of too many just off the top of my head, but—

Ms Harrison: It is not one we have discussed, but anything that strengthens connection to community with those direct things, and then anything like the Youth Advisory Council—all those sorts of things—where young people could be supported to develop skills, and probably more than industry skills.

Peer-to-peer relationships is something we have heard that young people have asked for, as well as conflict management and those sorts of things, and then there is public speaking and writing—anything that could help them in their future lives as well. Young people, on the whole, are feeling quite disheartened. The Australian dream of owning a house and that sort of thing is not something they aspire to anymore. Anything that might give them those future skills would be really beneficial.

THE CHAIR: I want to pick you up on that, Lily—the Australian dream of home ownership—because we hear that a lot. It is thrown around by politicians and political parties a lot. Do you think that, for young people, that is a dream that is seen as not achievable or that young people have moved past that and, for lack of a better way of putting it, accepted the fate of the housing market around home ownership? Where

would you put young people at the moment on that scale?

Ms Harrison: I would be interested to hear Nick's thoughts on this, but my view, having not directly discussed that with council, would be that young people have accepted the state of play, and that they probably cannot realistically own their own home, and have moved on to other ideas.

Mr Villiers: I have a few numbers in front of me, actually. Eighty-four per cent of young people who live independently are renters. Less than 10 per cent are home owners. When you think that we represent people from the ages of 12 to 25 and the average age of moving out of home now is 24, that gives you an image of how many people we represent that are actually looking at owning a home or consider that they can own a home. The trajectory of the number of people living at home is increasing, and that is just because of the cost of either going into a rental or buying your own home. For a lot of young people, the dream is quite distant.

THE CHAIR: I am thinking about this a lot. It was a debate that we had in my office just yesterday between someone like me, for whom it was always the dream, and others who said, "It was actually never the dream. I would rather invest in travel." Do you think that, for young people in Canberra for whom it is still a dream, government policy should support them or do you think a lot of the work the government is instead doing to focus on renters' rights and stuff is more appealing and benefits young people more? Does that make sense?

Ms Harrison: Yes. I cannot fully answer whether that is still a dream for young people in the ACT. I think that bit you mentioned about making sure that every young person can have access to an affordable, safe home that is fit for purpose and in the location that suits them is really important. That is a right that all people should have. We know from conversations with council that, for young people now, the current housing climate is affecting their other decisions, such as whether they go to university—can they afford a house or accommodation where they might go to university or should they stay in Canberra to go to university because they can stay with their parents?

We know that it is affecting things like travel plans. We know that it is affecting things like accessing mental health, because they are paying rent instead of seeing a psychologist. Housing coming first, and ensuring that everyone has access to a safe home and that their rights are protected to be in that affordable space, should be the priorities.

Mr Villiers: I want to go back to a point that we made in our opening statement. A lot of people feel like they are just existing, so their ability to see past the next day or the next week in terms of their financial position can be very difficult. They are focused on making sure they have food in their belly and a bed to sleep in. That is not uncommon. 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.

MS LAWDER: But it remains an aspiration, potentially?

Mr Villiers: I think so, yes, but—

Ms Harrison: I think it should be an opportunity. Not all young people are the same and, if that is one young person's aspiration then that should be an opportunity available to them. If it is not another young person's aspiration then they do not have to take that opportunity.

MS LAWDER: Yes. It is not compulsory.

DR PATERSON: You talk about the bond loan scheme. I was just learning about that from your submission. Are there other supports such as that that could be offered to young people to assist them into the housing market or the rental market?

Mr Villiers: There are a lot of schemes similar to that one, through private operators, which attract very large interest rates and fees. That one is probably the best around, but, again, the knowledge and advocacy for it is very low. Most young people, if you asked them, would never have heard of it. From my personal view, I do not think there is anything that matches that.

Ms Harrison: I know you have heard about energy, utilities and those sorts of things in other evidence, and we have mentioned it in our recommendations. 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.

DR PATERSON: We have been chatting with other witnesses about EVs and second-hand EVs, and perhaps how they should come under the Sustainable Household Scheme, and about potentially having no-interest loans that you maybe do not have to start paying back for a couple of years. We have free registration for EVs in the ACT. Do you think that some kind of scheme that would target young people to make electric vehicles more accessible to them would be beneficial?

Ms Harrison: As far as I am aware, the Sustainable Household Scheme is only available to home owners with a standalone dwelling, so that scheme is obviously not appropriate for young people who are renting. I think this was mentioned in evidence given yesterday: whether young people who maybe do not have the financial means to buy an electric vehicle would have the financial means to pay that loan back. I think it is an excellent idea. The viability of it should be something that is scoped a little bit more. For young people who are maybe thinking a little bit more about immediate things like housing and food, whether they can have an electric vehicle is probably not their priority. That would be my immediate response.

Mr Villiers: I think a better approach—and, again, it is my personal view—would be investing in sustainable public transport, rather than individual transport, because that

is something everyone can take part in, no matter what. Rather than incentivising people who are already financially doing well to do their bit for the environment, I think we should really be encouraging the whole of our community through things like sustainable public transport, which I think we are doing with electric buses. I think that might be a more attractive option for young people.

Ms Harrison: Also, bringing it back to our recommendations around things like driving and transport, if you cannot afford to get your licence then an electric vehicle is probably not accessible or relevant to you either. I would be more interested to advance some of the original recommendations before I recommended something like opening up that scheme to young people.

THE CHAIR: Nicholas and Lily, thank you. I am a bad chair and we have gone over time. I thank you very much for your time, your evidence and your submission. We appreciate it. I hope you have a good day. Thanks so much for your time.

Mr Villiers: Thank you so much.

Ms Harrison: Thank you very much. Have a good day.

**BUCHANAN, MR GEOFF
TANNAHILL, MR GREG
LIDDON, MRS MELISSA**

THE CHAIR: Hello, everybody. I remind all witnesses of the protections and obligations that are afforded by parliamentary privilege, and I draw your attention to the privilege statement. Witnesses must tell the truth. Giving false or misleading evidence will be treated as a serious matter and may be considered a contempt of the Assembly. Please confirm that you understand the implications of the statement and that you agree to comply with it.

Mr Buchanan: I have read and understand the privilege statement.

Mr Tannahill: I have read the privilege statement and I acknowledge and agree to it.

Mrs Liddon: I have no sound. I might log out and log back in. I can see you all looking at me.

THE CHAIR: No worries; thanks, Melissa. Mr Buchanan and Mr Tannahill, do either of you have a very brief opening statement that you would like to provide to the committee before we go to questions?

Mr Buchanan: Yes, I have one.

THE CHAIR: Mr Buchanan, please proceed.

Mr Buchanan: Thank you for the opportunity to appear at today's public hearing. I am appearing in a private capacity, but, for transparency, I note that I am currently a director on the board of Council on the Ageing ACT, a member of ACT Shelter's executive committee and an ACT representative on Energy Consumers Australia Board Reference Committee. I am also a former senior policy officer and current associate member of the ACT Council of Social Service. During my time in ACTCOSS, from 2015 to 2022, I prepared the annual *Cost of living report*.

My submission raised the question of what, if any, action has been taken by the ACT government since the passing of a motion in the Legislative Assembly on 6 October 2021 to "review and update the ACT's Targeted Assistance Strategy in the first half of 2022." I have not been able to identify any evidence that this was undertaken. The ACT government's submission to this inquiry provides no indication that a review or update has been commenced or completed.

By way of background, the ACT Targeted Assistance Strategy was released over a decade ago, in 2012. The ACT government commissioned a panel of community and public sector members to develop an evidence-based strategy, informed by an examination of current ACT government programs and policies designed to assist lower income Canberrans, insights from community roundtables and an assessment of the effectiveness of current responses, using relevant data on household types, income and population groups, as well as economic, income, housing and other cost-of-living data, while taking note of factors outside the control of the ACT government,

including the commonwealth government's role. That is not dissimilar to the current inquiry's terms of reference.

While this inquiry is a welcome development, its very existence seems to point to a failure to prioritise and act on the cost-of-living motion passed in 2021. As noted in my submission, beyond this inquiry 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.

THE CHAIR: Thank you, Mr Buchanan. Mr Tannahill, do you have a submission?

Mr Tannahill: Yes. I made a quite simple submission that was a single point with wide-reaching implications. Housing is the number one driver of cost-of-living pressure in the ACT. It is a perennial issue that we are tackling, and, in tackling it, there is a thing that we need to accept in order to move forward on that, which is that it is fundamentally impossible to reduce the cost of housing and make it more affordable while protecting the property values of existing property owners. It is not a particularly fringe position—I have heard the Chief Minister say the exact same thing in this very room in the past—and, politically, it is obviously a very difficult proposition from that perspective.

There are a range of ways that we can tackle that. The ACT currently operates a system of rent control known as vacancy decontrol. We have a soft cap on rent increases while people are currently tenanting a property, but it can be raised between tenants by as much as is necessary. During a difficult market like that, that creates an incentive for landlords to evict tenants so that they can get new ones at a higher rate, when it is easier to get tenants. I think the ACT should explore even stronger measures of rent control. The effect of that will almost certainly be that some existing owners in the rental market will choose to exit the rental market. I think that will be for the best for housing affordability. More houses on the market reduces the value of houses on the market and makes them more affordable to new entrants.

I am a proponent of the idea, in terms of housing, that no-one should get seconds until everyone has some. The right of people to make a return on rental investment should be secondary to the right of people to be housed in safe, stable and affordable accommodation. We need to solve the accommodation problem before we can start looking back at returns on investments. The social licence to extract profit from a property investment comes about because we expect the property owner to assume the risk of that investment. What I see increasingly in the ACT and Australia—and, for that matter, around the world—is that, when that risk eventuates in the terms of a hostile economic climate, it is not actually the owner who bears the majority of that risk; it gets passed on to tenants. It creates a question as to why we are allowing the private investment in that market to start with.

Lastly, we talk about property owners. Obviously that is a non-homogeneous group. At one end you have got owner-occupiers, who are living in the one house they own and struggling with a mortgage in very difficult times at the moment and they probably need a lot of support. At the other end you have people who may own

several or dozens of investment properties who are running it as a fairly substantial and profitable business. I do not think it is unreasonable that, in the scheme of delivering equity to everyone in the ACT, some of the costs of addressing housing affordability are borne by people at that end of the market.

Very lastly, the Youth Advisory Council—this was not in my submission so I will be brief and not go into it—were talking about the Tenants' Union. I would support what they were saying about the need for an independent body representing tenants, but I would suggest that we go further. The ACT needs an independent rental ombudsman who is able to inquire into rental arrangements, advocate for tenants and launch inquiries and court motions of their own initiative. Obviously, the ACAT provides a range of protections to tenants. but engaging with the ACAT is difficult and costly in terms of time, even though it is a no-cost jurisdiction. Also, if you are a tenant arguing with the landlord, if you go to the ACAT, even if you win you are not in a good position, because your landlord still has a lot of power over you. While there are some protections against retribution, you do not want to be in a position of conflict with your landlord.

Those are the things I have to say. Thank you.

THE CHAIR: Thank you, Mr Tannahill. We will see if Melissa joins us online now.

Mrs Liddon: Yes, I am here again.

THE CHAIR: Tremendous. Melissa, if you do not mind, could you acknowledge that you have read and understood the privilege statement.

Mrs Liddon: Yes, I have.

THE CHAIR: Tremendous. Do you have a short opening statement for the committee that you would like to provide?

Mrs Liddon: Yes; basically on my key points. I am just a community member. I do not represent any organisations. I am a member of a four-person family. Three of us have disabilities, so the fourth person works hard to make our basic living expenses.

One of our key issues is that the moderate income bracket is basically being overlooked, in that, in order to make basic expenses for single-income families you have to work really, really hard or you get further and further behind, especially if you are in the rental market, because the concessions are only available for the low income brackets. You are paying your rent and your loan, if you have a car—because in order to have a car you need to get a car loan. Our disposable income—and it is not even disposable, because it goes to food—is \$500 a fortnight once our basic expenses are paid.

One of the key issues is the lack of voucher schemes in the ACT, compared to other states. Everything is contingent on having that low income qualification. If you do not earn a low income, you do not qualify for anything and you just get further and further behind because of paying full price for everything. Nothing is discounted if you do not meet that low income bracket, including prescriptions, medications, medical bills

and doctors.

My basis for submitting was that there needs to be a revision of what the criteria are for eligibility on all these concessions. There are 30-something concessions in the ACT but, unless you earn below that benchmark, you do not qualify for them. 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.

THE CHAIR: Thank you, Melissa. Thank you all very much for your opening statements. We will now go to questions. I will start and we will move down. If anybody has something they would like to add on a particular theme, let me know. Usually we have one whole group here, but we have three individuals, so I will manage that.

Mr Buchanan, I would like to start with you. Your submission was both very detailed and very specific. Unless I am incorrect, none of the members of this committee were members of the Assembly while Katy Gallagher was the Chief Minister and would have implemented the Targeted Assistance Strategy.

MS LAWDER: I was.

THE CHAIR: Sorry; Ms Lawder was. For the benefit of Dr Paterson and me, would you mind giving a bit of an appraisal of how that came to be and if, in your view, its original iteration was meeting expectations?

Mr Buchanan: I was not there at the time. I am basing it on historical records. My understanding is that in 2011 a community roundtable was held and, following that, there was a panel established and commissioned by the ACT government. My understanding is that it included only three members—two, at least, from the community sector and one from the public sector.

As I mentioned in my opening statement, that panel was tasked with examining the current supports, the data around people's current needs and looking at what the gaps were. That was developed into a strategy that was presented to government, with recommendations. I have no understanding of what, if any, monitoring or evaluation of the impact and effectiveness of that strategy or the adoption of recommendations from that strategy there has been.

The fact is that it was done over 10 years ago and a lot of the key drivers of cost of living have changed in that time—housing, circumstances, utilities and things like that. There seems to be a case for having a regular review of that to make sure that those assistance measures are actually meeting community need and that, as I say, they are targeted and are accessible so that the people who are eligible know that they are eligible and have easy access to that concession or to that support that is available, and to make sure that there are not any gaps that have been neglected.

In looking at this inquiry, I think it will be really important to look at who has not appeared or made a submission, in terms of what voices and which people's

experiences still need to be looked at—for example, people who are not here but are on the ground and experiencing those cost-of-living pressures in particular.

THE CHAIR: Thank you. You mentioned that there was a substantive motion in the Assembly on 6 October 2021 specifically around the Targeted Assistance Strategy and that the government was due to update the Assembly by the first half of 2022, and that is not something that you found.

Mr Buchanan: I have not found any evidence of that. I note that it was originally a motion that was introduced by the opposition leader and then was modified and passed later, more by the government side of the Assembly. But it did retain item 6 in the motion, which included the review and update of the Targeted Assistance Strategy ahead of the 2022-23 budget.

THE CHAIR: Forgive me if this sounds hostile. I do not mean it to be. Is this the first representation you have made to government seeking an outcome on this motion that appears to have gone nowhere? Are there others in government who are aware that—

Mr Buchanan: I have not in an individual capacity. When I was working with the ACT Council of Social Service that was something that we were trying to check in on occasionally with government, in our interactions with the Treasury in particular, at that stage. I understand that ACTCOSS's submission to this inquiry is still calling for that targeted review. My understanding is that no-one has heard anything about any action on that.

THE CHAIR: Thank you.

DR PATERSON: Do you think that the Targeted Assistance Strategy would go some way to addressing the problems that Melissa has identified—that there is a real gap in assistance to people who do not technically fall in that low income bracket?

Mr Buchanan: Yes. I had a very quick look at what the Targeted Assistance Strategy said. It is interesting that it does touch on those issues exactly—that there are people who are not currently eligible for concessions who may be on higher incomes than the low income level that is specified within the eligibility requirements.

I know the South Australian Council of Social Service, for example, has done work around that issue of people who are in work but are still experiencing high cost-of-living pressures and are actually in need of support but do not qualify for those supports. That is something that was already in the focus of that 2012 strategy which I think would be really important, as Melissa has highlighted, to keep in focus for, hopefully, the next update of that.

DR PATERSON: Melissa, in your submission and in your opening statement you talked about the hundreds of dollars a month in medication expenses and doctors and specialist fees. Health care and a lot of this are federal-level issues, but do you have any ideas or thoughts on what would be really beneficial from an ACT government point of view?

Mrs Liddon: It is a very tough question. There are things being put in place to

address the issues in some respects. As a personal example, we have multiple medical conditions in the house. One assistance scheme that we do access is IPTAAS, the Isolated Patients Travel and Accommodation Assistance Scheme. We have one child who has to travel to Sydney to see a paediatric rheumatologist, so we can access travel expenses for that. They are trying to get rheumatologists into Canberra for kids, but that could be months off.

On the medical expenses—and I understand Advocacy for Inclusion are speaking later this afternoon to address the disability issues—the Targeted Assistance Scheme is one thing that could help. Raising the eligibility criteria on income is one thing that could help.

At the moment, my partner works 55 hours to 60 hours a week. His overtime accounts for 40 per cent of our income. That shows how ridiculous the number of hours he works is. That still leaves us living hand to mouth, essentially. We live pay cheque to pay cheque.

I do not know what the magical answer is, other than raising the eligibility and introducing some of the schemes that other states and territories have, like the back to school vouchers, like New South Wales introduced. They also have sports vouchers for kids. They are only small, but they help. The ACT has none of those. Victoria has an energy rebate. The ACT's electricity rebate or concession is, again, low income based.

I do receive a modest rebate for having a CPAP. It is \$100 and something a year. Again, every little bit helps. That is not income based. There is an electricity concession for heating and cooling. But, again, it is healthcare card based. You have to be on the pension card to receive it. My medical condition qualifies me for it but, unless I have a pension or healthcare card, I cannot access it.

THE CHAIR: Thank you, Melissa.

MS LAWDER: My question most likely is to Greg, but anyone else might jump in. I am just trying to get this clear in my head. You talked about wealthy Canberrans who already own multiple properties. But a quick search tells me that 90 per cent of investors in residential property are what we call “mum and dad investors”, who own one or two properties. Sure, there are certainly some people—

Mr Tannahill: There is a range.

MS LAWDER: at the other end. For most of those people, it is their superannuation—they have invested to give themselves an income in their retirement, rather than putting their money into superannuation. Will there be flow-on impacts if we cap rents and those costs keep going up for those owners—land tax and rates and things?

Mr Tannahill: That is a very good question. The first thing I would say is that, from the perspective of people who do not have stable and secure accommodation, if you own a house under any circumstances, whether you are paying it off, you are a wealthy Canberran. Obviously, there is a range in that. The people who are at the

bottom end of the home owner class are struggling but not struggling in the range of ways that people who do not have housing are struggling. I think that needs to be taken into account in discussing this.

But, that said, I do point out in my submission that making housing more affordable will have impacts on people at the very bottom end—owner-occupiers, for a start—who are struggling with mortgages in a tough time. Any action in that space probably needs to go hand in hand with some additional supports for them, to get them through and keep them in stable housing until they are in a better and more secure position in relation to those mortgages.

The next step up from that are people who own one or maybe two properties for the purpose of rental. My partner and I rent, but my partner also owns a property that she rents out because it was a very small apartment that was not suitable for the both of us and she has not worked out how to dispose of it yet—and she supports me in the submission I am making. Beyond that, there are the people who own two or three houses—and there are obviously a few very large investors in Canberra.

Anyone who has chosen to invest in a rental property has made an investment decision. Maybe they have done that under advice or maybe they have not. If they think that that is a better investment decision for them than superannuation—and, again, maybe they have made that decision or maybe they have not—it is an investment and it does come with risk.

We are feeling that risk at this time and someone is going to bear the pain—and it is pain. But it is not right for people who are in insecure housing or who have no housing or who are struggling to pay rent to bear more of that pain than the people who have a property ownership position. The pain has to be felt somewhere in addressing housing affordability, and it is appropriate that it be felt proportionate to your capacity to bear that financial pain.

There are a range of levers and ways that government can go about that. I am not here with the full policy suite of measures. I am here to advocate the essential point that the pain does need to be felt somewhere and that it needs to be felt proportionately to your current ownership of property.

MS LAWDER: At the moment, the average mortgage in the ACT is just over \$752,000, with a weekly mortgage repayment of around \$1,280. That is more than your average rent in the ACT. You were saying that it is possibly a good result for home owners to sell.

Mr Tannahill: Yes.

MS LAWDER: But how will those people who are renting and struggling at \$500 and \$600 a week afford a mortgage, let alone a deposit for a house?

Mr Tannahill: One of the things I am advocating is that it goes hand in hand with restriction and control measures. We could investigate the possibility of vacancy control, where rents remain capped during periods of vacancy so that the next tenant comes in at the same price as the exiting tenant. There are complex economic

discussions around that. But, fundamentally, we want to end up in a position where, if people look at the rent that people can afford to pay and say, “I can’t make money charging that rent in a property,” they do not therefore own a property.

It is not going to be an overnight solution of: “If we do this, everyone can afford to rent.” But some more people will be able to buy into the market. Some will be able to afford to rent who could not before. It is something that needs to go hand in hand with a raft of other policy measures. I briefly mentioned expansion of public housing, which is always welcome and always necessary but cannot fully solve the problem by itself.

THE CHAIR: I have a quick supplementary on that. I suspect I know your answer, but I would like to get it on the record. The committee has heard evidence, through submissions, from a number of property owners in the ACT who are liable to pay land tax as part of a suite of measures for a long-term tax reform project. The point has been made in a few different ways by those who own properties: “If I did not have to pay land tax I would provide cheaper rent,” and that this has flowed on to tenants. What would you say to that?

