

A good life for Tasmanians: getting the basics right

TasCOSS 2025/26 Budget Priorities Statement



About TasCOSS

TasCOSS's vision is for one Tasmania, free of poverty and inequality where everyone has the same opportunity. Our mission is two-fold: to act as the peak body for the community services industry in Tasmania; and to challenge and change the systems, attitudes and behaviours that create poverty, inequality and exclusion.

Our membership includes individuals and organisations active in the provision of community services to Tasmanians on low incomes or living in vulnerable circumstances. TasCOSS represents the interests of our members and their service users to government, regulators, the media and the public. Through our advocacy and policy development, we draw attention to the causes of poverty and disadvantage, and promote the adoption of effective solutions to address these issues.

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Summary of Recommendations

In the 2025/26 Tasmanian State Budget, TasCOSS seeks commitments from the Tasmanian Government to:

Collective Wellbeing and Promoting a Lived Experience Voice

- Invest in a review and refresh of TasCOSS's A Good Life: A Wellbeing Framework for Tasmania, including statewide consultations with community members, to ensure it supports the Government's Wellbeing Framework by reflecting the needs and aspirations of both Tasmanians who experience disadvantage and the organisations that support them. Proposed Investment: \$160,530 for one year
- 2. Invest in the ongoing delivery of the successful Community Voices Program, to help achieve the wellbeing goal of enhancing representation and ensuring Tasmanians living on low incomes have a voice in decision-making.

Proposed Investment: \$200,516 per annum for five years

'A Healthy Mind and Body:' Preventive Health

- 3. Establish a dedicated preventive health budget and increase funding to initiatives for preventive health, including for mental health, to 5% of total spending on health, in order to reduce the prevalence of chronic diseases and mental health conditions, prevent hospitalisations and improve wellbeing for all Tasmanians.
- 4. Increase investment in the Tasmanian community mental health sector to safeguard and strengthen the vital services they provide as part of the mental health system, including introducing six month renewal periods on new and existing funding agreements, as well as ensuring minimum five year contracts are in place at the commencement of the 2025/26 Financial Year to support ongoing delivery of community mental health services.
- 5. Urgently develop and implement a coordinated state mental health workforce strategy.

'A Place to Call Home:' Safe, Secure and Affordable Housing

- 6. Review and strengthen the *Residential Tenancy Act 1997* as a matter of urgency to ensure it is contemporary, fit-for-purpose and provides better protections for renters.
- 7. Increase the supply of social housing, with a clear pathway to social housing being 10% of all housing stock in Tasmania.
- 8. Increase spending on homelessness services.
- 9. Better regulate short-stay accommodation to limit the shift of whole homes to short-stay accommodation.
- **10.** Increase funding to provide full-time tenancy advocacy services in the north and northwest of Tasmania, in addition to the full-time services delivered in the south.

'Being Able to Afford the Basics:' Food Security and Energy Affordability

 The Tasmanian Government strongly advocates to the Commonwealth Government to increase JobSeeker, Youth Allowance, Parenting Payment and related payments to at least \$82 a day (in line with pension payments).

- **12.** Support Food Secure Tasmania to facilitate a statewide approach to food resilience. Proposed Investment: \$200,000 per annum for five years
- **13.** Invest in resilience-focussed projects to be coordinated by Food Secure Tasmania. Proposed investment: \$800,000 per annum over the Forward Estimates
- 14. Provide increased and longer-term funding for the School Lunch Program, in addition to the commitments made by the Government in 2024.
- **15.** Map the level of service delivery and demand for emergency food relief and provide the investment required for emergency food relief agencies to meet demand.
- **16.** Better target the Renewable Energy Dividend to provide greater relief to Tasmanian households most in need.
- 17. Maintain Energy Bill Relief Fund payments of \$500 per year to eligible households while electricity costs remain high.
- **18**. Double the investment in the Energy Hardship Fund to provide relief to Tasmanian households facing energy bill stress.
- 19. Substantially increase investment in home energy efficiency upgrades for low income housing, through co-investment with the Commonwealth Government to accelerate upgrades, lower energy costs and improve energy affordability over the long-term.
- 20. Fund an energy consumer advocacy program to ensure Tasmanian residential energy consumers are represented in energy policy and regulatory processes. Proposed Investment: \$200,662 per annum for five years

'Getting Where you Need to Go:' Public Transport

- 21. Increase the Government's per capita investment in public transport to the national median of per capita investment in public transport, including restoring suspended services and enhancing services in underserviced areas of socioeconomic disadvantage.
- 22. Conduct a thorough review of public transport services in Tasmania, including regional and rural services, with a view to identifying underserviced communities and areas for greater investment in services.
- 23. Provide permanent free public bus fares for students, seniors, concession card holders and people living on low incomes.
- 24. Improve transport accessibility by prioritising compliance with Disability Standards for Accessible Public Transport by investing in physical and digital accessibility upgrades, including but not limited to, walkable safe bus stops, easy to use bus timetables and route information, and video and audio notices on buses and at bus stops.

