

**Migloo**

James Graham BRE, Cert. IV Mental Health, Cert. III / IV Disability Worker

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## Written submission for the Select Committee on the Cost of Living

This submission focuses, on the hands on, look as at the possible impact of the issues included in the terms of reference. *"There is no coordinated mechanism within Tasmania for any oversight of the cumulative impact of changes to government pricing and policy settings on the wellbeing of the most vulnerable."* page #7 Interim companion 2011 report on a Cost of

Living strategy for Tasmania **Professor David Adams**

The opportunity to make a submission has been made possible because of this Government picking up on the recommendation in the summary "13. Establish a parliamentary committee or a public mechanism to include....." from **Professor David Adams**. page #6 Interim companion 2011 report on a Cost of Living strategy for Tasmania

### 'Awakening to the importance of living within one's means.....'

For most Australians the taxation system continues to be perceived as complex, unfair & far from being transparent, this **Cost of Living** strategy for Tasmania, is part of the journey that seeks to encourage debate on the need for continuing taxation reform. Those same Australians have no guarantees that proposed policy will achieved its policy objectives, and that - in particular - when deciding what works for people when the issue is living within their means.

It is very unlikely that there will NOT be any significant simplification of impacts as a result of the the reforms/policy, unless , a communication/education platform/framework that fosters behaviour change.....for example informed choice is not a solitary activity figuring out needs over wants..... do I try to pay my speeding fines/parking fines or feed my children today.....*a change in behaviour not speeding has a direct relationship to*  
**Cost of Living.**

For the purpose of this response an open definition of '**means**' includes occupying the middle position of capacity/resilience in the realms of income and resources (human capital..emotional intelligence). Impact is an action word a forcible touch, the shock of a moving body that strikes against another. The bodies that bump into each other within the world of concessions can be.....

..."**The effectiveness of the current concessions system.....**" part of point (a) from the ad in the paper asking people to make written submission..therefore first issue to consider  
**CONCESSIONS**





## 'Current concessions system'

It is difficult to find the conversation around or about the need for increased collaboration between each of the groups responsible for delivery/administration of their own concession. Within the terms of reference, is a breath of fresh air, when considering **"bundling concessions."**

A quick search of the literature & the like produce this example: **bundling** in a context of another Australian State's budget in relation to the cost of concessions **..'Brumby urged to protect poor'** banner for a story by Ian Royall 1 Feb. 2008.....

The story is how to create a safe space for household energy & water bill concessions. The concessions are now granted to people who hold a Health Care Card or a Pension Card. The Herald Sun believes at least three options are under consideration inside treasury, they are...

para phrase...Capping energy concessions....

**Bundling concessions-- giving customers a voucher for a set amount so they can use their deductions when & where they want**

Restricting.....

## Observations/Suggestions

The complexion of concessions is slowly transforming and some may say to slowly but the issue of concessions and clear policy objectives that are designed to reduce impact on people **MUST** be person centered/social concessions...framework suggestion

- people first objective behind the framework 'the wellbeing of individual and families here in Tasmania..that might mean a Tasmanian Concession Card designed especially for Tasmania
- what are social concessions
- Two grouping of concessions for example discount on a fishing licence & the concession on household energy
- manage concession policy on a whole-of-Government basis, input representation attached to a central administration
- measure whether concessions are having a significant social impact

Government could consider a "Social Policy Unit" as a tool for catalysing local concerns & interactions around social concessions.....the collaborative co-creative nature of social concessions is the fibre of the **NEW** "Social Policy Unit"...the thinking is bigger than inclusion.