Mr Tannahill: I do not think it would. The long history of providing either increases to tenant or buyer buying power or subsidies to landlords is that it simply ends up making landlords richer and it makes their properties more valuable, and we do not see that long-term flow-on in the reduction of rents.

I understand also that the arrangement with land tax and stamp duty is a progressive change from one form of tax to another form of tax that has been going on for some time and continues to go on, and that it does create some minor inequities around people who perhaps never intend to sell their properties again and will therefore never gain the benefit of reduced stamp duty—but that is a different discussion. By and large, that land tax is needed to support all people of the ACT and it is levied on, once again, those who can most afford to bear that. That does not mean that you do not always have some tinkering around the edges.

But I do not think there is any case for arguing that landlords should get a reduction in land tax. I think that if they are not prepared to pay land tax maybe they do not need to be landlords.

THE CHAIR: Melissa, there seem to be two schools of thought that the committee has been dealing with over our hearing so far. We have had advocacy for increased grants and programs—things like community sports grants and Future of Education Equity Fund grants being expanded and easier to access et cetera. But your advocacy seems to be around actually increasing the threshold at which people can currently access a lot of these concessions and grant schemes.

Mrs Liddon: Yes.

THE CHAIR: In a world where the government may only pick to do one of those two things, I am wondering, in your family’s circumstance, would you be better off with increasing the thresholds on the concessions you currently receive or do you think you would be better off getting easier and more timely access to things like

grants to pay for community sport for your kids or back to school grants and things like that?

Mrs Liddon: Increasing the threshold on concessions—because those are necessities that you have to pay anyway. If you cannot pay them, you cannot access the sports and things and they do not get accessed. The concessions are things that you have to pay all the time. The basic living expenses are needs that you always have to meet. If you increase the threshold and you reduce the stress of the burden of having to pay those, the increase to your disposable income and the reduction in your stress follows.

THE CHAIR: It is so obvious, but I just thought I would get it on the record.

Mrs Liddon: I have another suggestion too. There is a massive disparity when you have older children, and this is at a federal level. When your older children leave school your income plummets, especially if you have disabled older children who cannot find work or are not work ready.

There is a disparity between each department on when they are classed as an adult. Medicare classes them as an adult and so does Centrelink, but their income is dependent on the household income for them to access things like the JobSeeker allowance at the youth rate. So they do not qualify for any income support payments but, at the same time, they take away their eligibility to be under the family safety nets for Medicare and the PBS.

While the parents have to pay for everything for them—their medications and all of their doctors' visits—out of pocket, you cannot add them to your safety net unless you can afford to go and get guardianship or power of attorney papers done, and you have to pay for a lawyer to get that done, to have them added back onto your Medicare safety nets.

THE CHAIR: Thank you, Melissa. I must apologise; I have been a bad chair and, for the second time today, I have gone over time. I will have to draw this session to a close. Melissa, Greg and Geoff, on behalf of the committee, thank you for your time and for your submissions.

Short suspension.

JAIN, MR ASHOK, Member, Multicultural Association of Canberra
MALIK, MR RAMESH, Member, Multicultural Association of Canberra
PURI, MS NISHI, President, Multicultural Association of Canberra
DANG, MR SUBHASH, Member, Multicultural Association of Canberra
SINGH, MR MOHAN, Member, Multicultural Association of Canberra

THE CHAIR: Welcome back, everybody, to the public hearing of the inquiry of the Select Committee on Cost of Living Pressures. We will now hear from our friends from the Multicultural Association of Canberra. We thank you very much for being here. I remind witnesses of the protections and obligations that are afforded by parliamentary privilege and I draw to your attention to the privilege statement. Witnesses must tell the truth. Giving false or misleading evidence will be treated as a serious matter and may be considered a contempt of the Assembly. Please confirm that you understand the implications of the statement and that you agree to comply with it.

Mr Jain: I have been living in the ACT for the last 36 years. I agree and I acknowledge the privilege statement.

Mr Malik: I have been living in Canberra for the last 40 years. I am quite happy to participate in this hearing. I have read the privilege statement and I agree with that.

Ms Puri: I am the President of the Multicultural Association of Canberra and the Global Organisation of People of Indian Origin. I am also the ACT Honorary Multicultural Ambassador. I was appointed last year. We had an opportunity to put in a submission, which we did, and we were lucky that we got this invitation, and we got an invitation last year as well. I have been here once before, with Mr Cain and Mr Braddock. Marisa, you were here too. We had a discussion on budgets at that time. This is my second time and I am looking forward, after getting the feedback from our community, to discussing it with you all. Thank you.

THE CHAIR: Thank you, Nishi. Do you acknowledge the privilege statement?

Ms Puri: Yes; I certainly do.

Mr Dang: I have been in Canberra for about 40 years and have been in different roles, as a public servant, as volunteer, and you name it. I acknowledge that I have read through your privilege statement and I accept it.

Mr Singh: I have been living in Canberra for fewer years than they have been. I am one of those who was here before. I studied at the ANU and I am representing the Multicultural Association, but, in my other life, I do lots of work on health policy, demography and population, and I see people, particularly the people that are actually influenced by bracket creep, suffer because of the cost-of-living pressure. I hope I can make some contribution.

THE CHAIR: Thank you so much, Mr Singh. Is there a representative of your group who would like to make a short opening statement?

Ms Puri: Yes. I will start with a few words and then we will get the ball rolling. When we got the email regarding putting in a submission, on behalf of the Multicultural Association of Canberra I contacted a few of our community members to seek their feedback, which included younger, newer migrants from the CALD community, to see what was affecting their cost of living in Canberra. Some of the answers I have already written and submitted. I will read the answers again.

The main ones that came up were rental costs, the rents being so high, and finding rental accommodation. Rents, on the one hand, are really high. Canberra has the highest rents at the moment, even surpassing Sydney at this stage, and finding accommodation is even worse. For one house, there are so many applications that they miss out half the time. That is another issue.

With a vacancy rate of only 0.5 per cent, it is difficult for low income householders to find accommodation in the ACT, where rents exceed 30 per cent of the income of households. There is no chance of getting rental accommodation. It is really hard for newer people to break into the market. Average rent is around \$650 per week in the ACT, which makes it difficult for lower income households to afford rentals. This leads to homelessness. That is on the increase, with estimated numbers of 4,000 and growing. It is an issue which has become more difficult to resolve.

With food prices rising, on average, by around 9.5 per cent, food inflation makes life difficult for low income householders. As a business operator, it is even harder. I run a childcare centre, for example. Last year I was spending about \$400 per week on groceries for about 20 children. Now the bill has gone up to \$650 each week. Every little bit costs.

Another thing from a business perspective is that the rates have gone up significantly. We were paying \$15,000 a year in commercial rates when I took over the business, and it used to go up by \$50 to \$100 every time, but now I am paying \$20,000 a year in commercial rates for a small building for the 32 children that we offer day care to. Those rates are really killing the small businesses. There might be a stage when we have to close the business, if I am unable to sell it to someone when I retire. It is becoming harder and harder for small business operators to operate with the pressures of rates and the pressures of groceries, for example. These are the two things that are affecting us at the moment.

Fuel prices affect everyday life, and these went up after the war in Ukraine. For a short time, the fuel excise was cut down. However, this was only temporary and is no longer available. Food prices remain elevated and, again, low income households have to suffer.

New migrants and young Australians are finding it hard to retain the apartments or houses they have purchased, because interest rates have gone dramatically high in the last few months and they are out of pocket nearly \$1,500 a month, which is a lot. On one hand, it is good to have ways of reducing inflation in Australia. We need to do something. However, if somebody is out of pocket by \$1,500 a month it means that they have to stop any socialising, outings and trips.

CALD community people, especially, have people living overseas. They are unable to

afford a ticket to go overseas to visit their families because of the pressure of the rate increases. That has led to mental depression. People have a sense of hopelessness that they are earning and everything is going into their mortgages. They are earning like machines to pay off their bills from day to day.

As a final note, commercial rates have gone up, grocery bills have gone up and small businesses are struggling. The last thing that I want to add is bulk-billing. Bulk-billing has affected a lot of our CALD community seniors. My mother, for example, thinks twice before she goes to see a GP, because she does not want to be out of pocket by \$30 or \$40. For someone who is 87, that is a lot of money. A lot of seniors are not going to the doctor and they are standing in long queues at the hospitals, waiting in the emergency area at Canberra Hospital, adding to the burden of the hospital system. There has to be a way that the government decides to provide bulk-billing to seniors and the vulnerable in the community. It is very important.

Lastly, the tax offset, which is going to finish in June, is going to further impact the lower socio-economic group people because they were getting more money back in tax. That is going to stop in June. These are some of the points that I collected from the people. Others have their viewpoints and they would like to express them as well.

THE CHAIR: Great. Thank you, Ms Puri. How we usually work is that the committee will ask questions. Anybody can chime in if they have something that they would like to add. Members might ask supplementary questions. Being conscious of the time, we have about 15 minutes. It is good for all of us to remember that in our remarks.

Unfortunately, government is all about priorities, and while you would love to do everything at once, that tends not to be achievable. You have outlined a range of different ways that you think the government could support reducing the cost of living. In terms of prioritising that, what would your organisation think is the first thing the government should do that would have the most decisive impact on reducing people's cost-of-living pressures?

Ms Puri: The government needs to prioritise the projects that are important for them, to begin with. I am just giving the random example of light rail. I want to ask: is that a priority or is inflation the priority? It is just a simple question. I know that light rail is very important. All of my friends are from Gungahlin and they love the light rail. We enjoy it and it is benefitting the community. Is that a priority or should we stall it for a while and focus on inflation, for example? It is something that I want to see happening in Canberra. It is modern. We want our city to be very modern and have the impacts of climate change go away, but can it be stalled for a little while to let inflation become better, for example?

THE CHAIR: Is there anyone else?

Mr Dang: If you want, I can add one more point to that. Housing, as has already been mentioned by Nishi, is a very key factor and it affects all of us. We have to go back to the causes—where the increases are coming from. Yes, the rent is increasing, but the land is owned by the ACT government. Excuse me on that one. The ACT government is now playing more as a businessperson in profit-making. The land has grown so

costly in Canberra, which is mainly being sold by the government.

I was stunned, in fact. I have not bought a block of land for the last 10 or 15 years, but when I was told the Whitlam cost and the Jacka cost—the new suburbs—I could not believe it. Are you going to look after us or we should be looking after you? It should be a team effort. That is number one. Number two: when you say the cost of rents is going up, how do the owners defend themselves? If you are buying a house today, with a plan to rent it, you get only three per cent return. Why? Rents are very high. The land tax is very high. The housing cost is very high. When the land is costly, everything else is goes up.

There is another point on the land. You came up with the first home buyers scheme, which is excellent, but it is only for new homes. Who gets the benefit? Builders, not the people who are buying. Believe me, if you give \$10,000, builders increase the price of the same house on the same day by \$15,000. I get \$10,000, but I have to pay him \$15,000. Who is winning? The businessman and the government. Nobody else. I am really sorry. I thought I would add one point to what Nishi said.

THE CHAIR: That is okay. I am conscious of the time. Is there anyone else who might like to answer the question: what is the number one specific thing you think the government could do first to reduce cost-of-living pressures?

Mr Jain: I think one thing you could do is freeze your land taxes. You have already linked the rental increases to CPI. We should do the same thing for the land tax as well, because land tax—

THE CHAIR: Just so that I can clarify, sir, if you do not mind me asking: when you say “land tax”, do you mean rates or do you mean land tax on investment properties?

Mr Jain: Land tax and rates. Both. They should also link back to CPI, like the rents do, so the rents become cheaper. Government should make more rental properties available to renters—that is the second point—and they should provide some incentives so that investors build houses which are available for rent, and increase the land supply, which my friend has already spoken about, and also reduce the time for planning approval, because that takes a lot of time.

THE CHAIR: Thank you.

DR PATERSON: You mentioned food prices. Do you have some indication of how the multicultural community or low income families in the ACT are struggling to access food and what can be done to support access to food for all families in the ACT?

Ms Puri: Marisa—if I may jump in—the Multicultural Association of Canberra and GOPIO are doing a lot of philanthropic activities in the community. For example, we make fortnightly donations to homeless men and to Blue Door, and we make a lot of donations to the UC international students. I have noticed the pain in people’s eyes. The minute we take the food in there, everything is pretty much gone within no time. When I rang up Blue Door in the past, they used to take a long time to come and take the food, but now they come straightaway. They take everything that is on offer.

More and more community organisations also have to play their part in this inflation. I think they should also jump in to do these philanthropic activities from time to time, to reduce the crisis in food. Each one of us sitting here plays our part. We all donate. We raise funds for associations like the Rotary Club of Hall. All of us dig deep into our pockets to see the best we can do for the community. This problem is ongoing. People are going to St Vincent de Paul, they come to us and they ring up other organisations when they are starving and need food. It needs to be addressed.

MS LAWDER: I hope it is not the obvious question, but just for the record of the committee: how is the cost-of-living crisis specifically affecting multicultural communities? Is it related to insecure work or resident status or something? Is there anything specific to the multicultural community or do you think it is across the board, for the entire ACT community?

Ms Puri: Are you talking about people who are non-residents or residents, because I have two answers for that?

MS LAWDER: The multicultural community generally.

Ms Puri: Regarding the non-residents, I run a business and I have a lot of temporary, casual employees that come and work for me. They are struggling to get their PRs, their visas. Their children are in India, for example, and they are here. They could not go during COVID times. When their children come here, the government sends them back after three months, saying that is it; they have to go; their paperwork is not complete.

Although they have the right to work 40 hours a week, they are struggling. They struggle to pay \$600 a week in rent. They are doing three jobs. They hardly sleep. My staff hardly sleep. Their mental health is zero. They are working day and night to live in this country. Hopefully, in the next few years they will become citizens, or they will not—they still do not know what their future is. I think that has to be expediated by the government. It cannot linger on. Either say yes or say no, because they are just waiting in hope that their visas will be extended and they will be able to live happily ever after. Whether it happens or not is something that is very hard.

The new migrants, as I pointed out, are struggling to pay rents, to pay the extra mortgage that has gone up, to get food and to do all the extracurricular activities for their children, like sport—going here, going there. They cannot do it. They are just stuck in this limbo. Anybody else is welcome to answer, if they have an answer.

Mr Singh: What happens is that the cost of living as a whole for the family—it is not just for the temporary ones—

Ms Puri: It is for both.

Mr Singh: It is affecting not only that—that they have to cut down on so many things—it is also affecting their health. The GP visits have gone down tremendously because in the ACT the bulk-billing rate has gone down. It is not just that bulk-billing has gone down, but the fee to see a GP has increased more than 100 per cent. Where a

practice was bulk-billing and charging \$39.75 for a level B consultation, now they are charging \$90. That is more than a 100 per cent increase. We fail to understand. Their explanation was that their cost has gone up, but the cost has not gone up more than 100 per cent. What is the explanation for increasing the fee that much in one go?

I am coming up with some sort of solution. Instead of people stopping to see their doctor altogether and seeing an influx of people going to emergency departments and increasing the wait time to six hours—actually, I went to Calvary Hospital myself for a complicated ailment. My GP suggested that I go there. I had to wait for six hours. A six-hour wait in emergency is unacceptable in a developed country, and we are in an Australian capital city. If that is happening to me, that must be happening to so many people. That goes to other health issues. People will not see their dentist and people will not go for diagnostic things. That is what will happen.

Can I come back to housing? I want to make a comment on housing. I think we need to look into housing very openly, not just from the ACT perspective. You guys are in a privileged position to make a comment on that and advise the federal government as well, in terms of: do we need to look into our housing policy in Australia? Australia is one of the biggest countries in the world and we have a lot of land, but are there no viable approaches that can be applied to reduce the pressure on land, like my good friend Subhash mentioned? In Canberra the land is so scarce now. The price of land has gone up tremendously. That needs to be thought about.

Also, how do we address this and make sure there is not only affordable housing but equitable distribution of housing ownership? I was in Singapore. I lived there for seven years. Ninety-five per cent of Singaporeans own their houses or apartments. In Australia, that 95 per cent dream is far away. Can you look into it and find out what can be done about it?

THE CHAIR: I have a supplementary question for you, Mr Singh, and it is a bit cheeky, if you will forgive me. Do you think, then, that ACT government policies should disincentivise people from buying a second home, a third home and a fourth home, and instead preference supporting people to buy their first?

Ms Puri: I think so.

Mr Singh: Yes.

Mr Malik: Yes. I think that is very valid and I think that should be looked into. Because the time is running out, I would like to raise something which has not been talked about, and that is a forgotten group: self-funded retirees. We talk a lot about health and all sorts of stuff for the low income group, but there are the people who worked very hard, earned their money, saved money, paid high taxes, and have money in superannuation or maybe have some properties so that they can live in their retirement life.

With the increased cost of living—you talk about more expensive medical costs, land tax, rates and whatnot—it has reduced the disposable income for those self-funded retirees. Every day they are going backwards, but there is no talk about what should be done for those types of groups. There is the income bracket creep. They are on the

bottom line. They may be in the moderate income group, not in the low income group, but what is being done?

On the same thing, I heard that New South Wales is giving some grants to self-funded retirees for electricity. They are getting \$200 or something like that. So they are thinking about it in New South Wales, but in the ACT we are not talking about it. Nobody is talking about what is happening to the self-funded retirees, who worked very hard, paid their taxes, look after themselves and are not on Centrelink payments, but they are going backwards every day of their life because of all these issues we have talked about.

THE CHAIR: Thank you, Mr Malik. I am conscious of time. We have one minute. Do committee members have any other questions?

Ms Puri: Sorry—could I quickly ask: are there any grants for the low income groups that people can apply for if they are really struggling? Is there anything like that?

THE CHAIR: I think part of our job is to ask government those questions, and we will have the Chief Minister with us after lunch.

DR PATERSON: If you look at the ACT government submission for this inquiry, it lists all the grants and the concessions and things that are available.

Ms Puri: People are not aware of that. Is there a link that we community organisations can have and disseminate in our community so that people are aware of what is available from the government perspective?

MS LAWDER: Dr Paterson has also asked a few people—

DR PATERSON: Yes—this exact question. We were discussing whether it would be helpful to have an Access Canberra person that could come to organisations and inform you about this.

Ms Puri: That would be great, because people should know, if they are struggling, that there is some help available.

DR PATERSON: Great. We will work on that.

Ms Puri: Thank you.

Mr Jain: There is just one more point I would like to make on self-funded retirees. Because we do not drive that much and we are on a moderate income—we cannot afford all those things—the ACT government should consider waiving the registration charges.

THE CHAIR: Waiving car registration for self-funded retirees?

Mr Jain: Yes.

THE CHAIR: Thank you so much, sir. We will take a lunch break for an hour and

will be back at 12.45 with the Chief Minister. I thank all of you so much for coming, for your submission, for your time and for your insights. We very much appreciate it.

Hearing suspended from 11.46 am to 12.45 pm.

BARR, MR ANDREW MLA, Chief Minister, Treasurer, Minister for Climate Action, Minister for Economic Development and Minister for Tourism

HOCKING, MR STUART PSM, Under Treasurer, Chief Minister, Treasury, and Economic Development Directorate

MINERS, MR STEPHEN, Deputy Under Treasurer and Co-ordinator-General for Housing, Chief Minister, Treasury, and Economic Development Directorate

THE CHAIR: Good afternoon, everybody, and welcome back to the second of two public hearings in the inquiry by the Legislative Assembly Select Committee on Cost of Living Pressures in the ACT. Today's proceedings will be recorded and transcribed by Hansard, and they will be published. The proceedings are also being broadcast and webstreamed live. If anyone takes a question on notice today, I ask that they clearly state, "I will take that question on notice," as it helps our committee secretary to follow up with you after today's hearing for answers to those questions.

We welcome Chief Minister Andrew Barr and officials. I remind witnesses of the protections and obligations afforded by parliamentary privilege and I draw to your attention the privilege statement. Witnesses must tell the truth. Giving false or misleading evidence will be treated as a serious matter and may be considered a contempt of the Assembly. Please confirm that you understand the implications of the statement and that you agree to comply with it.

Mr Miners: I have read the privilege statement and will abide by it.

Mr Barr: Yes, noted.

Mr Hocking: I have read and acknowledged the privilege statement.

THE CHAIR: Tremendous. Chief Minister, do you have a brief, two-minute or less, opening statement?

Mr Barr: No.

THE CHAIR: I will start with questions and then we will move our way down. Chief Minister, I think a fair appraisal of the submissions to this inquiry and the evidence from everyone who has appeared before the committee so far is that housing is the number one issue that seems to be impacting on cost-of-living pressures for Canberrans. A variety of solutions have been proposed. I think it would be fair to describe the community as wanting us to throw everything but the kitchen sink at the problem.

One thing I would like you to cover early on is the evidence we have received from a number of property investors who have suggested that land tax is challenging their ability to provide affordable rentals and that a reduction in or a reprieve from land tax would flow through to tenants in lower rents. Would you be able to briefly—because I know it is a subject you care about—give a summary for the committee about what has led to that sort of property taxation and your views on how, if at all, that impacts on rent prices?

Mr Barr: I guess the simple answer to the proposition that has been put to the committee, through you, Chair, is that the option is there for a landlord to pay no land tax at all, provided they rent their property at an affordable level. So you have that option. Those landlords can take that up right now.

THE CHAIR: On that note, can you give me some advice on how the government actively encourages landlords to take advantage of that program? For those playing at home who are not aware, how does it work and who is eligible?