1. Collective Wellbeing and Promoting a Lived Experience Voice

1.1 TasCOSS's Good Life Framework and the Tasmanian Wellbeing Framework

TasCOSS advocates for a strategic approach that focusses on people and their wellbeing as key drivers of our economy. When we prioritise wellbeing, we are building the capacity of individuals and communities to respond to shocks that are outside their control. We are also building the capacity of our systems to respond to increasing complexity and rapid change. There is an intrinsic value in investing in wellbeing and there is an economic value in lifting the capacity of people to participate and contribute meaningfully in the social, cultural and economic life of their communities.

Reflecting these values, <u>TasCOSS's A Good Life: A Wellbeing Framework for Tasmania</u> was developed in 2018 and informed by consultations with communities and identifies nine elements of a good life for people living on low incomes in Tasmania, including:

- A healthy mind and body;
- A place to call home;
- Being able to afford the basics;
- Feeling safe;
- Learning for life;
- Getting where you need to go;
- Feeling valued, included and heard;
- Knowing you're not alone; and
- Hope for the future.¹

A crucial role for governments is to 'get the basics right' — that is, to ensure that all its citizens have access to the essentials we need for wellbeing and living a good life. In the Tasmanian context, this means the Tasmanian Government has a duty to ensure all Tasmanians have:

- Support they need to live healthy lives;
- Affordable, safe and appropriate housing;
- Affordable and reliable basics, including food, electricity, water and internet;
- Feelings of safety inside and outside their homes;
- Opportunities to learn what they need to thrive across their lives;
- The ability to go where they need and want to go, when they need and want to;
- Equal, inclusive and respectful treatment by everyone, and a voice in decisions that impact them;
- Connection with and support from their communities; and
- A sense of confidence as they face the challenges of the future.²

International research shows that investing in wellbeing produces better outcomes for society and the economy.³ This budget priorities statement reflects a commitment to wellbeing and a good life for all Tasmanians. That is why we strongly support the Government's commitment to developing and implementing a

² Ibid.

¹ TasCOSS (2023), <u>A Good Life: A Wellbeing Framework for Tasmania</u>, Hobart.

³ Layard, R (2022), 'Wellbeing as the goal of policy,' in Besley, T & Bucelli, I (eds) <u>Wellbeing: Alternative Policy Perspectives</u>, LSE Press, London.

Tasmanian Wellbeing Framework, informed by Tasmanians' aspirations across 12 domains, and aligned with TasCOSS's A Good Life: A Wellbeing Framework for Tasmania.⁴

Recommendation:

 Invest in a review and refresh of TasCOSS's A Good Life: A Wellbeing Framework for Tasmania, including statewide consultations with community members, to ensure it supports the Government's Wellbeing Framework by reflecting the needs and aspirations of both Tasmanians who experience disadvantage and the organisations that support them.

Proposed Investment: \$160,530 for one year

⁴ Department of Premier and Cabinet (2024), The Wellbeing Framework, Tasmanian Government, Hobart.

1.2 TasCOSS Community Voices Program

Around the world, governments are increasingly recognising the importance of including the voices of service users in the design, delivery, review and evaluation of policies, services and practices, particularly in human services. Recent reviews have also highlighted the need for meaningful community engagement, to promote collaboration and empower those with lived experience to have their voices heard.⁵

Evidence shows drawing on the lived experience of service users not only results in services that better meet the needs of users but can also save money by more efficiently meeting their needs early on.⁶

The Community Voices Program is a lived experience advocacy program established by TasCOSS to ensure people living on low or inadequate incomes have an avenue to make their voices heard. TasCOSS delivered this program from July 2022 to October 2023, involving 105 unique engagements across 528 engagement hours.

Benefits for participants

Over 12 months, the eight participants in the Community Voices Program received \$23,625 in payments — money in the hands of those who need it most. The Community Voice Partners reported the program also provided them with increased confidence, leadership and communication skills.⁷ Some have gone on to paid employment as a direct result of their participation in the Community Voices Program.

Benefits for organisations

Organisations who engaged TasCOSS's lived experience participants reported improvements in understanding the service and support needs of people living on low incomes, which in turn resulted in better design of services and supports.⁸ 100% of organisations who engaged the Community Voices Program would recommend the program to others and engage with the program again.

"We reached a group of people who would not have been reached through traditional government consultation."

- Community Voices Program Organisational Partner

"The Community Voice Partners were instrumental in giving us an understanding of how the public interact with services and how, despite best intentions, things go wrong when the people who use them aren't engaged."

- Community Voices Program Organisational Partner

Tasmanians living on low incomes are often silenced, stigmatised or discriminated against. Until the Community Voices Program was established, there was no formal, recognised or dedicated platform for Tasmanians with lived experience of living on low incomes to have a direct or collective voice in the systems and decisions which affect them. Importantly, the program models best practice in lived experience engagement through the ethical framework underpinning the program. This means the time and expertise of the program participants are

 ⁵ Watt, I (2021), <u>Independent Review of the Tasmanian State Service Final Report</u>, Department of Premier and Cabinet, July, p. 243.
⁶ For examples, please see <u>Promoting Lived Experience Perspective Discussion Paper</u>, Queensland Mental Health Commission, February

^{2017,} p. 2; The Role of Lived Experience in Creating Systems Change, CFE Research, September 2020, pp. 19-24

⁷ Energy Working Group Quarterly Update, September 2023 (TasCOSS internal document available on request).