Mr Barr: If you opt into a land-tax-free arrangement, you are obligated to rent your property at an affordable level. You must sign up to those conditions in order to remove any tax liability through the land tax system. The eligibility criteria are clear and published. There is a process under which people are able to access that. Community housing providers are also a means by which encouragement to participate is engendered. We can provide the committee, on notice, with various information on eligibility requirements, the access portal and where you can sign up.

THE CHAIR: Great. On the broader theme that there is an argument put by property investors that the obligations placed on them make investing in residential real estate less lucrative than it might have been—that is a disincentive—the extension to that argument that has been placed before the committee is that that reduces rental supply. Do you have any evidence to support the argument that increased obligations on Canberra’s landlords are reducing rental supply?

Mr Barr: The number of investment properties that are on the supply side of the equation has increased since 2010-11, from 35,623 to 54,143. So the proportion of properties within the ACT that are subject to land tax in at least one quarter has, over the last decade, increased from 26 per cent to 30 per cent. The total number of properties and the proportion of properties relevant to the total number of properties in the ACT have both increased. This clearly reflects an increase in the number of people with investment properties or the same number of people with multiple investment properties. I suspect a combination of both.

THE CHAIR: Just to be very clear, to underline and bold print the point: in spite of the government asking landlords to pay land tax, ending no-cause evictions and prohibiting rent bidding, the ACT has become, by the figures you have presented, a more popular place for property investors to invest their capital?

Mr Barr: Yes. The data shows that in 2010-11 there were 35,623 properties that were subject to land tax—investment properties that were rented out—out of a total of 136,641. So 26 per cent of all properties in the ACT in 2010-11 were rental and subject to land tax. In other words, they were rented out.

In the intervening 10 years to 2021-22, which is the last full year of data, that number increased from 35,000 to 54,000, as I indicated. The total number of properties in the territory also increased from 136,000 to 181,000. Of those 181,279 properties, 54,143 properties were subject to land tax, meaning that 30 per cent of properties were subject to land tax—therefore rented and not principal places of residence. In short, the total number and proportion of the housing stock that is subject to land tax has increased, meaning the data does not support the proposition that there are fewer

rental properties available. That is not the case.

THE CHAIR: It begs the question on the obvious end of the spectrum. I think that clearly answers the argument on one side. The committee has also heard evidence from people who think the government should go further and faster on reducing—at the risk of editorialising—the appeal in investing in Canberra, to create more of that stock available for live-in owners. These figures might challenge some of those submitters, because these figures suggest that we seem to be getting more investment. What would you say to those Canberrans who would actually like to see fewer landlords in our market?

Mr Barr: I think there is an argument for fewer landlords but more rental properties. That is a pathway that the government is pursuing through large-scale build to rent. Those who will undertake the exercise of providing long-term rental—not just one or two-year, but five, 10, 15 and 20-year leases, if that is what a renter is looking for—in a professionally managed property with full-time, on-site tenancy management and support for tenants in a purpose-built building is clearly a different model of delivering rental accommodation but one that delivers longer term certainty, better quality rental products and more diversity into the market.

That is not to say that there is not a role for smaller scale residential property investors. But we are not going to shift the dial on getting our vacancy rate up above three per cent without large-scale institutional investment. That is the direction that we are pursuing.

There is clearly a national mandate from the multitrillion-dollar superannuation funds to invest in this new asset class. What this means is that some of the supply side challenges that have been there can be resolved more quickly than if we were seeking to pursue thousands of individual investors purchasing and then renting out single properties. It is a much more efficient way to deliver higher quality rental product for the long term.

I think another key point to differentiate here is that a lot of small-scale investment in rental property is very short term. By that I mean that the property might be on the market for rent for a year's lease, but it is not necessarily going to stay in the rental market for decades. Sometimes there is a propensity for properties that do stay in the rental market for decades to be underinvested in, in the context, for example, of their environmental performance or their livability for tenants, as they tend to be assets that are run down.

The polar opposite of that model is large-scale institutional build to rent because your investor has a long-term interest in the property and in maintaining it, and in holding long-term tenancy arrangements, rather than constantly churning the property. It is a model that has been in place overseas and operating incredibly effectively in many other markets, in Western democracies like Australia, the US and the UK, for example, and throughout Europe. It presents a very different model of tenure. It gives renters better accommodation for the longer term and a landlord that is interested in maintaining an asset for the long term as well.

I think it is a model worth pursuing. It is a model that the government is pursuing.

I believe that, of all of the solutions—and there are many and we will need to pull a number of different policy levers to address increased housing supply—this is amongst the best available to state and territory governments.

THE CHAIR: I have many more questions on build to rent, but I am going to exercise some discipline.

MS LAWDER: For the purposes of clarity, what is the name of the scheme where landlords can avoid paying land tax by offering their properties at an affordable rate? Is that 75 per cent of the market rate? What is an affordable rate?

Mr Barr: Mr Miners will talk to that.

Mr Miners: Yes, it is 75 per cent of the rate, and it has to be managed through a community housing provider registered with the Revenue Office. The name of the scheme is Affordable Community Housing Land Tax Exemption Scheme.

MS LAWDER: Is that listed in your submission?

Mr Miners: I am pretty sure the submission mentioned it. I will double-check that, but I am happy to repeat the name of it if that is—

MS LAWDER: There is an affordable home purchase scheme and an affordable rent scheme. Is that what you mean?

Mr Miners: No; it is different to those. It is the Affordable Community Housing Land Tax Exemption Scheme. To be eligible, property owners must have entered into an agreement with a registered community housing provider to make their property available to tenants for the purpose of affordable community housing. It has to be rented at a rate that is less than 75 per cent of the current market rate and it has to be rented to a tenant or tenants whose combined annual gross income is less than \$100,000 per annum. There are some gross income limits, but it is basically \$100,000 per annum.

MS LAWDER: How is that monitored? How do you know it has been rented out to someone with that household income?

Mr Miners: We monitor that through the community housing providers. We maintain discussions with those and monitor it through those. That is why it is done through the community housing provider, so that we can actually make sure it is being targeted and delivered to the right people.

MS LAWDER: How many properties are being managed through that program? Do you know?

Mr Miners: I will have to take that one on notice. I do not have the number to hand.

DR PATERSON: Going back to build to rent, we have got Molonglo Valley, a rapidly developing area in my electorate, and also Woden town centre, with a huge number of developments going up there. How is the ACT government facilitating an

environment that these build-to-rent projects can flourish in?

Mr Barr: We have been actively chasing those investment opportunities. Largely, these investment decisions are made in Sydney and Melbourne. They are the headquarters of most of the large institutional investors in our country. I have been presenting in various boardrooms in Sydney and Melbourne, across the superannuation funds and other private investors, including those who have land holdings already in the ACT, and looking to encourage them to bring forward projects to address the need for increased rental accommodation in the territory.

A number of those projects have been foreshadowed and there will be some more that will be publicly announced in due course. There is a lot of momentum building behind this, so I am confident that the trend that we have been seeing, where we have been having essentially a new project announced almost every month, will continue.

DR PATERSON: Do you think the ACT is seen as a market that is good for investment?

Mr Barr: Yes. We have put forward a build-to-rent prospectus outlining the advantages under our dual local and state government responsibilities, as it relates to both planning systems and taxation arrangements and how our municipal rates regime supports provide a tax advantage for large-scale build to rent. If there is a single owner of a build-to-rent project then there is only one fixed charge on residential rates applied. That reflects a very significant advantage for large-scale build-to-rent projects.

Of course, going through the scheme that Mr Miners has talked about is a way to further lower tax liabilities. But what we are requiring as a return to the taxpayer for the tax concessions is a below-market rental. The affordability threshold can be flexible. Certain programs require a maximum of 74.9 per cent of market rent, but we are also exploring options that would see discounts that are in the 10 per cent, 15 per cent and 20 per cent range for market rent and looking at a sliding scale of tax and other concessions in order to attract that sort of investment.

The other significant opportunity is for some innovation in building and construction methodology and housing typology, in order to reduce some of the input costs of construction and then the operating costs of running the homes, effectively to provide some further discounts to potential tenants by way of, for example, lower energy costs to live in a new home.

DR PATERSON: Are there risks with build to rent, if the market changes, that we need to consider?

Mr Barr: I suspect fewer risks, because these investors are making 20, 30, 40 and 50-year investment decisions here, not one, two, three or four-year investment decisions. Purpose-built build to rent is designed for long-term rental, and people lock in for long-term contracts. So I think it actually gives a much greater level of supply surety than the smaller scale investments. That is why it has worked so effectively overseas.

THE CHAIR: Ministers Berry and Vassarotti, and their officials from Housing ACT, were with us yesterday and we spoke about the need to push out the time line to expand the public housing portfolio to 2026-27. The main reason given for that, from my understanding, was building and construction delays and labour delays. What confidence do you have that those same things would not impact the investors we are seeking to encourage with build to rent? Are we going to have land allocated and solicit investment that will still take as long to get on board as some of these public housing delays?

Mr Barr: I think they are a different scale of investor, with effectively tier 1 contracting supply pipelines. This is an entirely different scale of project. That is not to say that there will not be some pressures experienced, potentially, in the subcontracting and the supply side—the building material and construction process—which is, I think, why the observation around some slightly different construction methodology and building material types and a bit of innovation in this area is one that is certainly worthy.

You are also talking about some of the potential investors—asset owners—having existing infrastructure in the ACT that they are seeking to redevelop at the same time. So they will execute a large commercial construction contract that may have a residential development component.

Clearly, in order to provide the level of new housing that we are going to need, there is going to be a requirement for the importation of materials and labour, principally from elsewhere in Australia. But, depending on the construction methodology and the timing of projects, I think that is manageable.

THE CHAIR: Would you mind if I picked you up on that point around construction methodology, because I think we are talking about build to rent as a real theory, and Canberrans might benefit from picturing it? Is it eight apartments or 800 apartments? Is it luxury apartments with a pool, or are we talking a 12-storey walk-up? What does one of these projects look like?

Mr Barr: It can be all of those things. The smaller scale ones would be a little bit more niche and perhaps looking to cater for a particular cohort that might be more likely to be delivered with a community sector tenancy management arrangement.

At the other end of the build-to-rent spectrum, you are talking about more at the luxury end but with shared facilities. The examples that are built and operating in other Australian cities, including Sydney and Melbourne, for example, have a shared communal space that is available for all the residents of the building to hire for a birthday party. There are some that will have a gym as part of the complex. Others have onsite support, so there is always a building maintenance officer available to assist any of the tenants with any emerging maintenance issues in their unit, for example.

It varies. There is a full spectrum of product offering. I think the Canberra market will see that full spectrum as well. There is certainly demand, given the somewhat transient nature of elements of our workforce—for example, those who come to Canberra for a political role or an industry association role or indeed a public service

role—that might see them on a three to five-year contract, who may not wish to purchase but definitely would be interested in taking out a three-year rental agreement in a property that would meet their needs, proximate to their workplace. That is one end of the spectrum.

The other end of the spectrum is a community service organisation with other community sector partners providing high-needs assistance to tenants who may need a range of social supports in order to maintain their tenancy.

The product offering is the full spectrum. I think it is important to understand the concept to separate asset management—the physical building or the home—from the tenancy management and the support services that can be provided. But that can be a spectrum as well. There are some examples in Sydney where there is an onsite concierge. People often get a lot of parcels delivered these days by couriers, and there is someone there during the day to sign for your parcel. So you are not seeing it sitting in an empty letterbox or whatever. Others have support services around school holiday programs for children.

There is a full spectrum that is available under this model. But that is really the service delivery. It comes as part of a tenancy arrangement that you would enter into. Some people would pay above market rate for some of those services. In other instances, it is entirely subsidised by the taxpayer. It is a community service obligation.

THE CHAIR: I have one more to round this out, Chief Minister, because it sounds very exciting. When could Canberrans expect the first sod to turn on our first build-to-rent project? How have these meetings gone?

Mr Barr: There are already projects that have been constructed. Some developers are switching their product offering from initially being build to sell to—

THE CHAIR: I mean as a consequence of this prospectus, your advocacy and this government policy shift, rather than the market determining for themselves that operating their own build to rent works. With the kinds of schemes you are talking about, government induced, how are we going on those?

Mr Barr: Regarding those on government land, we have put to market a site in Turner, opposite a light rail stop, that was part of an LSA land release. That was well subscribed. There will be some public announcements in the not too distant future in relation to those and other sites. But we would intend to make this annual round on government land. With land that is held by the private sector that is part of mixed-use redevelopment, I think we will also see quite frequent announcements. But they are particularly town centre sites.

MS LAWDER: Earlier today we heard from a witness who referred to a motion in the Assembly from 6 October 2021 calling on the government to review and update the ACT's Targeted Assistance Strategy. You might have been busy doing other things on that particular day, like the budget, and Ms Berry responded on your behalf in the Assembly. It was suggested that that could inform the 2022-23 budget. Can you confirm whether that review took place—because it does not appear to be tabled in

the Assembly.

Mr Barr: There was an internal government review and an examination through the budget process of our concession program. The outcomes were contained within budget decisions around, for example, extending eligibility for certain programs and extending the quantum of money provided. It will probably be in the budget papers, but I will take that on notice and provide you with that.

MS LAWDER: I wonder if you are able to provide a copy of the review to the committee.

Mr Barr: No; there was no formal review. It was provided as input—

MS LAWDER: Are you able to indicate which items—

Mr Barr: That is what I am taking on notice, yes.

MS LAWDER: Which ones were—

Mr Barr: Around utilities and concessions, amongst other things. But it was input into the budget decision-making process.

MS LAWDER: Thank you.

THE CHAIR: Chief Minister, we had a panel of individuals here before lunch. I put this question to one person who joined us: “In the interests of priorities, do you think the government should prioritise grants and funding for specific programs or specific point-in-time expenses or do you think the government should prioritise increasing eligibility for the list of supports the government has outlined in its submission?” The advice back was clear that the eligibility threshold, in the view of this contributor, needed to be increased. There are an increasing number of Canberrans who are not eligible for a healthcare card and are not receiving a federal income support payment but are at or near the poverty line. I wonder if you heard that evidence and if that is something the government is willing to consider when reviewing the eligibility requirements of some of these concessions.

Mr Barr: Certainly, we have adjusted eligibility thresholds in the past and can do so in the future, depending, of course, on the costs associated with such eligibility extensions and how many more people would be eligible. That would be a factor. We would also be cognisant of other movements—for example, people’s incomes, outcomes out of minimum wage case decisions, and outcomes out of our own enterprise bargaining processes. The groups of people you have outlined are people who are not on statutory commonwealth income assistance, so presumably are in some form of work, whether that is casual, part time or full time, but would be considered low or moderate income earners in the context of the income distribution in Canberra. I am presuming that is the cohort that you are particularly talking about.

THE CHAIR: Yes. The reason I asked the question is that, on the last page of the government’s submission, it says:

In providing cost of living assistance to Canberrans, the ACT Government primarily targets Commonwealth concession card holders.

That seems logical, but I think it would stand to reason that this committee exists because there are an increasing number of Canberrans who are not eligible but are facing difficulty. Obviously, when the government made the decision to make these concessions only for eligible commonwealth concession card holders, there was inevitably a conversation about who else we might consider applying these to.

Mr Barr: Yes, and on what basis we can determine eligibility. The commonwealth process is one in which people's income is known to the commonwealth, and that is what triggers the eligibility for the concession card, and it is routinely checked. There are fraud processes. There is a whole compliance regime around eligibility for these commonwealth programs. We have none of that information and we are not entitled to it. We are not allowed, under Australian privacy law, to access that information. Effectively, the eligibility criteria for many of our schemes has to come to a simple yes or no, based on eligibility for those commonwealth programs.

Of course, when the commonwealth adjusts that eligibility, as it often does, and brings more people into the programs, that then flows through to eligibility for ours as well. Beyond those thresholds, it can be difficult for us to verify whether a person's situation is as they present, and we lack the resources, IT systems and all the necessary capability to run social security programs effectively.

THE CHAIR: I think that is fair, but what this point is getting at is that the committee has seen a lot in people's written and verbal evidence that, where the commonwealth determines poverty is not necessarily reflective of lived experience. I am trying to get a read of what the government feels it can do with the information that it has for the group of people who may make more than would make them eligible for a commonwealth concession card but, due to a number of competing pressures right now, are slipping from living comfortably to struggling. They seem to be the people that we, if I am not wrong, most need to target.

Mr Barr: It is extremely difficult for this level of government to be able to microtarget in that way, because we have none of the information that would be necessary. Once you go beyond the commonwealth thresholds, you are often in the space of universality in provision or you can try and use some proxies for income. Then the question that often arises is: how are we distinguishing between wealth and income? There would be a lot of people who are asset rich but income poor for whom there is an interesting question about whether they should divest some of their wealth in order to generate income. That is a live question that many people face later in life—for example, once you have stopped working.

The nature of the superannuation system, for example, is that you start divesting that wealth to use for your living expenses. That is the whole basis of the system. For some, much of their working life was not subject to a compulsory superannuation system. Over time, that becomes less of a problem because more people have more superannuation, but that is not going to be the case for everyone.

The group that I am most concerned about are those who have no wealth and no

income. Wealthy people who are having cashflow issues can always sell an asset. Wealthy people who also have high income do not need government assistance, and Canberra has a lot of people who have both a high income and a lot of wealth. That is why we are the richest city in Australia. But we also have people who have no wealth and no income. You see from our submission that that is where we target most of our assistance: people who have no wealth and no income.

The interesting points and the intersection where support starts phasing in and out is around people who might have fluctuating income and little wealth or significant wealth and low income. We have more data about asset holdings. For example, we know if you own property and we know the value of that—the unimproved capital value of that property. That is one proxy. We have certainly used that as an eligibility criterion, for example, for the Sustainable Household Scheme. We have capped eligibility. If your wealth is over a certain level, as demonstrated by your land holdings, then you are not eligible for that scheme.

THE CHAIR: Chief Minister, there is a group that I am trying to focus on to get a read of where we can do better. You earlier outlined that there are 54,100 dwellings in Canberra that are currently being rented, and we all know what the rental market is doing. A huge proportion of those people will be on modest incomes, who are currently paying more for food—

Mr Barr: Not necessarily. I would say a huge proportion, a significant number, but not the majority. The majority of people who rent are on quite good incomes and are not in need of support. That is reflecting the somewhat transitory nature of employment in our city. There are a lot of people who pay in the top half. If you think of the 55,000 renters, there is a median point. That rent level and the people who are at that point are on quite high incomes in Canberra. If we need to narrow it even further to the group that you are talking about, they are more likely to rent than own property. That is true. That is certainly one threshold that you can examine as to the defining way of targeting the systems. “Do you or do you not own a property?” is a reasonable measure of your wealth.

THE CHAIR: Given the challenges you described earlier—and I understand about extending some of these current concessions to the group of people above commonwealth income support—would it be fair to observe, then, that the government is in a better position to provide greater or more accessible grants? I will use the Future of Education Equity Fund as a good example. We are in a better position to target supports in terms of real cash help than we are to increase eligibility for some of these concessions. Would that be a fair appraisal of what you have said?

Mr Barr: I think a better example is the energy concession and the energy rebate program that we are working with the commonwealth on. The commonwealth holds information and data in relation to the income levels of people who are not on statutory payments but might be eligible, for example, for family tax benefit A or B, which has certain income threshold cut-offs that are considerably higher than social security or Centrelink payments. That is an area that we are currently engaged with the commonwealth on. They are stumping up half the money in this instance and they hold all the data on eligibility. I think the best way forward to deliver something by way of concession to that cohort is through that program because the commonwealth

will be able to tell us who is eligible. We obviously need to work with the electricity retailers around the implementation of who gets what level of discount on their energy bill as part of this program, and that has been the subject of many months of work.

There are eight different arrangements across Australia, one for each state and territory, because the energy price situation and eligibility varies, depending on the impact of higher energy prices across the different states and territories. The hope is that the commonwealth will be in a position to sign off on that in their budget next month.

MS LAWDER: Just to further illustrate Mr Davis's questions about households that maybe have two people working but are still feeling the pinch of the cost-of-living crisis, we heard evidence from the YWCA, Foodbank and others about the increasing demand for their services. According to YWCA, they had a 50 per cent increase in demand in the 12 months to February 2023 for access to the food pantry. Traditionally, the users of the pantry were older women on the age or disability pension, but now there are an increasing number of young people in regular employment and men with caring responsibilities. This is the group that we are talking about. They may be in the second or even the third quintile, but, with fuel going up, rents going up and groceries going up—everything—they are not in receipt of other payments or eligible for other payments, and they are really struggling.

Mr Barr: Yes; absolutely. That is a very powerful argument for why 10 years of wage stagnation is having a social impact. That was a deliberate design policy of the industrial relations system and, indeed, the economic structure of the last decade, to keep wage growth at often below two per cent, and we wonder, after a decade of that, why people who are in full-time work or permanent part-time work are struggling. The biggest thing that can shift for those people is to get a pay rise.

Where we have direct responsibility, where we are the employer, I would point to our enterprise bargaining arrangement—an offer that sees the greatest wage increases. Cumulatively, over three years, it is often over 20 per cent for people who are in that cohort, working full-time and on somewhere between \$50,000 and \$60,000. That is the group—and a number of them work for us—that needs some more assistance in this current environment. In our enterprise bargaining agreement, they are our key focus in that area.

But, of course, we are not the only employer of people on between \$45,000 and \$60,000 in this city. The commonwealth employs some, but a lot are in industries like hospitality, tourism and retail. They need their employers to step up as well. We are starting to see that. Wage growth is starting to come through the economy. We are starting to see outcomes with a three in front of them rather than a two or a one. But 10 years of wage stagnation cannot be fixed in one year. It will need a concerted period of wage growth. Of course, that also has to be affordable for the employers, so productivity improvements are part of this.

MS LAWDER: Inflationary pressures.

Mr Barr: Yes. There are a range of issues. This is not to say that you can simply switch all the burden on to employers. We have a period of record profits in our

economy and that is what is driving a lot of the inflation. There is plenty of research that shows where all the benefits of economic growth have gone in the last decade, and it has been disproportionately to the owners of capital and the wealthiest Australians.

There is a very powerful argument to address the exact issue that you have identified. I do not think anyone is disagreeing that that is the issue. The challenge is: how do you lift their principal source of income? Their principal source of income is their wage or salary. That is why we have been supportive of significant increases to the minimum wage and why we have been supportive of better enterprise bargaining outcomes for low and middle income earners in our city, and we are starting to see that happen. It is going to take a little bit of time to restore some of the inequalities that we have seen emerge as a result of the past decade of federal government policy.

People have been very clear about what their expectations are of government now. We have seen a very consistent pattern in election results in our country, at national and state and territory levels, around what people want from government, and those policies are being enacted now, but it is going to take more than a year to turn around the last 10 federally.

DR PATERSON: The federal government had their cost-of-living inquiry recently, and housing is a massive conversation at the federal level as well. How are you and the ACT government working with our federal colleagues to holistically improve this situation?

Mr Barr: We are an enthusiastic partner in the National Housing Accord, obviously with some challenges around the construction of new dwellings. We would, with some additional funding under that commonwealth program, be able to move reasonably quickly around expanding social and community housing, were we to have access to those funds. Obviously, there is a process underway in the federal parliament and in the federal Senate. I will not seek to second-guess that, other than to say that we could start utilising funding immediately. The longer there is delay, the longer we wait to be able to access some additional commonwealth resource in the housing space.

Again, let us not forget the context in which we arrive at where we are in 2023, and that is that the commonwealth played no role for a decade in providing resources—or, in fact, anything—towards the expansion of social housing in this country. They are now back at the table. Not everyone agrees with the quantum of their arrival back at the table, or necessarily their delivery mechanism, but at least they are there and there is something on offer that we have not had for a decade. In the spirit of wanting to make a start—I am not suggesting it is the total answer—it is going to help, and we could get on with it.

It is certainly my hope that the political process will find its way through to a solution, noting, as every state and territory has observed, that what is on the table initially will not solve all of the problems, but it will give us something to get on with and it will improve the situation, given that the starting point is zero. This is better than zero, and it is going to again be a work in progress over time.

Equally, we have to be honest and say that if, all of a sudden, \$10 billion fell off the back of a truck, we would not be able to spend it all immediately. This needs to be a measured and deliverable program, built up over a number of years to have a pipeline of finance, and this parliament has to address the planning system reforms that are going to be necessary in order to deliver the housing. That is going to be politically confronting. There will be sections of the community that will resist more housing in their suburb. That is already patently clear. That has always been the case and always will be. But if we are serious about addressing the biggest issue that you have all presented to me today, there are a number of factors that will contribute to addressing it and the planning system reform is one of them.

DR PATERSON: We are all set up and in the middle of the growth and renewal program, so, when the federal government does come through for housing, are we in a really good position to be able to implement, with processes in place and—

Mr Barr: We are certainly gearing up for that opportunity. We have discussed some of the delivery mechanisms. The planning system reform is another. There is the forward land release program—the work that Mr Miners is coordinating from a whole-of-government perspective. So we have put in place the framework. We also will require private sector partners. The government does not maintain a workforce of home builders, so we will need private sector partners, on the construction side in particular. We will also need to countenance some further policy setting adjustments. Again, we have touched on many of the issues so far in terms of the intersection of taxation policy settings with land release and planning system reform. It would all combine to deliver a supply-side outcome.

Having seen these processes, where you have different levels of government and public and private sector engagement, I am conscious of the need to be able to deliver as many long-term affordable rentals as we can and as quickly as we can. That is why build to rent is at the centre of our policy response—for all the reasons that I outlined earlier. It is not to say that there are not any number of other contributing factors, but what is going to shift the dial the most quickly for the long term is long-term build to rent.

DR PATERSON: Thank you.

MS LAWDER: We heard from Foodbank yesterday. They talked about a warehouse in Sydney and a bit of a wish list for a warehouse in the ACT, which would reduce their diesel cost—which has gone up enormously—reduce transport emissions, make delivery of food quicker et cetera. Have you had any approach from Foodbank? Is this something that is underway?

Mr Barr: I have had one or two conversations with John Robertson over the years about some of the logistical issues that they have encountered. Obviously, the responsible minister would have had more engagement and would be more across the differing needs and differing delivery mechanisms for emergency food relief and the like. It is not something that is part of my every day, but it is part of Minister Davidson's every day.

MS LAWDER: We have her coming up soon.

Mr Barr: It is in relation to her portfolio responsibilities. But we are certainly open to looking at different delivery models. Obviously, within the community sector there is a degree of contestability and a number of different providers who could potentially be part of a solution. It is really a matter for that portfolio to countenance the best way to procure services. If there are opportunities that could potentially leverage co-investment out of community sector partners or their philanthropic supporters or the commonwealth government, we would always be open to looking at them.

MS LAWDER: I think they mentioned that a grant of land would not be sufficient; they would also need some input into building. Would that still be through Minister Davidson or is that a Treasury or a planning—what sort of—

Mr Barr: Ultimately, a business case would come forward in the budget process. We would have a view, but we would need to assess a business case. Principal policy responsibility for coordinating such a business case would sit at the directorate level.

MS LAWDER: Thanks.

THE CHAIR: Chief Minister, on a completely different tangent, if you do not mind, in the absence of having the health minister with us, we have heard from some of our submissions the intersection in our community between poverty and people who suffer with substance abuse issues. One of the things that we have heard for a long time—Dr Paterson and I in particular, having served on another committee that looked at this issue—is the challenges in accessing some of those services, from tobacco cessation to alcohol and other drug recoveries. Could you talk me through what additional investments the government has made in some of those programs and, I suppose at a broad level, what your view is around investing in that sector as it pertains to tackling poverty and cost of living?

Mr Barr: Sure. The short answer is no, not because I am unwilling but because I am not the holder of all the detail on those areas, so I could not give you a complete answer. Suffice to say that we would obviously, as part of the whole-of-government annual budget process, receive proposals for new expenditure from this area, so we can and will consider them against our wellbeing framework. Also, you have to weigh up the benefit of investment in that area, as opposed to investment in a food bank or more on the utilities concession, or more land tax concessions, or more money into public housing. There are a multitude of ways that assistance can be delivered to particular groups within the community who will need that assistance.

One observation I would make is that there can be a propensity within government to want to have a thousand tiny programs. They are all very worthy and would all shift the dial a tiny amount, but the amount of administrative cost and the capacity to deliver a thousand tiny programs is just not there in a government of our size. One of the threshold questions that we have to consider is: do we need to just put more money into the range of programs that we already have that we know work? To that extent, that is another decision-making layer in the context of how we allocate our concessions program.

We know that public housing is a very effective way, with the hundreds of millions of

dollars of public subsidy that is associated. That is one of the most effective ways to deliver support to that cohort. It is far more effective than trying to provide rent assistance, for example, to all the people who are in public housing, and saying, “You are on your own. Be in the private market.” That is a very targeted and significant investment that we make. We also know that, for most households, their next largest expense can often be their energy bills, so that is why we have a really strong emphasis on the utilities concession, delivering relief—

THE CHAIR: Could I pick you up on a point you made earlier. You made the point earlier, and I agree with you, that your motivation is to provide supports to the people with no assets and no income. What we have heard from stakeholders is that people in Canberra who suffer from a substance use issue or smoke cigarettes—in that Venn diagram of overlap, there are an awful lot of people—

Mr Barr: There are likely to be, yes.

THE CHAIR: The committee have also had it put to us, in one submission, that the territory government is currently absent in tobacco cessation policy, for example—that the territory does not provide any program for the eight per cent of Canberrans who currently—

Mr Barr: Is it eight per cent?

THE CHAIR: Eight per cent. It might seem a small number, but 100 or 150 bucks a week on cigarettes will affect your budget.

Mr Barr: Yes, of course it will.

THE CHAIR: So I wonder if, in your view, you think the territory government actually does have a role to play in supporting that kind of program?

Mr Barr: I do not have a strong view one way or the other. I am not personally responsible for the policy delivery in that area, so I would take advice from the relevant minister around the effectiveness of any intervention, what the commonwealth is doing in this area, and who are the eight per cent. My hunch would be that there might be a disproportionate representation amongst that group of people in the low wealth, low income cohort, but there are also very high income smokers. There are other reasons for people to quit smoking. Budget is one. Spending your money on something else is clearly one such factor. I am very happy to look at any and all proposals that come forward.

Certainly, my appearance today is not to play a rule in, rule out game on what may or may not be considered in this or future budget rounds, but I am not going to profess to be an expert on every single area of public policy. I have been around a while and I know a little bit about a lot of things, but, as to the extent of tobacco cessation programs impacting on poverty, I do not know enough. I would need to read some more to be able to give you an informed opinion.

THE CHAIR: Thank you.

DR PATERSON: My question is with respect to transport. We have seen a lot in submissions about the cost of fuel and running a car impacting on people and families. Pedal Power put forward in their submission that they suggest that everyone should be riding bikes, or as many people as possible should transition to bikes, and we have talked about electric vehicles offering some reprieve in fuel costs. Also, we have had discussions around public transport—if it should be free or not—and that type of thing. My question is in respect to actually implementing a public transport network—for example, light rail—and expanding that network. How important is that for the long-term functionality of our city and reducing the cost of living for people?

Mr Barr: Certainly, the available evidence is showing that there is a shift in transport modes. In all of the forms of public transport, light rail has had the greatest propensity to do that. For whatever the X factor is that is associated with rail, people will use that in a way that they will not use a bus. Of all the things that have been run in public transport investment in Canberra in the last half-century, the thing that has driven the greatest behavioural change in mode shift is light rail. There is certainly an appeal, for a section of the community, for that form of transportation.

The challenge is that, whilst its running costs—because it operates on electricity—tend to be lower, its capital cost is higher. This is a trend that we are going to see emerge in other forms of transportation as well, in that, very clearly, the case is that the operating costs for electrified transportation are considerably lower than anything that has an internal combustion engine, but at this point in time the capital cost is higher. People have had the best part of a century of experience that a relatively low capital cost but high operating cost is the model of private transportation. EVs invert that.

There will come a tipping point when capital cost lowers and the operational costs are a fraction of that. That point in time—it is not immediate but it will come—will be quite a generational shift in personal transportation costs. The question, really, for government is: can we bring that time frame forward in a mass public transport context? I think the answer is yes, and it will be done through a combination of electric buses and light rail. The hope is that the electric bus experience can be closer to the X factor light rail experience and a more pleasant form of transportation than an old diesel rattler. I think that is the direction of public transport.

We have a challenge because there is almost no industry in Australia that is producing these types of commercial larger scale vehicles, so we import them. The change of government in New South Wales last month has heralded a new direction for the largest state around public transport manufacture. New South Wales and Victoria now having capability does present wonderful opportunities for the smaller jurisdictions to look at shared procurement. There is no way that our demand is sufficient to stand up manufacturing, but there is New South Wales and Victoria, and add in Queensland and a few of the smaller states filling out order books, and all of a sudden it gives you a viable model, at the very least for greater assembly of buses and speciality vehicles in Australia than has been the case before. The future is brighter in that context now than it was a month ago.

DR PATERSON: Thank you.

THE CHAIR: Has the government ever done any work or analysis, or has a paper ever come across your desk that said, “This is what free public transport would look like in Canberra”? Have we ever considered that as a policy option?

Mr Barr: Certainly, it would be reasonably straightforward to determine the cost—the revenue forgone and what that would then mean in budgetary terms. Essentially, there would be three options: you either borrow the money and just add it to territory debt year on year; you seek to raise the revenue in another way, which would have to come from another own-source taxation line—in theory you could ask every household to pay in advance all their public transport fares for a year and levy it as a flat rate on every household; or you have the system we have now with concessional arrangements and, effectively, user-pays. I think they are the models.

We can categorically rule out that you cannot seek to substitute the revenue and just put it on the credit card for the rest of time. That is not viable. You either have to levy every household an annual public transport contribution and then say, “Go for your life; the transport is free,” or put in place a concessional fare structure like we do now, where we provide a targeted discount or even free public transport to particular cohorts, and say to everyone else, “Rather than having to pay up-front on your rates bill at the beginning of the year, pay as you go.” There are some interesting equity questions. A review—

THE CHAIR: That is why I am asking. I want to know if the government has explored that equity question. Of the three options you propose, we are doing one. I do not think anyone would advocate putting it on the credit card. On the third option that you propose, a public transport levy, I wonder if this has been—

Mr Barr: I do not want it to be suggested that it is an option I am seriously considering.

THE CHAIR: No. I raise it with you because it has been raised by a number of people who have made submissions. In our terms of reference, we are to look at the cost of living, and it would appear that a number of our submitters have identified the cost of public transport as impacting particularly low income and vulnerable people, so I just want to know if that is something the government has considered.

Mr Barr: Sure. If the objective is to make public transport free for low income earners, that is a different policy setting to making it free for everyone. If the perception is that the fee structure is the barrier to people using public transport, that is a different public policy discussion. My point is that it has to be paid for somewhere and the question effectively boils down to: do you levy all rate-paying households up-front, effectively at the beginning of the financial year, and then you would pay your up-front amount, which would be hundreds of dollars a year for each household, presumably, and then it is free after that, or do you have people pay as they go along the course of the year?

You would have to model the fiscal impact if we were asking people to pay in advance, and then you would have to model the fiscal impacts of those who do not currently use the transport versus those who do. This is why, largely, every jurisdiction in Australia has some form of public transport fare, because it contributes

to the totality of the resource available for the public transport provider. If your principal concern is that low income earners are not able to access public transport, then that is a separate discussion about what concession arrangements are available in that context. Often the make-it-free argument is put forward to achieve a modal shift rather than a cost-of-living outcome. There are legitimate arguments for both, but my ultimate response is that it would be a different set of people paying in a different way, potentially.

MS LAWDER: Following on from Mr Davis's point, have you looked at it more in terms of cost-benefit—such as, we are about to spend a lot of money on a new ticketing system and there are costs associated with managing concession programs relating to transport et cetera—not just making transport free and the money is forgone, but the other parts of the puzzle? Have you looked at that?

Mr Barr: Yes. That is certainly part of the business case in assessing a new ticketing system, but we have now procured one. The idea that we would now make transport free, having just procured a ticketing system, I think ends that discussion. What is in play is the capacity of a ticketing system to deliver concessions or incentives for travel at particular times. There are all sorts of possibilities that a more sophisticated ticketing system entails. There have been research projects about who benefits from free public transport. I have seen a few of these studies bandied about, but they do not necessarily deliver the socio-economic benefits that some proponents might put forward. Probably the more powerful argument is around trying to generate a modal shift. But, in the end, you are simply shifting when people pay, in large part, so you move from a pay-as-you-go to an up-front payment arrangement.

I guess the people who do not use public transport would probably complain: “Why am I being levied for something I never use?” It is a balance of communal versus individual responsibilities, and at the moment it is a hybrid model. Four-fifths of the public transport budget comes off consolidated revenue and people effectively pay through their rates and other government taxes and charges, and there is a relatively small contribution through the fare box. From memory, it is about one-fifth to a quarter, depending on—

Mr Miners: I do not have the exact number, but it is a relatively low proportion. As the Treasurer says, there are already a number of concessions available for certain groups—mainly seniors, concession card holders and students.

MS LAWDER: I want to ask a question and I think part of the answer may echo the discussion we have just had. A number of submitters, especially young people but not only young people, have talked about wanting free vocational education—CIT et cetera. I know there is some fee-free training, as outlined in your submission, for certain courses for eligible students wanting to train, retrain or upskill. With COVID, there were some additional courses. Can you talk us through the government's position on free vocational training?

Mr Barr: As you have outlined, there are a number of targeted programs in particular areas of skill shortage or for particular cohorts. There are national partnership programs. It was called the National Partnership Agreement on the Skilling Australians Fund. I understand ministers are about to go into another negotiation on

the new five-year agreement between the commonwealth and the states and territories.

This has been Minister Steel's area, so, whilst I have a degree of visibility on what is coming by way of national partnerships, I am not the lead minister discussing the implementation. But I do know, from the national Jobs and Skills Summit, the areas where we are expecting workforce shortages and that the capacity to offer either fee-free access or some form of bonded scholarship arrangements for access to vocational education and training, where there would be up-front fees, is certainly on the agenda. Some states and territories have looked at the bonded arrangement whereby the state or territory will pay the fees of the student on the proviso that they come and work for that state and territory in—

MS LAWDER: A return of service obligation?

Mr Barr: Yes, pretty much. Those sorts of models can be enacted in particular areas of skill shortage, for example, or where we might be having difficulty recruiting. Offering a free training pathway and a job at the end of that is potentially quite attractive for candidates.

MS LAWDER: We talked about, even with transport, nothing being actually free. Someone pays somewhere.

Mr Barr: Yes, indeed. The argument in favour of some of those bonded schemes is that you guarantee someone employment at the end of successfully completing the education or training package. The recruitment costs would fall because you have already got a guaranteed employment pathway. Some of the challenges with those schemes include: how do you seek to reclaim money if that person's life circumstances change and they want to get out of their bonded employment commitment? The jurisdiction will have paid for all their education and training and they may want to take that skill base, that investment in them, somewhere else. Life happens to people and sometimes you have to move. That is the reality of what happens in people's lives.

These sorts of programs, in a targeted way, can make a meaningful difference, but they are best executed and most supported when they achieve multiple objectives. I appreciate the cost-of-living benefit that would be there, but, with the community effectively meeting that cost, what is the payback for the community? If that someone is committing to work for that community by way of employment in the public sector, in service delivery, then that is a pretty fair trade. We would never rule out pursuing those sorts of opportunities, but we have also got to be cognisant of the impact that might have on people's education and training pathways and whether it could interrupt supply in other areas of the economy. We could solve one problem but create four others by doing something like that.

MS LAWDER: There was another part of the argument that some submitters made. You mentioned areas of skill shortages, but there was a little bit of focus on future technologies and industries. I think climate change and sustainability training were things mentioned. Is that the sort of thing that you will look at in the future?

Mr Barr: Yes. We cannot muse too much about what the future of work will look

like. There is a fair amount of research that shows that, back in the olden days, you would be trained in a particular area with an expectation that you would have a potentially 40-year career in that area and that the skills that you were trained in would stay with you for the duration of your working life. These days, the lifespan of your skills training can often be five to 10 years. People will change careers and will need reskilling, education and training opportunities in different sectors and areas several times in their working life. One of the areas of public policy reform that the skills ministers need to contemplate is that the system is very much designed for 1974. We have to think about what the 2024 system needs.

MS LAWDER: Nothing wrong with 1974.

Mr Barr: Well, 1973 was an excellent year, but it was very different. The world of 2023 is very different.

MS LAWDER: Thank you.

THE CHAIR: I appreciate that the health minister is not here, but I do have another health question because it has been raised by a number of submitters: the challenge of accessing bulk-billing GPs in the territory. I would appreciate getting a bit of insight into what advocacy the territory government has made to the commonwealth to reform Medicare to encourage more bulk-billing GPs. In the absence of that happening overnight, additionally, what is the territory government doing to make sure people have access to some sort of free health care, in the absence of those bulk-billing GPs.

Mr Barr: There is a lot to unpack in all of that. Fortunately for me, it is very topical, because one of my meetings later this afternoon is at the Council for the Australian Federation. That is for the first ministers of each state and territory. The number one priority for that group is strengthening Medicare, primary health care improvement and access to bulk-billing and the like.

MS LAWDER: So you have been reading up a little bit.

Mr Barr: It has been a point of contention between the commonwealth and the states and territories for as long as I have been in this role. To step back in history, decisions were taken at various points to freeze Medicare rebates and put in place a range of other regulatory decisions or access determinations that have not treated Canberra particularly well. To cut a long story short, at various points over the last decade, when there has been an urban GP bulk-billing focus, Canberra has been considered a regional city and not eligible. When there has been a regional and rural GP focus, we have been considered a city and not eligible. That can often happen to our jurisdiction. Even though we have the lowest bulk-billing rate in the nation, we are overlooked for various commonwealth programs because of definitional issues: are we a city or a region, are we rural or are we remote? There are certain flows of money within the Medicare system that have acted against us for a decade.

There has also been a chronic underinvestment in primary health care in Australia for a decade. Where we are now is the cumulative result of many years of Medicare rebate freezes and underinvestment in primary health care. Unsurprisingly, the total

health budget has in fact been increasing because we have had to spend more and more on acute care, because the primary health system has been failing. It is one of the key objectives of the Council for the Australian Federation, together with the Board of Treasurers and health ministers. You have three different areas of government—first ministers, treasurers and health ministers—all collaborating on a pitch to the commonwealth around shifting this balance and getting more resources into primary health care.

The commonwealth currently forks out 45 per cent of hospital costs. It used to be 50-50 under the Rudd government. The Abbott government's budget of 2014 cut the commonwealth contribution to 40 per cent and the states had to pick up 60 per cent. That was a massive hit to health in 2014. Malcolm Turnbull, to his great credit, lifted the commonwealth contribution from 40 to 45 per cent during his prime ministership, but it stalled from there. We are now in a discussion around both primary healthcare improvement and the commonwealth lifting their contribution to hospitals. The stark reality is that the commonwealth cannot do both at once, so our collective view is that primary health care is the area that should have the greatest focus at this point in time.