⁸ Energy Working Group Quarterly Update, September 2023 (TasCOSS internal document available on request).

recognised through appropriate reimbursement, and their skills are valued and developed through ongoing professional development. Hence the need for a dedicated funding stream to support its continuation.

This program is key to the work of TasCOSS and has the potential to benefit government through better targeted and more efficient service delivery.

TasCOSS is seeking a five year investment to ensure Tasmanians living on low incomes are engaged in the decision-making and development of policies that affect them. Program funding will include the engagement of a Program Coordinator to continue to develop, deliver and conduct ongoing evaluation of the Community Voices Program. This will also include facilitation of a Lived Experience Peer Learning Network to provide a platform for advocates from different backgrounds to engage in peer-supported professional development through shared reflection on their practices.

Recommendation:

2. Invest in the ongoing delivery of the successful Community Voices Program, to help achieve the wellbeing goal of enhancing representation and ensuring Tasmanians living on low incomes have a voice in decision-making.

Proposed Investment: \$200,516 per annum for five years

2. 'A Healthy Mind and Body:' Preventive Health

Tasmania faces a heavy and growing burden of chronic disease. Tasmanians are more likely to have at least one long-term health condition (58.4%) than people living in any other state or territory, an increase from 46.5% in 2011/12.⁹ Concerningly, Tasmania's chronic disease burden is projected to grow significantly, with the number of cases of nine chronic conditions expected to increase by 25% between 2022 and 2042.¹⁰

The Tasmanian health system is struggling to keep up with increasing demand, reflected in long waiting lists for appointments with GPs and specialists, ambulance ramping and long wait times in Emergency Departments, as well as significant service gaps, especially for mental health services. As at 31 October 2024, Tasmanians were waiting an average of 285 days to be seen for a semi-urgent appointment in a public outpatient clinic.¹¹

Tasmanians told TasCOSS during the Regional Emerging Issues Forums we conducted in 2024 that they experience inadequate access to affordable health care, including:

- Limited choice of health care services in rural areas, a frequent need to travel (intrastate and sometimes even interstate) to access health care, prohibitive costs for visits to GPs and medical specialists, rising medication costs, and long wait times to see health practitioners in either the public or private health system.¹²
- An ongoing lack of timely and affordable mental health services for young people, especially in regional and rural areas.¹³

"As an older community we need access to doctors when we need it. Sometimes it takes up to three weeks to get an appointment."

— Participant, Orford¹⁴

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TasCOSS has previously emphasised the urgent need for the Government to address health inequity, including by investing more heavily in prevention and health literacy for community service organisations and communities. Details of TasCOSS's previous recommendations on health can be found in our 2021 submission to the Government's *Our Health Care Future* consultation.¹⁵ Strengthening people's health literacy is an important enabler of preventive health efforts because people with low health literacy are less likely to engage with preventive health services and behaviours.¹⁶ TasCOSS delivers a Health Literacy Project, jointly funded by the Department of Health and Primary Health Tasmania, which aims to increase awareness of health literacy and

⁹ ABS (2024), <u>National Health Survey 2022: State and Territory Findings</u>, Australian Bureau of Statistics.

¹⁰ Department of Health (2023), Clinical Service Profile: North-West; Clinical Service Profile: North and Clinical Service Profile: South, Department of Health.

¹¹ Department of Health (2024), <u>Outpatients: Estimated Wait Times</u>, 75th percentile for indicative wait times, 29 November 2024, Tasmanian Government, Hobart.

¹² TasCOSS North-West Emerging Issues Forum, 2 May 2024.

¹³ TasCOSS Northern Emerging Issues Forum, 2 May 2024.

¹⁴ Health Consumers Tasmania (2023), <u>Glamorgan Spring Bay Community Consultation: Kitchen Table Conversations Report</u>, November, Hobart.

¹⁵ TasCOSS (2021), <u>Our Health Care Future: Community Consultation</u>, Hobart.

¹⁶ Fernandez DM, Larson JL & Zikmund-Fisher, BJ (2016), <u>Associations Between Health Literacy and Preventive Health Behaviors Among</u> <u>Older Adults: Findings from the Health and Retirement Study</u>, BMC Public Health, vol. 16, p. 596.

improve organisational health literacy for community services and health organisations in Tasmania, including through the HeLLOTas! Toolkit.¹⁷

TasCOSS welcomes the Government's commitment to develop a 20 year Preventive Health Strategy for Tasmania, including its five objectives.¹⁸ In particular, TasCOSS endorses the Government's commitment to taking a health equity approach to preventive health in Tasmania. Poverty and disadvantage is a significant factor for poor health outcomes around the world, including in Australia.¹⁹ Evidence also shows discrimination and stigma can contribute to poor health outcomes, including for people who are Aboriginal and Torres Strait Islander, culturally and linguistically diverse, members of the LGBTQIA+ community, experiencing serious mental illness or living with a disability.²⁰

As well as being associated with poorer health, socioeconomic disadvantage is also associated with reduced access to health care. Australia Bureau of Statistics data shows that people living in the most disadvantaged areas are:

- Almost twice as likely (11%) as people from areas of least disadvantage (6%) to delay purchasing, or go without, prescription medication when needed due to cost.
- More than twice as likely (27%) as people in the areas of least disadvantage (11%) to delay seeing, or not see, a dental professional.
- More likely to report waiting longer than they felt acceptable for an appointment with a GP or medical specialist, than those living in areas of least disadvantage.²¹

Socioeconomic disadvantage is also associated with a higher burden of disease: data from 2023 shows the lowest socioeconomic areas had the highest annual Pharmaceutical Benefits Scheme (PBS) prescription rates when compared to the highest socioeconomic areas. The lowest socioeconomic areas also had the highest PBS expenditure rates of \$714 on average per person per year, compared to the highest socioeconomic areas rate of \$606 per person per year.²²

While there is no readily available figure for Tasmania, Australian governments generally dedicate only a small proportion of their health care spending to investments in preventive health: Australia's national figure was 3% in 2021.²³

In order to achieve the proposed vision of the 20 year Preventive Health Strategy of '*All Tasmanians live healthy, active lives*,' the Government will need to commit significant resources to preventive health measures; and these must extend beyond health promotion, health literacy and health care to address the social and economic drivers of poor health outcomes, including poverty, inequality and discrimination. Achieving a healthier Tasmania will also require the Government to lead the development of innovative models for health and wellbeing,

- ²⁰ Department of Health (2024), <u>20 Year Preventive Health Strategy Discussion Paper</u>, Tasmanian Government, Hobart.
- ²¹ Australian Bureau of Statistics (2024), <u>Disadvantaged Australians Face Barriers to Health Care</u>, Canberra.

²² Australian Institute of Health and Welfare (2024), <u>Pharmaceutical Benefits Scheme Prescriptions Over Time, Patterns in PBS Medicines</u> by <u>Socioeconomic Area</u>, 26 September 2024, Australian Institute of Health and Welfare, Canberra.

¹⁷ <u>HeLLOTas! Toolkit</u>.

¹⁸ Department of Health (2024), <u>20 Year Preventive Health Strategy Discussion Paper</u>, Tasmanian Government, Hobart.

¹⁹ McNamara, S, Nichols, T & Calder, R (2024), <u>Australia's Health Tracker: Chronic Conditions by Socioeconomic Status</u>, October, Australian Health Policy Collaboration, Victoria University, Melbourne.

²³ Organisation for Economic Cooperation and Development (2023), <u>Health at a Glance 2023</u>, Paris.

including collaborative partnerships between all levels of government, community service organisations and the private sector, in order to drive systemic change in this state.

Another important policy task for the Government in 2025/26 will be to refresh the Health Literacy Action Plan (2019-24), informed by a review of the current plan conducted earlier this year.²⁴

- 3. Establish a dedicated preventive health budget and increase funding to initiatives for preventive health, including for mental health, to 5% of total spending on health, in order to reduce the prevalence of chronic diseases and mental health conditions, prevent hospitalisations and improve wellbeing for all Tasmanians.
- 4. Increase investment in the Tasmanian community mental health sector to safeguard and strengthen the vital services they provide as part of the mental health system, including introducing six month renewal periods on new and existing funding agreements, as well as ensuring minimum five year contracts are in place at the commencement of the 2025/26 Financial Year to support ongoing delivery of community mental health services.
- 5. Urgently develop and implement a coordinated state mental health workforce strategy.

²⁴ Department of Health (2019), <u>Health Literacy Action Plan (2019-24)</u>, Tasmanian Government, Hobart; Elmer, S. et al. (2024), External Review Report of the Tasmanian Health Literacy Action Plan, University of Tasmania, Sandy Bay.

3. 'A Place to Call Home:' Safe, Secure and Affordable Housing

Along with most other areas of Australia, Tasmania is experiencing a significant housing affordability crisis, which is characterised by:

- Rising rental prices over the past decade;^{25, 26}
- Rental vacancy rates well below 1% in the major cities of Hobart, Launceston and Burnie;²⁷
- Thirteen interest rate increases on mortgages in 18 months;²⁸
- Median house prices in Tasmania (excluding Hobart) that doubled in only 5.8 years to March 2023; and²⁹
- 65% increase in Tasmanian homes being turned into short-stay accommodation between March quarter of 2021 (2,381) and the December quarter of 2023 (3,930).³⁰

Currently, a secure and affordable home is out of reach for many Tasmanians, especially for those on low incomes. The Rental Affordability Snapshot conducted by Anglicare Tasmania found that **none** of the properties advertised for rent in one week in March 2024 were affordable for:

- 72,095 Tasmanians receiving Age Pension who were seeking a place on their own;
- 21,225 Tasmanians seeking JobSeeker allowance if they were single;
- 4,580 Tasmanians receiving Youth Allowance;
- 28,105 Tasmanians receiving Disability Support Pension; and
- 8,385 Tasmanians families relying on the Single Parenting Payment.³¹

Similarly, analysis conducted for Everybody's Home found that renting is unaffordable for almost all Tasmanian households on low incomes in Hobart, Launceston, Burnie and the East Coast of Tasmania, with the exception of 'couple households' with both people earning minimum wage.³² Given the difficulties Tasmanian renters experience with rental affordability and low vacancy rates, there is a clear need for enhanced tenancy advocacy services in this state, which currently attract less state funding per renting household than equivalent services in New South Wales, Northern Territory, Queensland and Victoria.³³

During our Regional Emerging Issues Forums, TasCOSS heard from Tasmanians that there is an overwhelming lack of affordable and suitable housing in this state, with some people forced to live in inadequate, overcrowded or temporary housing conditions.³⁴

²⁵ Tenants' Union of Tasmania (2024), <u>TasRents: June Quarter</u>, Hobart.