Treasurers have been working with the Productivity Commission on a range of low cost, high value interventions, particularly using the Digital Health Record and a range of very simple behavioural incentives or reminders. That includes sending people an SMS message to say, "Don't forget to take your pill," because one of the great contributors to chronic illness is people not taking their medication. That escalates to more GP visits and then ultimately to hospital referral.

The solutions to this are everything from that use of technology, the Digital Health Record and all those sorts of things, through to the fundamental reality that the current business model for GP practice is broken. We have seen a lived example of that in our city, not far from here, in the last couple of months. Part of the Strengthening Medicare Taskforce recommendations include looking at different ways of funding general practice, multidisciplinary teams and the like, rather than everything being a bill for service in eight or 15-minute time slots. The Medicare funding model was designed for a different era of service delivery.

This is complex work, but the direct answer to your question, "What is the ACT doing?" is that the first minister, the Treasurer and the health minister are in three national fora; Treasury officials, Chief Minister officials and health officials are all working collaboratively to put forward a collective view from all the states and territories, across the political divide, on what is the best set of short, medium and long-term policy interventions that could seek to restore primary health care.

We have not finalised all those things. The meeting today is part of this process, together with some other work at a Treasurer and a health level. National cabinet will be meeting to discuss this at the end of the month. There is certainly an expectation that the commonwealth will start to move on this in their budget in May, but I want to set realistic expectations here: they are not going to be able to fix 10 years of build-up of problems in one budget, but they are going to make a start. The states and territories will be willing partners to assist them, and we are looking at ways that we can shift money away from the most expensive end of the health system into primary care and preventative care to stop people from having to go to hospital in the first place.

THE CHAIR: Chief Minister, I have a quick follow-up question. You highlight in your answer that we have the lowest bulk-billing rates in the nation. Do you attribute that solely to the trend of us missing out on national strategies, where sometimes we are regional and sometimes we are a city, or are there some other Canberra-unique challenges that have led us to having—

Mr Barr: Yes. We have the highest incomes in Australia, so a lot of doctors will only bulk-bill their concession card patients. For their practice to survive and to be economical, they have to charge full freight for people who, in theory, can afford it. The issue that this creates is exactly the issue that I think is a consistent theme throughout this hearing, and indeed throughout your entire inquiry, which is to say that those who have a healthcare concession card will be bulk-billed. Those who are on high incomes can afford to go and see a doctor, in most instances. It is the people who do not get bulk-billed and do not have high incomes who fall through the cracks. That is about strengthening the Medicare system and looking at what is payable to GPs and then multidisciplinary models. Rather than per-consultation fee structures, a bulk payment would be a way of extending some of those bulk-billing access opportunities to more people.

I did not answer the second part of your original question: “What does the ACT government do?” I think our biggest policy response in this area is the nurse-led walk-in centres that provide 70,000, 80,000 or 100,000 cases of free walk-in health care across the territory each and every year.

Mr Miners: Chair, could I add to the question on notice earlier? I can actually give you the answer, if that is all right.

THE CHAIR: Okay.

Mr Miners: It was Ms Lawder’s question around the take-up of the affordable community housing land tax exemption. You asked how many people had taken up that scheme and how many properties were in that scheme. The answer is that, as at 1 April this year, there were 143 properties in the scheme.

THE CHAIR: I am going to use this last minute to ask you a follow-up question, Mr Miners. You might regret not putting that on notice. I know—I would roll my eyes too! That is low, relative to the number of dwellings in the territory. How is the government actively promoting to landlords that that scheme is available and encouraging them to—

Mr Barr: I will take that point. I think it goes fundamentally to the issue that land tax is not a substantive barrier and that landlords are not willing to meet their side of the equation, which is: pay no tax but rent for a lower amount. The government is not interested in getting rid of land tax just to further increase property investors’ profits. The only context in which we will countenance lower land tax is where the benefit is passed to the renter and we can guarantee that, and we can through this scheme, and we can through large-scale build to rent, because that is the contract that you enter into for the long term. That is why that model is preferred. What we are hearing from certain property investors is, “I do not want to pay tax, but, equally, I still want to

charge my current rent.” Then the only beneficiary of the land tax exemption is the landlord. You do not want to pay land tax. We are happy to support that, but you have to pass it on to your tenant. That is the model.

THE CHAIR: No argument.

Mr Barr: Indeed. But the fact that the take-up has not been that high reflects the fact that land tax is not the barrier. There are people out there just seeking a tax cut.

THE CHAIR: As if it were an investment.

Mr Barr: Indeed.

THE CHAIR: Chief Minister, Mr Miners and Mr Hocking, thank you so much for your time.

DAVIDSON, MS EMMA, Assistant Minister for Families and Community Services, Minister for Disability, Minister for Justice Health, Minister for Mental Health and Minister for Veterans and Seniors

EDDEY, MS MORGAN. Acting Senior Director, Relationship and Contract Management, Community Services Directorate

PERKINS, MS ANITA, Executive Group Manager, Communities, Community Services Directorate

MOORE, DR ELIZABETH, Coordinator-General Mental Health, ACT Health Directorate

RULE, MS CATHERINE, Director-General, Community Services Directorate

THE CHAIR: Welcome back to the second public hearing of the Legislative Assembly's Select Committee on Cost of Living Pressures in the ACT. We are now joined by Minister Emma Davidson, the Minister for Disability, Minister for Mental Health and Minister for Veterans and Seniors, and officials.

I remind witnesses of the protections and obligations afforded by parliamentary privilege, and I draw your attention to the privilege statement. Witnesses must tell the truth. Giving false or misleading evidence will be treated as a serious matter and may be considered to be a contempt of the Assembly. Please confirm that you understand the implications of the statement and that you agree to comply with it.

Ms Eddey: I have read and acknowledge the privilege statement.

Ms Perkins: I have read and acknowledge the privilege statement.

Ms Davidson: I have read and acknowledge the privilege statement.

Dr Moore: I have read and understood the privilege statement.

Ms Rule: I have read and acknowledge the privilege statement.

THE CHAIR: Minister, do you have a short, two-minute or less, opening statement for the committee?

Ms Davidson: I do. I want to start by covering who I actually have responsibilities for, as a minister. There are around 50,000 older Canberrans, around 50,000 unpaid carers in the community, around 80,000 people with disability, probably around 80,000 people who have a mental health condition, and 11.2 per cent of households in the ACT have a veteran in them, so I am speaking as minister for veterans and their families as well. That is quite a lot of people.

The common threads amongst all of these people are that they are all dealing with a constrained income and higher health expenses; but, for all of them, their biggest living cost is housing. That is absolutely the biggest cost of living for all of them. To quote from a woman who participated in the Women's Centre for Health Matters submission to the 2018 Housing Choices consultations, people who only have casual work—and that includes our disability workforce—cannot get a mortgage. The 2022 Office for Disability consultations for the ACT Disability Strategy also found that

having enough money for everyday things was one of the top five concerns. There are a lot of people in our community for whom paying rent is how they will be paying for housing, and they might be doing that in the private market for the long term.

Something that Craig Wallace said to me back in about 2017-18, when we were working together in the community sector, was that choice is a privileged concept, and he is absolutely right. Not everyone gets the same choices.

A report was published by Everybody's Home on 11 April. It is called *Priced out*, and it shows the percentage of income that would be paid on rent for different kinds of workers in the ACT. For an aged-care worker it would be 76 per cent; for a childcare worker it would be 78 per cent; for a cleaner it would be 75 per cent; for a nurse it would be 70 per cent; and for a retail worker it would be 74 per cent.

Those socio-economic challenges that people are dealing with do contribute to poorer mental wellbeing. The Australian Institute of Health and Welfare reported a reduction in the levels of high psychological distress from the peak experience during the lockdowns, but, by the end of 2022, it still had not gone back to pre-pandemic levels. People are finding these pressures quite difficult to live with on a day-to-day basis.

This could be why we have seen an increase in young people in particular with anxiety and depression, with eating disorders starting at a younger age, and older people who are experiencing social isolation and loneliness. We know that domestic and family violence often increases during and after disasters like the Black Summer bushfires and COVID-19, and we have seen an increase in people needing support for things like mental health, drug and alcohol dependence, housing, financial counselling and food relief.

These cost of living pressures are real. They are growing. They have an impact on people's physical and mental wellbeing. I want to thank this committee for taking the time to explore what we can do about it, either at an ACT level or by advocating for change at the commonwealth level.

THE CHAIR: Minister, it appears to me, looking at your portfolio remit, that you have responsibility for some of the lowest income and most vulnerable Canberrans. Can you talk to some of the specific programs that you have delivered, not just through COVID but that continue to be delivered to some of those people?

Ms Davidson: I might start with food relief services. I know that you have had submissions from organisations like Foodbank and St Vincent de Paul. Our community food relief services are reporting an increase in demand of up to 60 per cent, and that includes seeing a lot more two-income households than they used to see. Even having two incomes in a household is still sometimes not enough to put food on the table every night. Those community food relief services are absolutely beyond capacity for what they can deliver for people. They are finding that rising costs and supply chain issues have meant that their food relief dollar only buys about half of what it used to. The cost of freight has fluctuated by up to 150 per cent more since July 2022.

The ACT government are doing everything we can to help. We are supporting them

with some of those additional freight costs and working with the community food relief providers on long-term solutions. We have also resourced Volunteering ACT to support that community food relief network and develop a database for them. We have provided resourcing of \$475,000 over four years to help with that. When we are talking about food relief services, essentially we are putting a bandaid over the gaping wound that is housing affordability. When people are spending so much of their income on their housing costs, there is just not enough left for everything else, and for some families that is impacting on their ability to buy food.

THE CHAIR: That seems to focus on housing costs impacting on the people that you are supporting. What measures, in addition to those that the government is already implementing, do you think this committee and the community should be considering?

Ms Davidson: Honestly, we need to keep working on that housing affordability issue. When we are talking about the kind of housing that people can afford, the fact that we have a relatively high average income in Canberra hides the disadvantage that some people are experiencing, so we need to be talking about what someone on a median income can afford to pay. Matt Cowgill and Greg Jericho have written extensively on how averages can hide disadvantage, and that we need to be talking about medians. Certainly, there is data published on the ACT, on where those disadvantages are most concentrated. Women's Health Matters and NATSEM have published those reports in recent years.

If we are thinking about what that means for people, median gross incomes and labour force participation rates are lower for women, they are lower for people with disability, they are lower for unpaid carers, and unemployment and underemployment are higher for those same people. These are people who do not have the higher incomes to be able to pay high rents.

Over the decade from 2007-08 to 2017-18, housing costs as a proportion of household income rose for the lowest 40 per cent of household incomes in the ACT; but, for the top 20 per cent, housing costs as a proportion of their household income actually decreased. At the same time as that was happening, we saw across Australia that the percentage of Australian households who owned their home dropped, as did the percentage in state or territory-owned public housing, but the percentage in private rental housing rose. We are seeing more people on lower incomes who are trapped in the private rental market, in housing stress, and that has a real impact on their physical and mental wellbeing.

We are doing everything we can to support people through that. Making sure that we have universal public mental health care is about a lot more than just going to the GP, getting a mental health plan and going on a waitlist for a private psychologist. We have been investing heavily in making sure that we have a diversity of community-delivered mental health services, such as dialectical behaviour therapy, eating disorder services, homelessness outreach, and step-up, step-downs. We have the first Safe Haven and we have PACER, but we have to do something about that primary cost of living issue with housing affordability.

MS LAWDER: You just mentioned Safe Haven?

Ms Davidson: Yes.

MS LAWDER: At least one witness talked about its success, and what they saw as a positive result with Safe Haven. The recommendation was that there could be more in other geographic areas. Is it a government-funded and run project? How does it work?

Ms Davidson: Yes, this is an ACT government initiative. It provides a place where someone experiencing distress can walk in, with no need for an appointment and no need to show a Medicare card. What happens is that you realise you need some help and you need to talk to someone. You can walk in and talk to a human being—a peer mental health worker who understands what you are going through and can help you work through that. It has been very successful. Of course, we want to have more of them.

MS LAWDER: Successful in terms of the number of people who are approaching or in terms of outcomes for those people? What do you mean?

Ms Davidson: Yes, absolutely. Since it opened there are people who have been to the Safe Haven and have returned multiple times, because they have found that it is helpful. I talked to one person in particular who said that they had found that, since they had started going to the Safe Haven when they were experiencing distress, they had actually needed to use their NDIS plan less and have had fewer additional appointments with their psychologist, because they were able to solve problems before they became so difficult that they needed additional psychological care. That is a really positive thing. Being able to provide people with places that they can go, in the moment when they realise that they need to talk to someone, rather than having to wait for an appointment, is really helpful.

MS LAWDER: You may not have this information with you right now, but is it people in the Belconnen area who are going there? Does it have even wider appeal or is it quite localised?

Ms Davidson: It does have wider appeal. That person that I was just talking about lives in the Molonglo Valley area of Canberra and travels to Belconnen to the Safe Haven, so people will travel that far to get there. It is right next to a bus stop, so it is really easy to access.

The reason we opened the first one in Belconnen was that the data that we had from the PACER service indicated that that area of town was where we were experiencing the most need; so it made sense to open the first one there. The co-design team that designed the first one also wanted to see a Safe Haven on the Canberra Hospital campus. We are working towards having one there as well. Certainly, I can see the benefit in having more of them.

THE CHAIR: With respect to the Tomorrow Movement's submission, the Tomorrow Movement actually named you in this room earlier, Minister, as the reason they knew about the committee existing and knew to make a submission, so thank you for that. One of the things that they raised—they were the only people to raise it, in fact—was a climate jobs guarantee. I wanted to ask someone in government what their

perspective is on that pitch—a climate jobs guarantee—and whether it is something that we could deliver in Canberra.

Ms Davidson: Yes, I have been hearing a bit about people looking for a climate jobs guarantee. People are looking for opportunities for people to have meaningful work with a livable income in things like care work, that we know we need more of, and that people do find to be meaningful work.

In order to do that, getting the qualifications costs money. We have had a commonwealth program that provides free CIT places in care work like peer mental health care and disability care, but that commonwealth program will come to an end soon. It would be great to see that continue because it means that more people can get the qualifications to go out there and get the jobs, and there are jobs there. It means looking for more partnerships with Canberra's universities, like we did with the ACT government funding that went towards the professor of mental health nursing at University of Canberra, where they are developing a graduate certificate in mental health.

One of the other difficulties, though, is that, at the end of June, the indexation of student HECS debts will happen, and that will be seven per cent. We will see student HECS debts growing faster than their wages, to be able to repay them. If the commonwealth could work with us on this, we could get more students qualified to do these jobs that we need in our community without ending up with a huge debt that they cannot afford to repay at the end of it. It means providing meaningful work with a livable income for people.

THE CHAIR: The HECS debt is one thing, but could I pick up on those CIT courses, so that I understand what you are saying? There are a range of courses that people can currently do in Canberra to get jobs in the mental health field that are subsidised down to zero through a commonwealth program, and that is about to end.

Ms Davidson: Yes. That also includes disability care, and we know that we need more disability care workers.

THE CHAIR: Have you had any advice, letters, representations or Facebook messages from your federal counterparts to suggest that this federal funding will continue to flow? Will these people be expected to pay for these courses in the future, or will the ACT government have to pick up the bill?

Ms Davidson: This is the difficulty that we are facing: we know that we will need a growing workforce in these areas. I know that the commonwealth want to work on getting more people into care work through their task force. This is one of the things that would really help, so I am keen to continue advocating strongly for making sure that we can get people qualified without leaving them with a huge debt.

DR PATERSON: Mental health has been an issue that has come through many of the submissions. There was a lot of investment and a pivot in services during COVID. Has there been an acknowledgement through the service delivery of this cost-of-living crisis in terms of how services are delivered, what particular programs are being run or cohorts that are being targeted?

Ms Davidson: We are seeing that the cost of living pressures on people, the socio-economic factors that go to people's wellbeing, do have a real impact. In everything that we do within ACT government, when we are looking at what we can fund, we are always looking at how we can fund a diverse range of mental health services so that people are not just being funnelled through a primary healthcare system that, as you heard the Chief Minister say earlier, needs some serious investment.

We need to make sure that people are able to access the right kind of clinical service for what their need is. For some people it will be a psychologist, with one-on-one appointments; for other people it might be a group therapy program like dialectical behaviour therapy, or it might be a program that integrates alcohol and other drug services with mental health care.

There are things that the commonwealth can do to help. For example, for commonwealth-funded programs like WOKE, which is based at the University of Canberra, for young people, and Stepping Stones, which is being delivered by CatholicCare through the Capital Health Network, that funding is about to come to an end. We have heard nothing from the commonwealth about what they plan to do to support these services in an ongoing way.

Without those services being there, those young people who are accessing mental health care through those services will be in some real trouble. We need to make sure that the commonwealth is working with us on this so that we are not dealing with a fragmented health system with funding going here, there and everywhere, and that it is actually planned and integrated.

DR PATERSON: Are they programs that are solely funded by the federal government?

Ms Davidson: That is right, through the Capital Health Network.

DR PATERSON: Is the ACT government identifying gaps or potential gaps, such as in youth mental health? We heard evidence today that headspace is not meeting the needs of young people in the way young people engage or want to engage with mental health services. Is the ACT government exploring new programs and pathways to target particularly vulnerable groups in our community?

Ms Davidson: Absolutely, we do. This is why it is so important that we have the Office for Mental Health and Wellbeing, which is able to work across ACT government directorates to understand the factors contributing to people's mental wellbeing. It is about how we prevent people ending up with mental ill health; if they do, it is about how we can intervene earlier with the right kind of program. That research and analysis and planning component of the work is really important. We have been able to see some great success, where we have seen opportunities to do things like opening the first Safe Haven, or expanding the PACER program. We have been able to do that because we have had the Office for Mental Health and Wellbeing doing that work in an ongoing way.

DR PATERSON: Are there any future programs or work coming on board? The PACER one and Safe Haven have been around for a little while now.

Ms Davidson: Yes. Expanding the number of step-up, step-down services and Safe Havens is something that we need to be looking at for the future. Also, we got funding for a youth at risk trauma service. That is really important for young people who perhaps do not have a DSM-5 diagnosis and will not fit into the usual models through, say, headspace or Child and Adolescent Mental Health Services, but they still need services and support to deal with trauma and to deal with the impacts that that is having on their mental wellbeing.

The Office for Mental Health and Wellbeing will work with the community on what that service needs to look like, and make sure that the design of that service takes into account people's lived experiences, and what we already know are the gaps. That is how we will get a really good service out of it. That was funded through that bilateral agreement with the commonwealth last year.

DR PATERSON: What is the delivery time frame for that? What is the process for that service?

Ms Davidson: I might pass to Dr Moore, who can talk about the detail of that youth at risk trauma service.

Dr Moore: We have funding for four years and there are several elements to the project. One of them is to make trauma-informed practice one of the mainstays of all children and adolescent services. The other part is to look at those children who are at risk of severe mental illness, who have complex needs, and design a bespoke service for those children.

One of the main things we heard was that people did not know where to go or what services were available. That is why MindMap has been incredibly useful for our young people. The other thing is that people are anxious and they are depressed around cost of living. They do need support, but they also need pragmatic things like financial counselling. It is not just about acute mental health services; it is that range of services that the minister talked about, and where to access them at all ages.

THE CHAIR: We have spoken in many other committee hearings about MindMap. Would you be willing to take on notice updating the committee on the traffic on that website and how that is flowing through to young people connecting with services? It would be good to see the trend, since it established to now. Hopefully, that is an upward arrow; is that right?

Dr Moore: It is. It varies over time. It goes down during school holidays, as most services do. I would be happy to take that on notice and provide that.

MS LAWDER: We heard yesterday from Foodbank. You mentioned in your opening statement, Minister, the huge increase, for example, in diesel costs, which impacts on the cost of their delivery of food to the ACT. They talked about their wish list, and perhaps being able to establish a warehouse in the ACT, which would reduce not only their fuel costs but also transport emissions and enable quicker and more frequent

delivery of food in the ACT area. I asked the Chief Minister about this, and he said that you would be the better person to respond. Have Foodbank approached you and are you having some discussions with them about how you may be able to support them?

Ms Davidson: Yes, we have had conversations with Foodbank, as well as St Vincent de Paul and lots of the food pantry services and community food relief providers around Canberra, about the problems that they are facing. Those supply chain issues and those freight costs are very real problems. When you have a service that is largely run by volunteers or community sector workers, being able to stretch their dollar as far as they can reaches its limits.

The important thing is that we are working with the community food relief providers to try and work out what will be the best solution for all of them, because there is such a diversity of food relief providers in Canberra, from the Communities at Work food pantries to some of the smaller, local, church-run services. Getting that understanding of what their needs are and how we can best support them is the reason why we resourced Volunteering ACT with the ability to have that project coordinator there and to keep that network connected and engaged. I might pass to Anita, who can talk a little bit about what we have been doing there.

Ms Perkins: In addition we have established a regular monthly meeting with St Vincent de Paul, with whom we have a contract. We provide funding for the freight costs. They then work directly with Foodbank. We have established a monthly meeting between us, St Vincent de Paul and Foodbank, to keep working through these issues and to make sure that we are getting a good understanding of the demand that is coming through the food pantries. In addition to that, we have ongoing correspondence with the food pantries regarding freight and the cost of goods from Foodbank.

I will hand over to my colleague Morgan Eddey, who can provide a little bit more context about what we are hearing from the food pantries and the work that we are doing to explore some other options that we can consider in the medium and longer term.

Ms Eddey: As the minister mentioned, emerging demographics we are seeing in the community food pantries are the two-income households and young people sourcing their own food. The minister mentioned the volunteering contract. One of the pieces under that is a communication strategy to destigmatise access to supports. Again, that has a double-edged sword of increasing demand. It is important, through the food relief network that Volunteering have established, that everyone is coming together to continue talking about creative and innovative solutions to supporting the demand that we are seeing in the emerging cohorts.

We are continuing, as Anita mentioned, to work with St Vincent de Paul and Foodbank on some of those ideas. I heard the CEO of Foodbank on the radio yesterday morning, talking about some of those ideas that they have proposed. We are working with them through that monthly meeting to see what that looks like on the ground and how we might be able to continue to support them.

MS LAWDER: We heard yesterday from a couple of individuals who were running little community pantries that were quite small and targeted to their neighbourhoods. They talked about some of the difficulties that they were facing in terms of interacting with local businesses. Because they are not a charity, and not registered, they are having some difficulties. They asked whether anything could be done to provide them with some sort of legitimacy that did not necessarily involve having to register as a charity or an unincorporated association and have a board, rules of incorporation, insurances and all of those things. Are they included in your discussions about food pantries?

Ms Eddey: We are working with a range of providers, but they are the providers that are supported through the freight subsidy, which are small to medium community food pantries. We do know that there is a scaffolding approach, a layered approach, to food relief in the ACT. That starts with people helping people in their own streets, moving through to street pantries, the smaller community food pantries that are attached to churches, and our larger providers as well.

In terms of the Volunteering ACT work, being part of that work and creating that stronger advocacy voice is really important. Whenever we come across new, smaller players, we are connecting them in with Volunteering ACT so that they can be part of that food relief network and work together to respond to the increasing demand that they are seeing.

MS LAWDER: It is a work in progress; is that what you are saying?

Ms Eddey: Yes.

Ms Davidson: One of the great things that has happened, in terms of community supporting community during all of the difficulties we have had over the last couple of years, has been the rise of informal volunteering, mutual aid groups and things like that. They have seen a need in the community and have said, "I want to help; I've got the capacity so I'm just going to start doing it." That has been really fantastic; but, in order for them to be able to keep doing it, they need spaces, and they need that scaffolding that Morgan was talking about.

We got some resourcing for the development of a social recovery framework within the Community Services Directorate last year. That is really important to help us to understand what we need in order to build that community resilience. Is it about community spaces, where people can come together and self-organise how they support each other? Is it about how we support community groups who are setting up for the first time? What kinds of things do we need to do? That social recovery framework will help us to better understand that.

THE CHAIR: Yesterday, during our hearings, we met with Minister Berry and Minister Vassarotti to talk about housing, which you have raised a lot in your testimony today. Minister Berry indicated that it was the position of the ACT government to support federal Labor's housing future fund. As a minister in the ACT government, do you share that view?

Ms Davidson: It is not my understanding that that is the ACT government position.

Certainly, we need social and affordable housing construction investment. We absolutely need that, and we need the commonwealth to help us with the resourcing to be able to do that. The difficulty is that the future fund is a gamble, and it could well see the housing crisis get worse. We need a better deal from the commonwealth government, with a commitment to invest more in social housing year on year. If we can negotiate a better deal from the commonwealth government, absolutely, we want to be able to get the best deal we possibly can for the ACT.

MS LAWDER: Is that the ACT government's position?

Ms Davidson: The ACT government does not have a position that I am aware of on the federal government's future fund.

MS LAWDER: Is what you have just said about a better deal coming from the ACT government?

Ms Davidson: I am not aware of there being an official ACT government position on the federal Labor future fund.

MS LAWDER: So this is your opinion?

Ms Davidson: My opinion is that we do need a better deal from the commonwealth government, and we absolutely should be negotiating for the best possible deal that we can get for the ACT.

DR PATERSON: Minister, you started, in the first 10 minutes, outlining the need for housing for the most vulnerable in our community. Isn't the ACT government's position to see the supply of housing come to the ACT as quickly and efficiently as possible?

Ms Davidson: We absolutely need to see greater investment in social housing. The Australia Institute put out a report on 11 April that showed that 93 per cent of the economic growth benefits from 2009 to 2019 went to the top 10 per cent of Australians. That top 10 per cent get their income from ownership of profits, not from wage income. That has an impact on the housing market; it has an impact on people's ability to pay for housing. This data has come from the world inequality database that has been developed by some very expert economists, including people like Thomas Piketty. We know that the rich are getting richer, the poor are getting poorer, housing is becoming more expensive and the system is breaking.

DR PATERSON: Minister, your view seems to be quite contrary to that of Minister Vassarotti, Minister Berry and the Chief Minister, who were all expressing a need for this housing funding to come to the ACT as fast as possible.

Ms Davidson: I do want to see funding come to the ACT as fast as possible, and I want the ACT to get the best possible deal that we can from the commonwealth government. I think we can get better than what we have at the moment, so I want to see us continue to negotiate for a better deal. There is not an ACT government position on this—

DR PATERSON: A delay in funding?

THE CHAIR: Let the minister answer.

Ms Davidson: No, there is not an ACT government position on this, but we do need to take action, and we need to take decisive action quickly. We cannot just sit here on our hands and watch the world burn.

DR PATERSON: What action do we need to take, though?

Ms Davidson: We need to see the commonwealth government put more funding—

DR PATERSON: Money into housing.

Ms Davidson: into social housing, not through a gamble but through an ongoing—

DR PATERSON: The federal government's current policy is a gamble; is that what you are saying?

Ms Davidson: I am saying that we need an ongoing commitment for more funding from the commonwealth government to social housing, year on year. We need that and we need it now. Frankly, the difficulty is that we have a situation where young people are in crisis. They are dealing with multiple problems, from climate change to COVID, the housing crisis, the casualisation of their workforce, and growing student debt. Frankly, if we do not fix it—

DR PATERSON: There is also a difficulty that—

THE CHAIR: Dr Paterson, you have cut the minister off on three occasions.

DR PATERSON: the minister has a different view and different advocacy.

Ms Davidson: Dr Paterson, if we do not fix this problem, these young people will and should come for our jobs, and we will be giving them no opportunity but to eat the rich.

THE CHAIR: I am going to draw a line there. The question I asked the minister specifically was to identify the ACT government's position—

DR PATERSON: Which we have not.

THE CHAIR: on a policy. The minister has answered that question.

DR PATERSON: There is no position; is that right?

THE CHAIR: Yes.

Ms Davidson: That is correct, as far as I am aware—and I am an ACT government minister. I would know if there was a government position on this. There is not.

MS LAWDER: My question goes to the commonwealth government. We have talked a little bit about bulk-billing and access to GPs. I am sure you are aware of some recent difficulties that veterans have been facing, with GPs declining to take the gold card, with bulk-billing. What has been happening in that space? Has there been a resolution?

Ms Davidson: I am not aware of a resolution yet, but I think this reflects the broader problem we have with not having enough bulk-billing GPs in the ACT. We do not have enough GPs full stop, so we are seeing that problem play out for our veterans, as well as for every other household in the ACT. We need to be able to work with the commonwealth on fixing that primary care system. I know the commonwealth are looking to work with us on this. This is an area where some good collaborative work could make a real difference to people's ability to access the services they need sooner.

MS LAWDER: But you are not aware that it has been resolved?

Ms Davidson: Not yet.

THE CHAIR: Did you mention the veterans wellbeing centre? That was a question I had intended asking the minister about.

MS LAWDER: No.

THE CHAIR: Can I get an update on that, Minister? You have spoken previously in the Assembly about lobbying the commonwealth for a veterans wellbeing centre, and we do not have one.

Ms Davidson: That is correct.

THE CHAIR: Where is that up to?

Ms Davidson: We do not have one at the moment. We are looking for a veterans wellbeing centre for veterans and their families. We have a diverse range of veterans in the ACT, much more diverse than most other cities have, because we have serving veterans, we have veterans who have been paid off from service or who have retired, and we have a lot of young people who come to Canberra on a posting cycle with their parents and who have been through a lot of change and disruption and need a bit of extra support in connecting up with local community when they get here. There are a diverse range of things that veterans and their families need.

Whether that veterans wellbeing centre is on the ACT side of the border or on the New South Wales side of the border, in Queanbeyan, it needs to be able to provide services to people on both sides of the border. The recent conversations that I have had with federal ministers, including Minister McBain, about what is possible have reassured me that the intention is absolutely that veterans on both sides of the border will be able to access this centre, no matter where it is built. But it sounds like they are pretty committed to seeing it built in Queanbeyan. If that is the case, that is fine, but we want to make sure that the full diversity of ESOs and VSOs are able to get access to that space to deliver their services.

THE CHAIR: Bringing us back to our terms of reference around the cost of living, is it your expectation, based on veterans wellbeing centres across the country, that veterans would be able to access services or facilities at this site that they are otherwise paying for out of pocket, and they would get them at this site either free or subsidised? Is that the model?

Ms Davidson: Sometimes that is what they need. They need access to help with employment and education and training services, or with mental health and wellbeing services. Sometimes it is about connecting up socially and finding other people that you can do those things with.

I was talking to a currently serving veteran a couple of weekends ago. I was at an Invictus Australia event out at Stromlo. They were talking to me about the fact that, even though they have a job—they are a serving veteran—the cost-of-living pressures mean that they do not have a lot of additional cash to pay for things like sports and recreation activities for themselves.

With Invictus Australia coming into Canberra and running a mountain biking workshop, it was a great opportunity for them to connect up with other people who understand what it is like to be a veteran and are also into the same kinds of activities, and it is great for their mental wellbeing and for keeping them going. Having something like a veterans wellbeing centre makes it easier for people to go there and find out what is on, who they can connect up with and how they can join up.

MS LAWDER: We spoke in the Assembly recently about a review of the seniors card. Has that been completed? Where are we up to?

Ms Davidson: I will pass to Anita, who can talk more about the time line for where that is up to. I was looking at the listening report for that piece of work today. Certainly, one of the difficulties that has come up through that listening report is some of our older Canberrans not knowing what concessions they can access using their seniors card. Making sure that people know what the seniors card can get for them could make a real difference to people's ability to deal with cost of living, particularly when they are on a fixed income after retirement. Anita can talk more about the time line.

THE CHAIR: I am conscious of the time, so we will see how quickly Ms Perkins can answer.

MS LAWDER: Or you can provide it on notice, if you prefer.

Ms Perkins: We are working through the final recommendations. They will be considered shortly, so it is imminent.

MS LAWDER: Will you be able to provide an update to the committee soon, so that we can include it in our report?

Ms Perkins: The listening report will be released shortly, yes.

MS LAWDER: If that is at all possible, that might be helpful.

Ms Davidson: Absolutely. I know that will be published on the YourSay website shortly.

THE CHAIR: Are you taking it on notice to provide the committee with a copy of that listening report, once it is published?

Ms Perkins: Yes, we can do that.

THE CHAIR: Thank you. We will suspend the proceedings for 15 minutes.

Hearing suspended from 3.00 to 3.16 pm.

LAWLER, MR NICOLAS, Chief Executive Officer, Advocacy for Inclusion
WALLACE, MR CRAIG, Head of Policy, Advocacy for Inclusion

THE CHAIR: Good afternoon, everybody, and welcome back to the afternoon session of the public hearing of the Select Committee on Cost of Living Pressures in the ACT. I now welcome witnesses from Advocacy for Inclusion via Webex. Today's proceedings are being recorded and transcribed by Hansard, and they will be published. They are also being broadcast and webstreamed live. If you are asked a question today and need to take it on notice, please say the words clearly: "I will take that question on notice." That will assist the committee secretary in following up with you after today's hearing to secure those answers.

I remind witnesses of the protections and obligations afforded by parliamentary privilege, and I draw to your attention the privilege statement. Witnesses must tell the truth. Giving false or misleading evidence will be treated as a serious matter and may be considered a contempt of the Assembly. Please confirm that you understand the implications of the statement and that you agree to comply with it.

Mr Lawler: I understand the privilege statement.

Mr Wallace: I have read the privilege statement and I understand it.

THE CHAIR: Wonderful. Mr Lawler, will you be presenting an opening statement this afternoon?

Mr Lawler: Yes, I have an opening statement and I am happy to proceed, if you wish.

THE CHAIR: Wonderful. If you would like to start that now, that would be tremendous.

Mr Lawler: Thank you. AFI welcomes the opportunity to appear before the committee to speak to our submission on cost-of-living pressures in the ACT. I will make a brief statement and then Mr Wallace is happy to take questions.

AFI has been following the evidence this morning around the difficulties of providing targeted assistance, which has been linked to Commonwealth payments. This is particularly an issue for people with disabilities, as the costs of disability are not recognised within Commonwealth eligibility payments. That is why we think the ACT's focus should be on subsidies and free services, and we would also support targeted grants.

Around one in five Canberrans, or 80,000 people, have a disability and, as our submission says, too many of them spend their lives in ways of crisis and unravelling desperation, unable to make their budget balance or afford life's essentials, despite being kilometres from Parliament House.

We estimate that people with disability on income support, numbering more than 10,000, face a shortfall of at least \$824 per fortnight after paying for the bare necessities of private rental housing, groceries, on-demand transport, utilities and

other expenses, with little left over for emergencies.

In our advocacy, we have seen people with disability who are homeless and in dire circumstances. In our white paper on income support, we relate the sad story of a man with complex disability who died after a succession of bad events: being cut off from income support, losing housing and contracting pneumonia, which exacerbated a health condition. Sadly, he is not alive.

The key drivers of poverty for people include low income. The majority of people with disability are on low to modest incomes, due to unemployment, lack of employment or not being well enough to work. On average, the gross median weekly income for a person with disability is approximately half that of someone with no disability. Many people are employed or on low or precarious incomes.

The maximum basic rate of a disability support pension per fortnight is \$971.50. The amount of JobSeeker, which is also paid to some people with disability with a partial capacity to work, is \$693.10 per single person per fortnight.

AFI has produced a model budget which highlights the cost of disability and shows that people with disability on a DSP face a shortfall of around \$824 per fortnight, on conservative estimates, after paying for the bare necessities such as private rental, groceries, transport on demand and other utilities. This leaves very little left over for emergencies.

One-third, or 33 per cent, of people with disability identify wages or salary as their main source of personal income. Compare this to more than two-thirds, or 71 per cent, of people with no reported disability. The ACT has the highest average weekly earnings in Australia, and our submission details this. This increases the cost of living here, as prices are structured around high earnings. People on disability are on low incomes and are hit hard.

We have detailed these in our submission, but the main one is housing. The ACT continues to have the highest rate of rental stress for low income private renters of any Australian jurisdiction—61.3, compared to 52.5 nationally. Goods and services have experienced significant increases in prices. Since 2016 electricity has increased by 28.1 per cent and gas has increased by 24 per cent.

It does cost more to have a disability. There is also a cost or a premium to having a disability. People need to consume more expensive products, use more of some goods or services and have fewer workarounds or shortcuts to save money. This occurs across housing, transport, utilities, groceries and health expenses.

So what can be done? We support proposals that people with disability or illness receive a disability or illness supplement of at least \$50 per week for single people, which recognises the additional cost that is because of disability or illness. This supplement should be available to people with disability, as well as people with an illness that prevents them undertaking full-time work. The ACT Legislative Assembly foots all of this.

Canberra was the first territory or city to come out and support the campaign to raise

the rate of the unemployment benefit. Our high living costs mean that the ACT would be well positioned to come out in national cabinet and support a cost-of-disability allowance, as well as fairer access to the DSP.

The ACT could also improve the ACT Taxi Subsidy Scheme; in addressing health costs, extend consultations and pilot free dentistry; provide free buses and build community plus accessible buses; maintain libraries, shopfronts and community facilities as free and accessible spaces; offset some costs that fall unevenly on people with disability, like moving online during COVID; reconsider fines and punitive responses which hit people with disability harder; revisit the cost of some services used by people with disability, such as financial management through the Public Trustee and Guardian; ensure concessions are adequate and targeted to needs; ensure the costs of climate transition do not fall on people with disability; and work to reduce scams targeting vulnerable people with disability.

That concludes my opening statement. Mr Wallace, Craig, is happy to take questions.

THE CHAIR: Thank you, Mr Lawler. I will start with questions and we will work our way down the panel. While acknowledging that your opening statement and your submission speak in great detail about the housing crisis, the committee has prosecuted that a fair bit today. So, if you do not mind, I would like to ask you about some of the things that are unique to your submission. In particular, I would like to learn more about the ACT Taxi Subsidy Scheme and how you would propose reforming that scheme so that it can help more people.

Mr Wallace: The ACT Taxi Subsidy Scheme is a scheme that provides a subsidy to the cost of transport for people with disability who cannot use general mass transit like buses or private cars to get around. It provides a subsidy of 50 per cent of the fare for people with disabilities that get into general sedan taxis but may have some mobility issues which mean they could not use a bus. There is also a higher subsidy for uses of the WAT taxis, which acknowledges some of the extra challenges involved in loading people on board.

The Auditor-General looked into this scheme—and we made submissions to that process—and found that the scheme was underutilised. There are 8,676 members of the scheme—simply going on population data from the census around the number of people with mobility issues, though we expect that to be higher. The scheme has not kept pace with the flag-fall rate and the standard taxi fare rate in the territory.

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.

Between 2002 and 2021 the flag fall of a taxi increased by 56 per cent and the fare per kilometre increased by 46.2 per cent, but the cap only increased by 41 per cent and the 75 per cent cap has increased by 42.3 per cent. So, basically, if you are doing a taxi run across Canberra, you can only use the subsidy to cover a maximum level of a taxi fare. If you are in a wheelchair taxi, that is \$37. I rang a taxi company this morning to find out how much it would cost from Gungahlin to the hospital and they said, “Your

round trip would be around \$65.” So it is no longer possible to take the trip across Canberra covered effectively by the scheme.

We think the scheme, which is a fairly modest measure that supports people with pretty high needs around a really expensive transport modality, should be uncapped, basically, and made available to any sort of trip length. We also think the scheme should be more generous and more widely promoted to people with disability.

THE CHAIR: Thank you. In terms of removing a cap—and I am trying to think practically—how would you advise the government to ensure that the taxi fare got paid? Would it be a Cabcharge card? Maybe I am getting in the weeds of how this policy is delivered, but I am just thinking practically for the person using the service. What would be the best model for the user to ensure that the uptake is as comfortable and safe as possible, with the least admin burden?

Mr Wallace: People already get a card. They can use the card to cover a percentage of their trip, but the amount of the fare that it covers is capped. You can only get 75 per cent of your trip covered by the Taxi Subsidy Scheme if the trip is under the subsidy level. It is a bit complicated, I know, but that is \$37, for instance, for a wheelchair user. We do not think that reflects contemporary taxi rates, and it also does not reflect the size of Canberra. So we think it would be minimal risk in just uncapping it. You might want to make some rules around ensuring that people are not travelling all day in a taxi around Canberra and claiming the subsidy on that. But I think that is unlikely.

THE CHAIR: That is very clear to me. Thank you, Mr Wallace.

DR PATERSON: Your submission makes the point that there are a series of things that contribute to the cost-of-living crisis for people with a disability, including poker machines and gambling harm. I am just wondering if you can speak to the extent that this contributes to financial hardship for people with a disability in the ACT.

Mr Wallace: I cannot give you a quantum of it, but what I can say is that we pick up people through our individual advocacy and 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.

In addition, there are pokies here in the ACT. We note that there has been a good body of work done by ACTCOSS around the need to reduce the number of gaming machines here in the ACT. But the prevalence of it online and in devices, combined with the fact that, for many people with disabilities who remain in lockdown because of COVID, means that you have got more exposure. So there needs to be more regulation and educative work to reduce the exposure of people to those kinds of scams and arrangements.

MS LAWDER: In your submission you say that the current rate of the DSP is inadequate to manage the rising and added costs of living stemming from disability.

For the benefit of the committee and our report, can you give us a bit of a flavour of how living with a disability costs more perhaps than living without a disability?

Mr Wallace: Thank you for that question, Ms Lawder. I certainly can. It is perhaps not widely known that there is an additional cost in having a disability and accessing mainstream spaces, goods and services that is well above the kinds of costs that are addressed with the NDIS.

To give you an example, many people in Canberra, I suspect, make every effort they can to shop around the outside ring of a supermarket, where the fresh meat is and the fresh vegetables are—things that you can take home and prepare. For many people with disability, that simply is not possible. We are having to go to the bit of the supermarket that has the value-added goods that also attract GST. Sometimes people are having to shop in particular places due to inaccessible shops or transport issues. They might preference the local IGA. While we have got lovely IGAs in Canberra, sometimes they are very pricey—basically, they are catering for a boutique market—and people are relying on those for their daily shops.

Some of the workarounds that other people use to scrimp and save, like buying in bulk, are not available if you have got a mobility disability. You cannot haul around multiple kilos of toilet paper or whatever if you have a major mobility disability. Other workarounds like car-pooling which might be available to people are not available if you have got a disability. Taking advantage of bargains by shopping around is really difficult if you have a care worker for a set amount of time who can only take you to one place.

Sometimes we have to use the more expensive items because they are the only ones that are accessible for higher functionality. An emerging issue for us is that some people are needing to operate older vehicles or appliances because new ones are not being designed in ways that are accessible to people with disabilities or older people, and we are concerned that they are starting to attract penalties in terms of waste reduction and climate change mitigation measures.