²⁶ Tenants' Union of Tasmania (2024), <u>Submission to the Inquiry on Homes Tasmania</u>, Hobart.

²⁷ SQM Research (2024), <u>Residential Vacancy Rates</u>, accessed 20 November 2024, Sydney.

²⁸ Reserve Bank of Australia (2024), <u>Cash Rate Target</u>, Canberra.

²⁹ Kusher, C (2024), '<u>Australian home prices have taken 15 years to double; prices in Tasmania doubled fastest</u>,' realestate.com.au, 5 July 2024.

³⁰ Consumer Building and Occupational Services (2024), <u>Short-Stay Accommodation Report: Quarter 4, 2023</u>, Report 17: October-December 2023, Tasmanian Government, Hobart.

³¹ Bennett, M & Claxton, S (2024), <u>Rental Affordability Snapshot 2024</u>, Social Action and Research Centre, Anglicare Tasmania.

³² Azize, M (2024), <u>Priced Out: An Index for Affordable Rentals for People on the Lowest Incomes (Second Edition)</u>, September, Everybody's Home, Melbourne.

³³ NSW Tenants' Union (2023), <u>Submission to Independent Review of National Legal Assistance Partnership (2020-25)</u>.

³⁴ TasCOSS (2024), Southern Tasmania Regional Emerging Issues Forum, August 2024, Hobart.

This lack of affordable housing in Tasmania is reflected in growing homelessness and demand for social housing:

- Between 2016 and 2021, homelessness in Tasmania grew by 45%, twice as fast as any other state or territory.³⁵
- Homes Tasmania's Housing Register (priority social housing waitlist) has increased to 4,912 applicants, as at October 2024.³⁶

In consultations conducted by TasCOSS, a Tasmanian renter shared their experience of housing insecurity:

"And because the lease comes up for renewal every year, that question is always in the back of your mind: 'will I have to move?' You never really feel stable anywhere. The rent rises were always completely uncertain and the financial cost of moving had a pretty big impact... Renting was just that other layer of uncertainty and instability."

- Community Member³⁷

The lack of affordable housing in Tasmania has significant adverse impacts on people experiencing social and economic disadvantage. Separate studies conducted by Anglicare Tasmania and Hobart Women's Shelter have highlighted the impacts of the state's housing crisis on women and children escaping family violence. Anglicare Tasmania's report states "for a number of years, staff of a domestic and family violence support service in North-West Tasmania have been concerned that there is often no way to keep women and children safe," because there is insufficient affordable housing in the region.³⁸

Similarly, the report prepared by Impact Economics and Policy for Hobart Women's Shelter and the Tasmanian Government estimated 933 Tasmanian women and children return to an abusive partner each year due to a lack of affordable housing.³⁹ Informed by their research, both Anglicare Tasmania and Hobart Women's Shelter have called on the Tasmanian Government to increase the supply of social housing in Tasmania — and TasCOSS joins them in this call.

The Tasmanian Government has committed to delivering 10,000 affordable homes by 2032.⁴⁰ However, research by Anglicare Tasmania has shown the shortfall in social housing supply in Tasmania has continued to grow.⁴¹ As well, analysis by the University of New South Wales (UNSW) has found 14,000 households in Tasmania (6,100 households in Hobart and 7,900 households in regional Tasmania) have unmet housing needs, based on estimates from the 2021 Census. All of these households were either experiencing homelessness, living in overcrowded homes or spending over 30% of their income on rent.⁴²

³⁵ Australian Institute of Health and Welfare (2024), <u>Specialist Homelessness Services Annual Report (2022/23)</u>, Canberra.

³⁶ Homes Tasmania (2024). <u>Housing Dashboard: October 2024</u>, Hobart.

³⁷ TasCOSS (2021), Case Study 1: Healthy Homes for Renters Consultation, Hobart.

³⁸ Toombs, G (2024), <u>Unsafe and Unhoused: Barriers to Addressing Domestic and Family Violence in North-West Tasmania</u>, Social Action and Research Centre, Anglicare Tasmania, Hobart.

³⁹ Impact Economics and Policy (2023), <u>Somewhere to Go: Meeting the Housing Needs of Women and Children in Tasmania</u>, Hobart Women's Shelter, Hobart.

⁴⁰ Homes Tasmania (2023), <u>Tasmanian Housing Strategy</u>. Homes Tasmania, Hobart.

⁴¹ Anglicare Tasmania (2024), <u>More Houses Needed: Front Door Housing Connect Service Snapshot</u>, Social Action and Research Centre, Anglicare Tasmania, Hobart.