This is a well-documented phenomenon. There is a fellow called Jack Frisch 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.

Transport is probably one of the biggest ones. Most of you can probably travel by bus. People with disabilities are having to travel by taxis and, next to chauffeured cars, those are the most expensive imaginable transport modality. Having to do that every day can mean that for some people they are better off staying on a pension than going to work. I hope that answers your question.

MS LAWDER: Thank you.

THE CHAIR: Mr Wallace, I am really interested in the list in your submission of immediate measures the government can consider. One that struck me—well, they all struck me but let's try and focus my attention—was piloting free dentistry. Could you give the committee some insight into the cost impact or cost barrier of accessing

dental services for people with a disability and what a best designed free dentistry program in Canberra might look like?

Mr Wallace: Yes; sure. 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 access to free dentistry through existing schemes, so it is something that could be done that would make a difference.

THE CHAIR: I have a quick follow-up, Mr Wallace. You identified two challenges there: the cost barrier, obviously, but also dentists who have the appropriate dental surgery to accommodate a person in a wheelchair et cetera. Which of these two things do you think is the primary barrier for people with disability accessing dentistry?

Mr Wallace: It depends which group of people with disability we are talking about. Some people with significant mobility disabilities or complex sensory disabilities—such as neurodivergence—have not gone to a dentist for years because it is simply too hard to manage and the dentists refuse to deal with them. There was a scheme that was mentioned, I think on 7.30 this week, where dentists are actually doing specific clinics for that group of people. But for the wider group of people who could manage a dental appointment it is cost that is prohibitive. I would say the cost is the primary issue here, but there is also an issue of access for a group of people that need specialist supports.

DR PATERSON: We have spoken to a lot of young people today, especially, who have expressed how challenging it is in the rental market at the moment. I was just wondering whether there are things that we could be doing to support young people with a disability in the ACT that we are not doing already?

Mr Wallace: In housing or generally?

DR PATERSON: Generally.

Mr Wallace: Certainly, there would be things like assistance with educational expenses for young people with disability, including those that might need access to adaptive equipment and resources through a system.

There are some fees and charges that are of interest in this area—for instance, for a young person with a mobility disability that might be learning to drive for the first time. I know this sounds small, but they have to get a bronze plate that is engraved that says that their disability modifications are okay and suitable for that person to drive. They have to pay for that themselves and get it affixed to their car. There are those kinds of odd little costs.

But far and away the biggest costs for young people with a disability are the costs that are involved in launching yourself into the world—in acquiring housing that is both affordable and accessible to you, and acquiring transport assistance as you are going out to learn and study. Our housing market for people with disabilities is really broken in terms of a lack of suitable built form and available and affordable private rental for people.

DR PATERSON: Thank you.

MS LAWDER: I have a quick question, going back to transport. You mentioned the capping et cetera of the taxi subsidy and that it has not kept pace with flag-fall rates. I think this is partially covered by the NDIS, but I know someone who bought a van to be modified for them to drive, and there is a year's waiting list to get the van modified. What that means is that this person is left quite isolated in their own home or having to use a taxi subsidy, which is not the be-all and end-all. Is there anything the government can do to speed up things like those van conversions? Have you heard of that sort of issue before?

Mr Wallace: Yes, I have. We are increasingly concerned that there is increasing evidence of market failure within the equipment providers that are meant to provide that kind of service and modification. What has happened, sadly, due to the long dysfunction around the NDIS and having the wrong levels of pricing for a range of goods and services, is that some of the providers of those kinds of modifications in the ACT have actually failed. So there is now only one provider of disabled driver modifications in the ACT and there is a long waiting list for support assistance.

We would advocate that there needs to be work done around industry development of that sector. We have had a transformation of disability services and businesses providing equipment and supports to people with disability akin to the kinds of industry transformations we have had in other sectors, ranging from roof insulation to the introduction of electric cars, without any level of industry development and support to that industry. Some of those providers have failed and some of them have not been able to step up in a time of change. What it has meant is that they are jacking up their prices, or some of them are simply stepping out of the market altogether. I do not have immediate solutions, but we think it is an issue that needs attention.

MS LAWDER: Thanks.

THE CHAIR: That draws our time to a close. Mr Lawler and Mr Wallace, thank you very much for your submission and your time. We have covered a great diversity of things there in our short time together. We all appreciate that very much. I hope you have a really good afternoon.

Mr Lawler: Thanks very much.

Mr Wallace: Thanks for your time.

ROBERTSON, DR TANYA, Co-Convenor, Deep End Canberra

THE CHAIR: Welcome. I remind witnesses of the protections and obligations afforded by parliamentary privilege and draw to your attention the privilege statement on the pink laminated paper. Witnesses must tell the truth. Giving false or misleading evidence will be treated as a serious matter and may be considered a contempt of the Assembly. Please confirm that you understand the implications of the statement and that you agree to comply with it.

Dr Robertson: I understand the statement. I have read and acknowledged it. I am a GP. Today I am representing Deep End Canberra, which is a collegiate group of health professionals that was established about seven years ago here in Canberra.

THE CHAIR: Thank you, Dr Robertson. Do you have an opening statement?

Dr Robertson: I do have a very brief statement.

THE CHAIR: That would be great. Take it away.

Dr Robertson: As I said, I am representing Deep End Canberra today—health professionals who work with vulnerable communities across the ACT. That is really our cohort. We strongly believe that long-term primary care relationships improve health outcomes and life expectancies, and yet patients with the poorest health often access health care episodically and at a less frequent rate due to a range of reasons, including cost and capacity, and transport and access.

I am a GP with 28 years experience, working here in the Canberra region. Deep Enders, as we like to affectionately refer to ourselves, like so many of the services that provided submissions to you, have noticed more and more people who are struggling with the cost of housing, transport, food and prescriptions, and out-of-pocket healthcare costs.

We have provided three proposals to help provide access to primary health care to Canberra's most disadvantaged people. The first is to establish a community GP liaison unit to assist in care coordination and navigation between community services, GPs and specialist outpatient services. We believe this will help avoid ED presentations, reduce non-attendance and rescheduling of outpatient appointments, and improve health outcomes through multidisciplinary case management. Those are just some of the benefits that we anticipate.

Secondly, we suggest identifying general practices that have high populations of disadvantage, using a validated survey, and providing additional support to permit mainstream general practice to provide the complex care required that is currently not viable using the Medicare Benefits Schedule, and that is widely acknowledged. I think the recent closure of Hobart Place General Practice highlights this well-known problem. Dr Joo-Inn Chew is the co-convenor of the Deep End group with me, and she is a GP who worked at Hobart Place.

Thirdly, we identify a significant gap that really must be filled, and that is access to

diagnostic mental health assessments for conditions that require psychiatric assessment. The public system specifically excludes, due to its resources, the ability to make those assessments. This means people are missing out on treatment, support and financial support, without those diagnoses. To see anybody in private practice there are not only very long waits—I am talking about over 12 months—but people on low and middle incomes are precluded.

Finally, we offer our support for the Housing for Health submission—that was put into the budget—for an integrated, multi-agency wraparound support pilot for homeless Canberrans discharged from hospital with complex health problems. Returning people to the circumstances that led to their admission is nonsensical.

THE CHAIR: Perfect. Thank you, Dr Robertson. I will start with questions and we will work our way down the panel. I would like to expand a little bit more on the community GP liaison unit. I am going to need you to talk to me like I am not a medico, if that is okay, about how you understand the current GP liaison units in the Canberra and Calvary hospitals work, and what would be particularly different about the model that you propose.

Dr Robertson: The two units that are here in the public hospitals also form a conduit for GPs. I should declare that I established the Canberra Hospital's GP Liaison Unit, so I can explain to you how they work. As a practical example, if I come into my clinic on a Monday morning and I have a couple of notifications that a patient has presented to hospital or has been admitted and discharged, but there is no other communication—I do not know why they were there or what happened; nothing else has come through—that is our go-to place. We either ring or we send through a secure email with a request for further information. We have a point of contact in the hospital that helps us navigate and find out what is going on.

We also go to GP liaison when we have sent in a referral through the electronic system and we have had an electronic acknowledgement of that referral, but four, six or eight weeks later we might not have had it triaged, so we have no idea what category that has been assessed as or when the potential is for that person to be seen. Then we will contact GP liaison and say, "Can you see them? Can you find someone? Can you help us work out when somebody might be able to be seen?" It is a go-to single point, and it is the same at Calvary.

Calvary Hospital is much smaller than Canberra Hospital in terms of staffing. At Canberra Hospital there is a half-time GP adviser—that is a role that I previously had, many years ago—whose job is also involved in policy; that is, to work with government and Health to look at how general practice fits into any policy decisions that are being made in that tertiary sector, and to attend committees and represent the voice of general practice to say, "That is a lovely idea, but it is impractical and it might not actually work when it goes out to the community."

The GP liaison officers are at Canberra Hospital. They are all registered nurses. What we are talking about is a bit more social support. It might be more social work or it could be a range of clinicians that could all work to try to get this to happen, and they take the calls from doctors. The GP liaison number is at the bottom of every single discharge summary, from ED or hospital, so if a patient also has some concern

following discharge, they see that at the bottom of the discharge summary and they can ring through.

They generally have, and continue to have, a no-wrong-door policy. They can also be rung about things that are out of their remit. Unlike many areas, where people say, “That has nothing to do with us. You will have to ring back the switch,” the policy is that we may not know right now but we will get back to you today, in an hour, tomorrow et cetera to try and help you find out if the patient perhaps has a disability and will need specific access to get to a part of the hospital and how we might navigate that and what we might do.

They are really broad helpers, and GPs have been relying on that for nearly 20 years to help us, because of the time it takes. You can imagine how long it takes to ring and get all that information when there is one person in the waiting room, then two people in the waiting room, and there are now three people in the waiting room while we are on the phone, on hold, waiting to talk to people.

That is the role at the hospital. It is very tertiary focused, and what we are proposing is that you might set up a similar thing within the community which has more navigation to the community sector. You will appreciate how many non-government organisations there are that deliver healthcare services on behalf of government that we need to navigate our way around. We might refer it to one service that, two weeks later, comes back and says, “Actually, it is going to be a 12-week wait. Why don’t you try sending them to that service over here?” CatholicCare might suggest to us that we would be better off to go to headspace or some other service. It would be an ability to navigate those waitlists.

THE CHAIR: This might be a very naive question. You mentioned before the no-wrong-door analogy. It makes me think: would what you are proposing—a community GP liaison unit—be better as an expansion of the current GP liaison units, expanding their remit, or do you see challenges with that and you would instead propose a separate community GP liaison unit?

Dr Robertson: You potentially could do that and that might be helpful, apart from the fact that they are tucked into tiny corners of offices in the hospitals that have nowhere at the moment. The problem is that they, at the moment, are not the people that understand those community-led services, so that would mean upskilling or bringing staff in. Social work would have more understanding of what drug and alcohol services there are, where refuges are, where people can get a bed for the night—how you do all that and how you navigate that. A lot of what happens has nothing to do with the hospital.

From a general practice point of view, we also recognise that there is a very hospital-centric view of health in the world, but the majority of things happen in the community and really should happen in the community. We want to avoid hospital presentations. We actually believe that this sort of unit would help prevent hospital presentations.

THE CHAIR: Tremendous. Thank you.

DR PATERSON: My question is in respect of the mental health diagnostic services that you say need improving in the ACT. Can you explain what the gap there is and how you think we need to fix that?

Dr Robertson: It is across both youth and adults. Particularly, if I focus on the youth group, if you have a condition like attention deficit hyperactivity disorder, that needs to be formally diagnosed either by a paediatrician, prior to 16 years of age, or by a psychiatrist, after 18 years of age. It is very unfortunate to be between the ages of 16 and 18 because it very difficult to get anyone to give you that diagnosis. That is the formal procedure. It is a really difficult watershed age, 16 to 18.

DR PATERSON: Is that the same with autism—that there is a gap?

Dr Robertson: Correct. Absolutely; there is a gap there. Also, even finding psychiatrists who are willing to do autism assessments beyond the age of 18 is really difficult—both in the public and the private, and no matter how much money you have. The reason for that is that they are very long assessments. They require lots of information gathered from childhood, past history, collaborative evidence from past teachers' reports and other people who worked with you—psychologists et cetera—in order to really get a formal diagnosis for that.

The sad thing is that a lot of people are being missed. A lot of people, through the education system—I work in a youth centre, so this is my kind of cohort—have been missed at the times when they probably had much more subtle symptoms. Then, when they are missed, there is no opportunity to provide additional support. Without formal diagnoses—which GPs are not currently allowed to give—you cannot get those extra supports (1) in school and (2) for assessment considerations and other aspects of people's life.

Then there is the group of adults who may have held down jobs and may have never quite reached their capacity from an educational or employment point of view, who suddenly, as time goes on and life settles, think, "Maybe this is something that is a diagnosis for me." For them to then be able to access services is really difficult. In the ACT, the Child and Adolescent Mental Health Services unit specifically will not make assessments for either autism or attention deficit hyperactivity.

DR PATERSON: So you have to go to a private paediatrician to do that?

Dr Robertson: A paediatrician if you are under 16 and a psychiatrist if you are over, privately. But, of course, in the ACT at the moment, the waitlists for the private are something like 12 months.

DR PATERSON: And there is the cost.

Dr Robertson: The cost is absolutely outside of the remit of the cohort I am speaking about today, who really are the most marginalised from a financial point of view.

DR PATERSON: Is that a policy position or is that, "We are overburdened"?

Dr Robertson: Correct. It is a policy position, based on the lack of resources.

DR PATERSON: So they really need increased resources, like a paediatrician and a psychiatrist—

Dr Robertson: Specifically for that, or to outsource that particular diagnostic.

DR PATERSON: Thank you.

MS LAWDER: One of your recommendations is about a coordination role, a GP liaison officer within the ACT government. Have you floated that idea with the ACT government previously or is this a new idea?

Dr Robertson: We have not, no; not in a specific request for funding for that. I think it has come about because, as we were having our meetings discussing this, we were thinking about how there is so much going on in the medical world in terms of MBS reforms, Medicare and the long wait for things to happen. Then, with the urgent care centres, the proposal that is coming forward now is to place a GP into the nurse-led walk-in centres—kind of in the back room. From that, we were thinking, “Actually, let’s flip it the other way. Let’s do something out in the community to prevent presentations and to coordinate care.”

So many emergency department presentations are for patients who have existing, known conditions for which they are waiting for specialist care—and, repeatedly, a problem happens again. For example, they have another epileptic seizure while they are waiting to see the neurologist and they end up back in the emergency department. If there were coordination, particularly where we could do multidisciplinary teleconferencing, where we might be able to get in the room the multiple specialists for 15 minutes and the GP can do a presentation of the complexities of the problem, the family circumstances, the difficulties and the barriers to access et cetera, and get advice, we might be able to make a change. The GP liaison units run on the smell of an oily rag—they do not have a lot of resources themselves—but I think there is widespread acceptance that they are important roles.

MS LAWDER: With respect to trying to reduce demand on our emergency departments, I am interested in a specific area, and that is people experiencing homelessness. I would presume that they do not attend GPs that often and that they would tend to go to an emergency department.

Dr Robertson: They may. Homelessness is a complex situation, even here in the ACT, for young people. I work in a youth service that deals a lot with people who have insecure housing. They are couch surfing and they are staying for short periods in certain places. They may not officially call themselves homeless. They might have a home they could go to but it is not safe or they perceive it to not be safe. So it is a complex group. They represent all sort of things.

We also have a lot of refuges and charitable services that provide a lot of this care, and so they would have contacts with certain GPs. Almost all of the Deep End members work in services that are delivering health care to marginalised communities. There is the Women’s Health Service, which the government funds; there is Junction Youth Health Service, where I work, which is a youth clinic; there is Companion

House for refugees; and there is the alcohol and drug Directions as well. We all work with people who have insecure housing.

But you are right: there will be a cohort of people who literally do live rough who will attend emergency departments. There would be opportunities in this community GP liaison unit to help connect them to a general practice. I guess our real point is that we think that that group are best served by continuity of care and actually seeing the same people repeatedly and building their story, because they do not come with one problem.

The current Medicare system is geared towards a five-minute or 10-minute “I have a sore ear or a sore throat” type of thing. There is an issue, though, if you do not have a relationship with the GP but you have all these other ongoing problems, including access to money to pay for the prescriptions. That is where we see that there is an opportunity to connect people to services. If we identify who a lead agency is—whether it be a general practice or whether it be, for example, CatholicCare, one of the refuges or the Salvation Army—that person is then able to coordinate what is needed and what is happening, yes.

MS LAWDER: It is my understanding that GP is a specialisation.

Dr Robertson: Correct; that is right. We call them both: GP specialists and non-GP specialists. We have speciality training and we are recognised as generalist specialists, yes.

MS LAWDER: I think there is perhaps a perception that it is not a speciality like some of the others.

Dr Robertson: That is right; exactly. But, actually, when you do not have any idea why people are walking through the door, it takes a bit more skill sometimes.

THE CHAIR: Dr Robertson, this was not in your submission, but I would be remiss if I did not ask you about bulk-billing rates in general in the ACT, just to get a bit of a read on that. You are the only medical doctor that has appeared before the committee, so you seem the best-placed person to answer.

A lot of our conversation today seems to have focused, rightly, around some of the most vulnerable and disadvantaged Canberrans. But one of the reasons that this committee was established, and what we have seen through a lot of our submissions, is that there are an increasing number of people who were doing fine economically a few years ago and are not now. So they cannot go and see a GP—and, as you have articulated, that creates consequences for public health services et cetera. What do you credit for the reason why the ACT has the lowest bulk-billing rates in the country?

Dr Robertson: Part of it is the definitions around whether every service is completely bulk-billed or whether many services are bulk-billed. The ACT, in terms of every service, comes lower. But when we look at particular item numbers that are used for, say, chronic care conditions, mental health plans and mental health conditions, there is a lot of bulk-billing, and so we are not that far off for day-to-day. Also, 75 per cent of under-16-year-olds are bulk-billed in the ACT. So that is a lot. That is three-quarters.

I guess the barrier is that we also have a very high cost of living in the ACT. So all those costs that small business have to bear—rent, wages, electricity and all the things that every business is having to bear—the small GP practices are having to bear. We are seeing that play out as we lose the small practices and we move to big corporate practices who can take away those margins by reducing overheads and things on a per capita basis.

THE CHAIR: That gives a lot more specificity in terms of those item numbers. They would describe many people with ongoing conditions for which their GPs are providing that continuity of care and are familiar with their patients' economic circumstances and so bulk-bill them as a matter of course. I am thinking out loud here, but it would appear to me that we have got a growing number of people whose economic position has changed since the last time they spoke to their general practitioner about their bank account.

The breakdown seems to be—and tell me if you think I have got this wrong—having that conversation to say, “Actually, I can’t come and see you,” or “I can’t come as regularly because I can’t afford it.” Firstly, would you agree with that assessment and, secondly, how can the ACT government best intervene in that situation to make sure that that person who cannot afford to see the doctor but whose doctor may be willing to bulk-bill them picks up the phone and has that conversation?

Dr Robertson: I think that is a very difficult situation. That one-to-one with the GP is usually where that conversation happens—once you are already through the door. But if you did not know that when you came through the door, the option might be there for the GP to give you a reduced rate or to bulk-bill you on that particular occasion. That is very difficult, and it is hard for the receptionists to make that decision on behalf of the doctor when they also do not know the long-term circumstances for people. So it is a very difficult thing.

At the same time, the fundamental reason is that the Medicare Benefits Schedule has not kept up. It is not common that you would expect someone to go to the hairdresser and say, “Could you just charge me half today because that is all I can afford?” Going to the doctor has costs associated in terms of their overheads and other things as well. There is only a certain proportion that those GPs can actually manage. Of course, we have goodwill and people do bulk-bill, but we also find that it is the female GPs that bear the brunt of long consultations, complex consultations, and who also bulk-bill. Here we go, yet again, with the gender issue, in terms of: why do GPs who are females get paid significantly less than GPs who are male?

DR PATERSON: As part of your youth clinic, since the lockdown side of COVID—and now we are in a different stage, I guess—have you noticed a shift or change in the types or presentations and issues that are coming up with young people that you see?

Dr Robertson: We generally see people with very complex mental health conditions and a lot of complex childhood trauma. I do not think that what we are seeing now has changed necessarily, but the volume that we are seeing is such that we are struggling with it. We are struggling with the demand of new patients. Then, of course, Hobart Place has closed, so we are now being referred patients from that cohort who also

require care. So we are struggling with demand.

Previously during our consultations—whether it be with the nurse, or myself or the youth workers—it would become apparent that we might offer food, because we have a food pantry as well. Now people are asking for food and are saying, “By the way, do you still have the food pantry?” They are not waiting for us to ask them. We have a lot of people with food insecurity.

DR PATERSON: Just going back to the mental health diagnosis, if a young person comes to you that you suspect may be on the autism spectrum, the only way for them to get that diagnosis would be a referral to a private paediatrician?

Dr Robertson: Yes, depending on their age. The majority that we see are probably over 16 in that group. If they were under 16 we could refer them to a paediatrician. Their waitlists are so long, so we would have to hope they were 14, because they might not get in until they were 15 or more. It is also dependant so much on finances. Even finding a psychiatrist who is willing to make the diagnosis is very hard. It may be that they would require them to see specific psychologists with specific training for that, and it could be a few thousand dollars before they see the psychiatrist.

DR PATERSON: So is it the case that these people are going undiagnosed?