⁴² van den Nouwelant, R, Troy, L & Soundararaj, B (2022), <u>Quantifying Australia's Unmet Housing Need: A National Snapshot</u>, Community Housing Industry Association, City Futures Research Centre, University of New South Wales | The University of Sydney, Sydney.

Homelessness Australia's recent report states there are 1,232 homeless children in Tasmania, 23% of whom are Aboriginal or Torres Strait Islander.⁴³ Research conducted with Tasmanian children from The Children's Policy Centre has highlighted the critical importance of safe and secure housing for children's wellbeing and development, asserting "children need a home: somewhere that is comfortable and secure and where children can find relief from stress as well as a place to play, learn, and enjoy positive relationships allowing them to develop a sense of belonging and connection."⁴⁴

- 6. Review and strengthen the *Residential Tenancy Act 1997* as a matter of urgency to ensure it is contemporary, fit-for-purpose and provides better protections for renters.
- 7. Increase the supply of social housing, with a clear pathway to social housing being 10% of all housing stock in Tasmania.
- 8. Increase spending on homelessness services.
- 9. Better regulate short-stay accommodation to limit the shift of whole homes to short-stay accommodation.
- **10.** Increase funding to provide full-time tenancy advocacy services in the north and northwest of Tasmania, in addition to the full-time services delivered in the south.

⁴³ Homelessness Australia (2024), <u>Child Homelessness Snapshot 2024</u>, Sydney.

⁴⁴ Bessell, S, O'Sullivan, C & Lang, M (2024), <u>More for Children Issues Paper #2: Housing</u>, The Children's Policy Centre, The Australian National University, Canberra.

4. 'Being Able to Afford the Basics:' Income Support, Food Security and Energy Affordability

4.1 Income Support

There is overwhelming evidence that the working-age income support payments made by the Commonwealth Government have not kept pace with the rising cost of living and recipients are falling further and further behind. The latest survey conducted by the Australian Council of Social Service (ACOSS) found that recipients of JobSeeker and Youth Allowance are going without the basics and suffering physically and mentally, notably:

- More than eight-in-ten respondents said that receiving income support negatively affected their physical health, and nine-in-ten said it negatively affected their mental health.
- Three-quarters of respondents said they could not access healthcare and medicine because they cannot afford it.
- 'Sufficient food is a discretionary item for people receiving income support': nearly two-thirds of respondents said they skipped meals or ate less to get by (or both).
- More than eight-in-ten respondents have reduced their social engagement, including seeing family and friends less often, because of the cost of being socially engaged.⁴⁵

"I'm basically in prison in my own home but you get used to it."

— Claire, Tasmania

"No one can survive on the totally inadequate rate of JobSeeker and related payments."

- ACOSS⁴⁶

As at October 2024, there were 25,100 Tasmanians receiving JobSeeker Payment or Youth Allowance. In the same month, Tasmania had the highest proportion of population receiving these two payments of any state or territory (4.4%) and the highest proportion of the labour force (8.7%).⁴⁷ This means that Tasmania bears more of the burden than any other state or territory in Australia, from the cost-shift (in terms of economic and social costs) from the Commonwealth Government for inadequate income support payments.

Recommendation:

 The Tasmanian Government strongly advocates to the Commonwealth Government to increase JobSeeker, Youth Allowance, Parenting Payment and related payments to at least \$82 a day (in line with pension payments).

⁴⁵ ACOSS (2024), <u>Raise the Rate Survey</u>, Canberra.

⁴⁶ ACOSS (2024), <u>MYEFO Update 2024</u>: <u>ACOSS's Budget Priorities to Support People on Low Incomes, Community Services and the</u> <u>Environment</u>, October, Canberra.

⁴⁷ Department of Treasury and Finance (2024), <u>JobSeeker Payment and Youth Allowance Recipients</u>, October, release date 15 November 2024, Tasmanian Government, Hobart

4.2 Food Security

As a member of Food Secure Tasmania (formerly the Tasmanian Food Security Coalition), TasCOSS advocates for greater food security for Tasmanians living on a low income. TasCOSS welcomes additional funding in the 2024/25 State Budget for food security initiatives, including the expansion of the successful School Lunch Program and additional funding for food relief services.⁴⁸

The Tasmanian Government's *Food Relief to Food Resilience Action Plan* will expire in 2025.⁴⁹ There is now an urgent need to review this plan and develop a new plan for food security in Tasmania. TasCOSS heard from community members during its Regional Emerging Issues Forums that there are high levels of food insecurity, food waste, and difficulty in accessing affordable food for people living on low incomes in Tasmania.⁵⁰

"Parents simply don't eat so that their kids can." — Tasmania Child and Family Program Manager (South), Anglicare Tasmania⁵¹

A survey conducted in 2024 by Foodbank Australia found 40% of households in regional Tasmania and 30% of households in metropolitan Tasmania are severely or moderately food insecure.⁵² One promising finding from research conducted in 2024 is a significant increase in awareness of food relief services, with 47% of Australians knowing where to get support if they couldn't afford enough food, compared to 34% in 2023. However, the proportion of food insecure households accessing formal food relief remained relatively steady from 2023, with fear of social stigma being the main barrier (48%).⁵³

"The current cost of living has severely impacted me as a single mother who works full-time but does not receive any child support from my former partner. One income only is no longer affordable since the pandemic for a single-parent family to live off, with the increased fuel, energy, insurance, rent, food and daily cost of living expenses. I often go without food and necessities to make sure my children don't go without."

— Foodbank Australia⁵⁴

- **12.** Support Food Secure Tasmania to facilitate a statewide approach to food resilience. Proposed Investment: \$200,000 per annum for five years
- **13. Invest in resilience-focussed projects to be coordinated by Food Secure Tasmania.** Proposed investment: \$800,000 per annum over the Forward Estimates
- 14. Provide increased and longer-term funding for the School Lunch Program, in addition to the commitments made by the Government in 2024.
- **15.** Map the level of service delivery and demand for emergency food relief and provide the investment required for emergency food relief agencies to meet demand.

⁴⁸ Premier of Tasmania (2024), '<u>New schools join the Healthy School Lunch Program</u>,' media release, Tasmanian Government, Hobart.

⁴⁹ Department of Premier and Cabinet (2022), <u>Food Relief to Food Resilience Action Plan (2023-25)</u>, Tasmanian Government, Hobart.

⁵⁰ TasCOSS (2024), Southern Tasmanian Regional Emerging Issues Forum, August 2024, Hobart.

⁵¹ Cope, K (2024), <u>Stretched Too Far: Children and Families Surviving the Cost of Living Crisis in Tasmania</u>, Social Action and Research Centre, Anglicare Tasmania, Hobart.

⁵² Ibid.

⁵³ Ibid.

⁵⁴ Foodbank Australia (2024), <u>2024 Foodbank Hunger Report</u>, Sydney.

4.3 Energy Affordability

The Tasmanian Government has responded to skyrocketing electricity prices by providing energy rebates and supports that deliver some welcome relief to customers in a cost of living crisis. However, rebates are one-off supports that once expended, leave customers with high prices and an unaffordable energy supply. Additionally, when rebates and subsidies are poorly targeted and designed, they are inefficient and deliver support to customers who do not need it at the expense of greater support for those most in need.

The need to subsidise energy bills through rebates is an admission the energy market is failing to deliver an affordable energy supply that meets customers' needs. There is no question there is a need for energy rebates to support customers in the current environment of high prices and a cost of living crisis, but rebates do nothing to address the price of energy nor to reduce energy bills over the longer-term.

"Do you turn the heat on, to have warmth in your house, or do you buy food?" — Community Member, Rosebery⁵⁵

TasCOSS has highlighted that both the Commonwealth Government's \$300 energy rebate and Tasmanian Government's \$250 Renewable Energy Dividend cost of living measures, will deliver \$28 million of financial support to the wealthiest 20% of Tasmanian households.

This funding could be better targeted by eliminating household energy debt, appropriately funding the Energy Hardship Fund (which supports community members and has been subject to real funding cuts over the last decade as demand has escalated), or investing in household energy efficiency measures.

Instead of poorly targeted rebates, to support people on low incomes and guard against the impact of future price increases, TasCOSS has been calling for greater investment in household energy efficiency and rooftop solar, to improve the thermal efficiency of our poor housing stock, reduce energy consumption and lower household energy bills over the long-term.

A new report from Deloitte Access Economics reveals Tasmania's low income homes could significantly reduce their average annual energy bills through an accelerated rollout of thermal efficiency upgrades, electrification and rooftop solar.⁵⁶ This ACOSS-commissioned Deloitte report highlights the benefits of an accelerated home energy upgrade program to drastically reduce energy poverty for people struggling to heat and cool their homes to a healthy temperature. Large scale investment would deliver ongoing and significant energy bill savings, create thousands of jobs, help Tasmania to meet its renewable energy targets and improve the health and wellbeing of Tasmanians. It will also add less demand on the electricity network, therein avoiding the need for large investments to upgrade network infrastructure, the costs of which are passed on to customers through higher network charges.⁵⁷

In Tasmania, there is an absence of specialised, properly resourced, energy advocates supporting and representing the interests of residential energy consumers and low income households. Some community-based organisations, such as TasCOSS and Council on the Ageing (COTA) Tasmania, partially fill this gap through their

⁵⁷ Ibid.

⁵⁵ TasCOSS (2022), Cost of Living Consultations, Hobart.

⁵⁶ Deloitte Access Economic (2024), <u>Powering Progress: Energy Upgrades to Low Income Housing</u>, prepared for Australian Council of Social Service (ACOSS), Sydney.

current advocacy roles, but lack the resources to ensure the consumer perspective is represented and considered in the range of energy industry processes.

As a consequence, there is no guarantee that the needs and voices of households and Tasmanians on low incomes are being considered and heard in energy policy decisions that impact on them. This is especially pertinent in the current period of regulated price investigations and determination, Marinus Link investment decisions and energy market rule changes.

Energy policy requires specific expertise due to its highly technical nature, the increasing complexity of the energy market and volume of regulatory processes. Funding a dedicated energy advocacy program would allow consumer advocates to build capacity by participating in consultations across the energy industry and elevate the consumer voice in energy policy and regulatory processes.