Dr Robertson: We are talking to them about presumptive diagnosis. I have written to schools about presumptive diagnosis, from an educational point of view, because we all need to work together. That is part of the GP liaison sort of thing, that cross-directorate work, because health impacts everything and everything impacts health—if you do not have secure housing, if you do not have food and if you are not going to school. Very few of the people we see attend school regularly, and what trajectory does that have for your life?

Autism is a real challenge for us. And there is gender questioning as well. There is a significant proponent of autism that blends there, and we really need help in that. That is really specialty work and we need support to do this work.

MS LAWDER: You have talked in your submission a little about how you work with the socio-economically disadvantaged and their complex needs and complex entries into the health system. I am just wondering about social determinants of health. Do GPs in our modern world, when you are so busy, have time to establish those relationships and help make connections into areas other than health to help people who are suffering?

Dr Robertson: I think the short answer to that is: not as much as we used to. That is where having people who understand those would help provide that support for mainstream general practice. This work is really rewarding if you have the time to do it. When you are under enormous time pressure, there is a sense of, “I didn’t do as well as I could today for these people and this family,” because of the time pressures that we are under. I think it is getting harder and harder to do the job that we actually really want to do.

MS LAWDER: We are not trying to malign anyone, but are some of those pressures

more nowadays in those big corporate GP clinics?

Dr Robertson: Yes, I would think so, where there is a requirement to meet certain numbers. Also, the Medicare benefits system favours short, repeated visits. There is far less of a rebate for sitting down and spending an hour with somebody than there is for sitting down and spending 10 minutes with six people—like half.

MS LAWDER: Thank you.

THE CHAIR: We could spend a lot more time together, Dr Robertson, but, unfortunately, our time has concluded. I would like to thank you for appearing here today and for the submission from Deep End Canberra to help inform the committee's work. We hope you have a great rest of your afternoon.

DR PATERSON: Thank you so much.

Dr Robertson: Thank you. You have got a tough job.

ANDREVSKI, MRS HANNAH, Chief Executive Officer, Roundabout Canberra

THE CHAIR: We now welcome our witness from Roundabout Canberra. I remind witnesses of the protections and obligations afforded by parliamentary privilege and draw to your attention the privilege statement. Witnesses must tell the truth. Giving false or misleading evidence will be treated as a serious matter and may be considered a contempt of the Assembly. Please confirm that you understand the implications of the statement and that you agree to comply with it.

Mrs Andrevski: I understand and am happy to comply.

THE CHAIR: Tremendous; thank you, Hannah. Would you like to present an opening statement or are you happy to move to questions?

Mrs Andrevski: I was going to, but I am happy to do whatever suits you.

THE CHAIR: An opening statement sounds great.

Mrs Andrevski: Great. First of all, I want to thank you very much for having me here today and giving me the opportunity to make a submission and to speak. I thought I would start by sharing the story of a family that we supported recently. Bree is a mum of four children—eight-month-old twins, a five-year-old and a seven-year-old. She fled a violent relationship last year and has been working really hard to set herself up independently, but she is experiencing financial difficulties as she tries to balance the range of costs confronting her. As the weather is starting to cool, she has not been able to afford winter clothes for her children, and the cost of nappies and wipes is becoming unmanageable. We were able to provide her with clothing for each of the children, school packs for the older kids and nappies and wipes for the babies. Bree's experience is very common right now.

Roundabout Canberra is a small but mighty grassroots charity which rehomes safe, essential, high quality babies' and children's items to families with children aged from newborn to 16 years. This includes helping with cots, prams, car seats, clothing, linen, toys, toiletries, school items and more. We have 270 volunteers, and the equivalent of only four full-time employees. We work with 108 social services and community organisations, all of whom support Canberra families, including the ACT government services, some of which are among our biggest users. The number of services that we work with highlights the complexity of the space we operate in and the diverse needs of the families we support.

Roundabout was established in 2018 and, like the rest of the community sector, has been supporting Canberrans through some very challenging times—bushfires, COVID-19 and now cost-of-living pressures. In those five years we have seen a substantial increase in demand for our services. But we have found that the past two years have been particularly challenging for Canberra families, and it has been during this time that we have helped families who might not have previously needed our support.

In 2022 Roundabout Canberra helped 3,121 children from Canberra and surrounding

regions. This was a 50 per cent increase on the number helped in 2021, and we have already seen a 50 per cent increase on demand this year, compared to the same period last year. Recently we have found that families are having to make a choice about whether to pay rent, purchase groceries, pay for fuel or buy essential goods for their children. We regularly hear that, when families receive goods from Roundabout for their children, it frees up funds and relieves pressure so that they can direct their limited finances to other essential expenses.

So far this year we have seen an increase in families experiencing domestic violence and financial hardship, although most of the families we support have multiple and complex needs. We are also seeing more families where both parents work requiring support than we have previously seen. The greatest demand at present is for low cost, high volume goods such as clothing, linen, toiletries, school packs, nappies, wipes and formula. We are also receiving more requests to help the same family on a monthly basis with nappies, wipes and formula. As we move further into winter we expect to see a substantial demand for winter linen and clothing.

In terms of the way forward, you will have seen that in our submission I emphasise the need for clear referral pathways for support. We are receiving more and more emails and phone calls from individuals asking for our help with children's items, food, petrol vouchers and rent assistance. We do our best to connect them with a service that we believe will be able to provide support; however, we know the community sector is facing staff shortages, funding challenges and high case loads.

Whilst there may be a referral process for those individuals who are already connected with a community service, we are now seeing families needing support who have not previously needed it. I just do not think the information concerning where to seek help is available in a clear and straightforward way. So I strongly suggest this is an area of focus. The current environment gives rise to a need for short-term support to community sector organisations supporting Canberra through cost-of-living pressures. We have seen this approach taken by philanthropic organisations, such as Hands Across Canberra, in recognition of the pressure placed on the community and not-for-profit sectors at present.

Finally, I am sure it will come as no surprise that stable and ongoing funding for priority areas in the community sector is required, particularly in the areas of material support, housing, domestic violence or crisis support and general support to families. This is essential to ensuring that the community sector can keep pace with ongoing demands, beyond the current cost-of-living and inflationary pressures. Thank you.

THE CHAIR: Thank you, Hannah. I will start with questions and we will then move down. I recall meeting you and going through a tour of your facility and having a conversation about your service model. I remember us talking about the fact that most of your referrals came from community sector workers who knew you were able to provide goods to people that they were working with. It sounds like that trend is shifting now to Canberrans approaching you directly.

Can you talk a bit more about how that is happening and how people are connecting to you? I am interested in your insights on whether you find out if they already have a relationship with a community organisation or if you are their first point of call.

Mrs Andrevski: Our model is still that we only work with social services and community organisations. We do not work directly with the families themselves. A couple of years ago we might have occasionally received contact from an individual or a family asking for help with material goods for their kids. But I have certainly noticed, probably in the last six months, a huge increase in that. I cannot tell you the number, but it is daily that we are receiving some form of contact—whether it is an email, a phone call or a social media message—from individuals who are reaching out to say, “I need help with something for my children.”

We always go back to them to say, “If you already have a relationship with a service, please speak to them,” because, as you know, we are very focused on the dignity of the families that we are supporting. That is one of our core values, and we really want to make the process of receiving goods from Roundabout as easy and supported as possible for the families that we are helping. If they are already working with a service and they can have that conversation with that service, rather than repeat their story to another service, that is a great thing.

Otherwise, we do have a list of services that cover different circumstances and different age ranges of children that we generally go back to someone with if they are contacting us directly. But we know that that first phone call or that first email might have taken a lot of guts for them to reach out and there is a risk that they might not then make contact with the services that we are referring them to.

THE CHAIR: I will not hold you to a figure but, just to give the committee a rough idea, what proportion of these people that you talk to do you learn have a relationship with a community organisation, or they are contacting you first?

Mrs Andrevski: I would say that recently there have definitely been a decent number that do not have a relationship with a service or that might have had a relationship at some point. They might come back to us with something like: “I did work with a service a few months ago. I could try and reach out to them.” I would say that it is maybe half-half. Maybe 50 per cent are already connected. If someone is pregnant or has a young baby, we will often say, “Do you have a relationship with a maternal and child health nurse?” That is probably the easiest way for them to get help if they have a young baby. But we are certainly seeing a lot more families with older children who are needing support as well.

THE CHAIR: In that instance, I imagine you have to utilise either your very limited staffing resources or your volunteering resources for what would be quite time-intensive work of then identifying the appropriate community service, referring them and ensuring that that relationship is made.

Mrs Andrevski: At this point, we still take the approach that we provide the individual with the information. We give them a list of recommendations about services that they could reach out to if they do not already have a relationship. But it is something that we have been talking about a lot. Because this volume of contact is increasing, it sort of changes the nature of our work. Previously, our staff and volunteers did not have any direct contact with families needing support, and that was a very deliberate decision for us. But now they are coming into contact with families

in vulnerable positions. We have been talking a lot about how we can make sure that we are both supporting our own people but also supporting the people who are reaching out to us. So it has changed the nature of our work, which I think just reflects what is going on in the community at the moment.

DR PATERSON: I would like to chat about nappies, because they can form such a massive part of your budget, particularly when you have multiple little ones, like the example you gave of Bree. Is that something that people are increasingly needing or wanting? Where do you get the nappies from? Are they donated from individuals whose kids change size and they send the nappies to you?

Mrs Andrevski: There has been a steady need, but we have certainly seen a big increase. We were only talking yesterday about the fact that nappies, wipes and formula are items that previously people might have requested along with a whole range of other items—when they were asking for clothing, toys, school packs or whatever, they would also ask for nappies and wipes—but we are now receiving a lot more requests that are just for those high volume, consumable items. We are also seeing that the same families are needing them on a monthly basis, which is also interesting.

In the past we found that we might have helped with a load of nappies and wipes for a family and then the service that was supporting them might have found another way for them to receive some ongoing support with that. It is a complete guess, but I am sort of guessing that the fact that we are receiving more requests for just those items might reflect that those services that they are working with are stretched and their budgets are stretched and they may not be in a position to offer support with those items in the same way that they used to.

In terms of how we get them, we take donations from members of the public. We accept loose nappies and open packs of nappies. We work really closely with an organisation called The Nappy Collective, which is starting to have more of a presence in Canberra. They have drop-off points around Australia, but they are starting to have more in Canberra, at day-care centres and places like that where it might be easy for families to drop off open packs of nappies or spare packs of nappies.

Then we run donation drives at various times during the year. At Christmas time, instead of asking for toys for children, we ask for nappies and wipes and school-related goods—those items that we know are in really high demand and that we are going to need a lot of throughout the year. We also apply for grants to cover the costs of those items, because we know it is just a constant.

A question that we get fairly regularly is: would the families use re-usable nappies? But they will not. Using re-usable nappies is time consuming, it carries a big mental load and it is completely overwhelming for families that are already experiencing a range of challenges in their lives. So we do not even accept them anymore because it is just not something that we are able to rehome. Disposable nappies are convenient and easy and the way of the world for most people these days.

DR PATERSON: What about formula? Do food banks et cetera provide formula as well or is it only you guys?

Mrs Andrevski: Probably up until about six months ago, we actually did not get a lot of requests for formula. It was not actually part of our core business. We would have some there if people donated a tin or two, but sometimes we would find that it would be getting close to expiry date, so we would drop it off to a food pantry. We often used to drop it off to the food pantry in Gordon, because they seemed to have quite a steady need for it.

But we have found, particularly at the start of this year, that it is an item that we are receiving a lot more requests for. I guess we will just have to see how that goes. It is not something we have ever bought before or applied for grants for. It is tricky as well because most babies are picky about the particular brand of formula that they drink. But it is interesting; it has definitely been a shift for us this year.

DR PATERSON: Do you think that is a cultural shift—that there are changes in women breastfeeding or they are going back to work earlier?

Mrs Andrevski: I do not know, but I think it is probably just that more families are struggling to purchase their formula and they are now in need of it from a community service.

MS LAWDER: Your place is in Holt, isn't it?

Mrs Andrevski: Yes.

MS LAWDER: So that is an ACT government facility?

Mrs Andrevski: Yes.

MS LAWDER: And you have peppercorn rent?

Mrs Andrevski: That is right; we do.

MS LAWDER: Does it remain fit for purpose in terms of size, and—

Mrs Andrevski: We are really grateful to have the space. We joke about the fact that it is like a handbag—if you have a large handbag, you fill it. We could always do with more space. I think probably what is missing for us is that, as we have grown, we have had to really professionalise our organisation, and it is some of those things that you sort of take for granted. We do not have a meeting room or an office. The entire space is utilised as a warehouse. I have a tiny little desk hidden in the back corner among the prams and boxes. In an ideal world, we would love an extra room. It would give us that space to be that little bit more professional. But we are really grateful for the space and we do not plan to go anywhere any time soon—and we really hope that the building will not ever be knocked down. It is great.

MS LAWDER: You have some donation drives. Does that include funding? I guess you have other overheads like insurances and that type of thing?

Mrs Andrevski: We are very careful to make sure that our funding comes from a

variety of sources. We have ACT government funding. We received funding in the budget year that we are in right now. That, plus grants that we apply for on an annual basis, probably makes up not quite 20 per cent of our funding. We apply for grants from a range of private and philanthropic organisations. We also do fundraising appeals at tax time and Christmas time. Other groups run events for us and we run our own events. We really make an effort to make sure that we are diversifying our funding sources, and we work very hard for our money.

The need has grown hugely for our service. In 2018 we helped 360 children and last year we helped over 3,100 children. We expect that to be about 4,000 this year. So, obviously, as that demand has grown so have our operating expenses.

THE CHAIR: At the risk of prying too much into your finances, Hannah—which I would not want to do—we have heard that, with the rising cost of living, families and individuals who might previously have been donating disposable income to charities are not, to meet their own expenses. Have you seen a reduction in small dollar donations from individuals over the course of the last six and 12 months?

Mrs Andrevski: I think we are starting to see that—not just from individuals but also from businesses that might previously have supported charities. We have a Mother’s Day luncheon coming up that we are running with Karinya House, and the ticket sales have been much slower than they might have previously been in other years.

THE CHAIR: Was that a subtle hint, Hannah?

Mrs Andrevski: Yes, we would love—

MS LAWDER: I am coming.

Mrs Andrevski: Please spread the word. We would love to have everyone there. But we have certainly noticed that. We also noticed with our Christmas appeal that it was much slower than it might have been in previous years when Canberrans were feeling much better about their finances.

I am quite nervous about what the next 12 months will look like for charities, and particularly those charities that do not have a great deal of government funding and rely on those other sources of funding. We are certainly hearing from charities that we are connected with in other parts of Australia that they have been hit very hard and are finding it extremely difficult. I think Canberra is often a little bit slow to really feel the effects of those economic impacts, but I think the next 12 months might be very difficult.

THE CHAIR: While we are on the theme of your finances, when you started you obviously relied very heavily on the donations of goods.

Mrs Andrevski: Yes.

THE CHAIR: But it sounds like over time necessity has meant that you have moved to also purchasing things to meet the needs of particular families. Can you talk to the committee about that trend and how that has impacted upon what I imagine was ACT

government funding, based on your model of redistributing things that were donated? Perhaps that was not intended for purchasing things. I just want to explore that a little bit more, and what pressure that is putting on you.

Mrs Andrevski: We do not use any of the ACT government funding to purchase goods unless it is a specific grant that we have applied for for that purpose, which we have done in the past—for example, for backpacks to provide to domestic violence support services as emergency kits for families that had fled a violent relationship.

I would say that 90 per cent of the goods that we rehome are second hand. It is only a very small portion of the goods that we rehome that are new. It is either those items that we see as having very serious safety restrictions around them or items that are really high volume essential goods, such as nappies and wipes and some toiletries. The items that we purchase are nappies, wipes, toiletries, cots, prams and car seats—and not all of them. It is only so that we have a small back-up stash.

When we are talking about cots, prams and car seats, there are some very serious safety ramifications if an unsafe item is used for a child, and we find that not all of the goods that are donated to us meet safety standards. We do very thorough checks on them and make sure they meet current Australian safety standards. If we are not able to get them to a place where they do meet those standards, they are disposed of or recycled in some circumstances, such as prams. We do occasionally purchase cots, prams and car seats so that we never have to say no to a family. We do not risk them going to Facebook Marketplace or Gumtree to track down an item that might not be safe for their child. We would only purchase nappies, wipes and toiletries if we had a grant.

THE CHAIR: That makes sense.

Mrs Andrevski: We are very much about waste reduction and the circular economy. About 90 per cent of the goods we rehome are second hand.

THE CHAIR: Thank you.

DR PATERSON: Your submission says that around 15 per cent of families that you support identify as being from culturally and linguistically diverse backgrounds. Is that an increasing number?

Mrs Andrevski: It has been fairly steady, but we have seen some slight shifts. During COVID and more recently we have found that there have been more people on student visas who have come to study in Australia from another country and who might have brought a family with them who have found that, being on one limited income, they just are not in a position to support their family. We have seen that. It comes in peaks and troughs a little bit. Sometimes it is to do with the settlement of refugees in Canberra, in periods when there are more refugees being settled here. But I would say that has probably been a fairly steady number for us over the years.

DR PATERSON: Is any specific community that you are seeing in more need than others?

Mrs Andrevski: I would have to check. I would be really happy to have a look and let you know, if you are interested.

DR PATERSON: That would be great—and if there is a story to tell that we would be interested in.

Mrs Andrevski: Definitely. We do work very closely with the Red Cross, through their Humanitarian Settlement Program. Where they are supporting migrant families who have come at the same time from a particular country that might sort of skew things a little. But I am really happy to have a look at that and let you know.

DR PATERSON: Thanks.

THE CHAIR: Just to be clear: that sounds like a question on notice?

Mrs Andrevski: Yes; I am happy to take that as a question on notice.

THE CHAIR: Tremendous.

Mrs Andrevski: And I promise to get back to you quickly.

THE CHAIR: Thank you.

MS LAWDER: I have a follow-up to that. You talked about when there is more refugee settlement happening. Are there other cyclical things? With school packs, for example, is it more at the start of the school year? Is there anything else that seems cyclical?

Mrs Andrevski: We have noticed that there are certain periods during the year when there are lots of babies born in Canberra, so we do tend to see peaks and troughs around a couple of months during the year. But, definitely, as we move into the new school year we see a big demand for school items. That is a big thing for us. Also, with the change of season each year, there is a big demand for packs of clothing that allow families to get children through the seasons—and winter is the most significant. Last winter we actually got a bit of a shock around the demand that existed for winter clothing and linen, and we expect to see the same this year.

MS LAWDER: You have a fantastic increase in the number of children that you have supported, which is also sad, in some ways.

Mrs Andrevski: Yes, I know.

MS LAWDER: It is great that you are able to support them. Is it about the rising costs of living or is it about greater awareness of your service? What do you think is driving that increase?

Mrs Andrevski: It is definitely a combination. In 2021 we did a lot of work to try and connect with all of the services that are working with families in Canberra. It was a really big push for us to make sure that we were connected to all the services that might be working with families that needed our help. That definitely contributed to

the increased numbers that we saw in 2021 and 2022.

We have also heard a change in language from the services that we are working with, particularly in the last 12 to 18 months, around cost-of-living pressures. As I mentioned in my opening statement, a lot of the language is around: “This family is really struggling to pay for their rent and buy food, and thank goodness they are able to get clothing because that means they will not have to worry about that.” There are definitely lots of stories of families having to make choices about how they direct their funds towards essential goods. We are not talking about whether they do luxury things; it is those really basic, essential things. So I think it is a bit of both.

MS LAWDER: You have a graph about the circumstances of families assisted in 2022, which I know you said may add up to more than 100 because you can nominate a couple of different categories.

Mrs Andrevski: Yes.

MS LAWDER: Would you have a comparison over time?

Mrs Andrevski: Yes; I could definitely provide that.

MS LAWDER: It might illustrate that cost-of-living emphasis, perhaps.

Mrs Andrevski: The numbers have not changed a lot. I had a look at the data. In 2022, 76 per cent of the families we supported were experiencing financial hardship. I think, in reality, probably almost all of them do. That number is probably a bit low. Maybe the social services just have not ticked that box. But, at the moment, when we look at this first part of 2023, it is sitting at, I think, 79 per cent. It is obviously a smaller portion of the year. I would be really happy to provide that.

The other thing that I noticed when I had a look at the data yesterday was that the figures around domestic violence have shifted slightly upward. Last year I think it was about 28 per cent and now we are at about 36 per cent. When I scroll back through the stories—we do get some information about each of the families that we support—it is surprising to see how many of them reference domestic violence and fleeing violent relationships. That is just very recently, in the last couple of months.

MS LAWDER: And, as you say, you can tick more than one box, depending on the—

Mrs Andrevski: Yes, and that information is coming from the social services’ assessment of the families.

MS LAWDER: If you are fleeing domestic violence, you probably are suffering from housing instability and then financial stress.

Mrs Andrevski: Exactly. And they might have just ticked the thing that is most impacting the family at that moment. But I am happy to provide a comparison.

MS LAWDER: Thank you.

THE CHAIR: Hannah, thank you so much for your time and for your submission and for the work that you do and the tremendous success of the organisation. It is commendable.

MS LAWDER: Yes; well done.

Mrs Andrevski: Thank you very much for having me.

THE CHAIR: On behalf of the committee, I would like to thank all of our witnesses and all of those submitters who have assisted the committee throughout yesterday and today by sharing their experiences and their knowledge. I thank the team from broadcasting and Hansard for their support, and the committee secretary, Dr David Monk.

The committee adjourned at 4.45 pm.