- **16.** Better target the Renewable Energy Dividend to provide greater relief to Tasmanian households most in need.
- 17. Maintain Energy Bill Relief Fund payments at \$500 per year to eligible households while electricity costs remain high.
- **18**. Double the investment in the Energy Hardship Fund to provide sufficient relief to Tasmanian households facing energy bill stress.
- 19. Substantially increase investment in home energy efficiency upgrades for low income housing, through co-investment with the Commonwealth Government to accelerate upgrades, lower energy costs and improve energy affordability over the long-term.
- 20. Fund an energy consumer advocacy program to enable participation in energy policy and regulatory processes and advocate for Tasmanian residential energy consumers. Proposed Investment: \$200,662 per annum for five years

5. 'Getting Where you Need to Go:' Public Transport

Public transport is critical to living a good life for many Tasmanians, and this is especially the case for those living on low incomes, because "accessible public transport is a crucial part of modern life. It facilitates access to employment opportunities, education, essential services, and to community participation."⁵⁸

During consultations conducted by TasCOSS, Tasmanians living on a low income told us they rely on the state's public transport system to function in their daily lives, especially when they can't afford to pay for petrol or maintenance for their own car.

"The day before pay day and we don't have enough fuel to get there and back. They are barriers to accessing the health care we need."

- Community Member, Ellendale⁵⁹

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"Kids can't even get to school because the parents can't afford the fuel." — Child and Family Worker, Devonport⁶⁰

Earlier this year, Tasmanians told TasCOSS that high fuel costs and lack of public transport options significantly impact people's ability to attend school, access services or fulfill mutual obligations with Services Australia.⁶¹ They also told us there's an ongoing lack of transport options for people living in rural and regional areas and ongoing issues with reliability of services.⁶²

Outlined in the research conducted by Anglicare Tasmania, young people and people with a disability said they experienced Tasmania's public transport system as:

- Untrustworthy: Not dependable, worrying and risky.
- Costly: In money, time, dignity, income and safety.
- Limiting: Their choices and opportunities.⁶³

"That's a real fear here, you don't know if the bus is coming or not... They get cancelled so often." — Young Person, Tasmania

The McKell Institute's analysis of Tasmania's public transport network found it is inequitable and does not adequately service areas of greatest need, as illustrated by the poor penetration of buses into pockets of disadvantage in the Glenorchy local government area of Hobart.⁶⁴

There is clear evidence the Tasmanian Government has not adequately funded the public transport system to deliver services which meet the needs of Tasmanians. On a per capita basis, the Tasmanian Government

⁶³ Stafford, L (2023), <u>Trips Not Made: Addressing Transport Disadvantage Experienced by Disabled People and Young People in</u>

⁵⁸ Douglass, M (2024), <u>A Better Deal: Fixing Tasmania's Broken Public Transport System</u>, McKell Institute, Sydney.

⁵⁹ Health Consumers Tasmania (2023), <u>Ouse-Central Highlands Interim Report Community Consultation Interim Report</u>, Hobart.

⁶⁰ Cope, K (2024), <u>Stretched Too Far: Children and Families Surviving the Cost of Living Crisis in Tasmania.</u>

⁶¹ TasCOSS (2024), TasCOSS North-West Emerging Issues Forum, Hobart.

⁶² TasCOSS (2024), TasCOSS Northern Tasmanian Regional Emerging Issues Forum, Ravenswood.

Tasmania's Outer Urban and Regional Communities Summary Report, Social Action and Research Centre, Anglicare Tasmania, Hobart. ⁶⁴ Douglass, M (2024), <u>A Better Deal: Fixing Tasmania's Broken Public Transport System</u>, McKell Institute, Sydney.

contributes the least amount of money of any jurisdiction in Australia towards routine public transport services, and spends the second lowest proportion of its state budget on public transport.⁶⁵ There has been little investment in ensuring the system is contemporary: the McKell Institute observed that "apart from tinkering around the edges of the existing bus network, Tasmania has seen no meaningful investments in public transport in decades."⁶⁶

This underinvestment undermines the public transport system, and the cracks are starting to show, as revealed in Metro Tasmania's Annual Report (2023/24), which details:

- Ongoing driver shortages leading to daily service cancellations in Hobart.
- A 'temporary service adjustment' since 28 August 2023, reducing the standard weekday timetable for greater Hobart by 177 services.
- Declining patronage levels leading to lower revenue and a doubling of the overall financial loss for Metro Tasmania compared to 2022/23.⁶⁷

- 21. Increase the Government's per capita investment in public transport to the national median of per capita investment in public transport, including restoring suspended services and enhancing services in underserviced areas of socioeconomic disadvantage.
- 22. Conduct a thorough review of public transport services in Tasmania, including regional and rural services, with a view to identifying underserviced communities and areas for greater investment in services.
- 23. Provide permanent free public bus fares for students, seniors, concession card holders and people living on low incomes.
- 24. Improve transport accessibility by prioritising compliance with Disability Standards for Accessible Public Transport by investing in physical and digital accessibility upgrades, including but not limited to, walkable safe bus stops, easy to use bus timetables and route information, and video and audio notices on buses and at bus stops.

⁶⁵ Ibid.

⁶⁶ Ibid

⁶⁷ Metro Tasmania (2024), <u>Metro Tasmania Annual Report (2023/24)</u>, Hobart.

