

**Submission to the Parliament of Australia  
regarding the**

**Senate's Select Committee Inquiry into the**

# **Cost of Living**

**on behalf of the  
Youth Affairs Council of Western Australia**

25 March 2024



## **ACKNOWLEDGEMENT OF COUNTRY**

The Youth Affairs Council of Western Australia acknowledges Aboriginal and Torres Strait Islander peoples as the traditional custodians of the lands, waterways and plains on which we live, work and play. This land always has been, and always will be, Aboriginal land.

## **ABOUT YACWA**

The Youth Affairs Council of Western Australia (YACWA) is the peak body for young people and the youth sector that supports them in Western Australia. YACWA operates primarily as a human rights organisation that seeks to address the exclusion of young people in a rapidly changing society. YACWA represents around 60 youth sector organisations and 418 individual members, including both young people and compassionate community members.

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## 1.0 Introduction

The Youth Affairs Council of Western Australia (YACWA) welcomes this opportunity to share the voices and expertise of young Western Australian people with the Federal Government for the Senate's Select Committee Inquiry into the cost-of-living in Australia.

Young people in Western Australia are experiencing acute pressure due to the cost-of-living crisis. Rental affordability in Western Australia has decreased rapidly in recent years<sup>1</sup> while the prices of necessities including food and healthcare have increased beyond inflation rate baselines.<sup>2</sup> This submission amplifies the voices of young people in Western Australia to advocate for support and relief for a cohort who urgently need it. Young people have support needs distinct from those of older Australians<sup>3</sup> and should be addressed accordingly in the Federal Government's response to the Cost of Living inquiry.

Young people are telling us that their trust in Government is declining due to ongoing legislative failure to adequately address the cost-of-living crisis that they are living through. The recommendations outlined in this submission provides an opportunity for Government to repair that trust and connect with young and future voters by listening to the voices of young people and creating systems that meet their needs.

Our recommendations to the Federal Government are:

- 1. Regulate Australia's housing market to ensure housing is affordable and accessible for young people;**
- 2. Raise the rates of the JobSeeker Payment and Youth Allowance;**
- 3. Improve access to healthcare for young people; and**
- 4. Improve the affordability of groceries, fuel and bills for young people.**

A full summary of recommendations with aligned actions and outcomes is included on pages 16 – 19 of this submission.

Young people in Western Australia want Federal policy and legislation to:

- Mitigate harm caused by the rising cost-of-living;
- Create change across Federal jurisdictional responsibilities including housing, income support, healthcare and food security to ensure their survival and wellbeing, and;

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<sup>1</sup> National Shelter, the Brotherhood of St Laurence, and SGS Economics and Planning *Rental Affordability Index* (Report, 2023) reports that 'since mid-2020 rents in Greater Perth have increased by 52.4 per cent' as cited by Graham Hansen and Emily Hull, *Cost of Living 2023* Western Australian Council of Social Services (Report, 2023) p 26.

<sup>2</sup> Australian Bureau of Statistics, *Monthly Consumer Price Index Indicator* (released 28 February 2024, retrieved online 6 March 2024 via <https://www.abs.gov.au/statistics/economy/price-indexes-and-inflation/monthly-consumer-price-index-indicator/latest-release-detailed-monthly-data>).

<sup>3</sup> For example, due to lack of access to economic security based in accumulated wealth. See Australian Government, Australian Institute of Health and Welfare, 'Older Australians' (Web report, published 28 June 2023, retrieved online 6 March 2024 via <https://www.aihw.gov.au/reports/older-people/older-australians/contents/income-and-finances>).

- Establish the foundations of affordable, sustainable systems for generations of young people now and into the future.

The Australian Government has access to the resources<sup>4</sup> and community support needed to action meaningful, sustainable change that delivers relief from the cost-of-living pressures for young people. The time for action is now.

## 1.1 Method

This submission is based on a preliminary analysis of qualitative data from a survey of 88 young people distributed by YACWA over two weeks in February 2024. The purpose of sharing this data is to amplify the lived experience and voices of young people in Western Australia in a Federal Inquiry context.

The survey gathered the following information:

- Basic demographic data including age, location, income source(s), weekly income after tax, description of living arrangement and description of work/study arrangements;
- An assessment of ongoing affordability of necessities including housing, groceries, bills, transport, healthcare, entertainment, and savings;
- Qualitative data regarding the impact of the cost-of-living crisis on individual respondents; and
- Qualitative data regarding solutions proposed by respondents.

The intended outcomes of the implementation of submission recommendations are that:

- The basic survival needs<sup>5</sup> of all young people are met, and
- Positive outcomes across mental health, social wellbeing and quality of life are achievable for all young people.

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<sup>4</sup> Australian Government, *Budget 2023-24. Mid-Year Economic and Fiscal Outlook 2023-24*, (2024), p 58.

<sup>5</sup> See Maslow's hierarchy: A. H. Maslow, 'A theory of human motivation' *Psychological Review* (1943) 50(4), p 370-396.

## 2.0 Australia’s cost-of-living crisis: current perspectives from young people in WA

2.1 Table 1: Demographic breakdown of data shared by 88 survey participants

<b>Age</b>	Between 21 and 25 years old: 67 participants. Between 16 and 20 years old: 20 participants. 12 years old: one participant.
<b>Location</b>	Perth Metropolitan region: 82 participants. Peel region: 3 participants. Mid West: 1 participant. South West: 1 participant. Pilbara: 1 participant.
<b>Living arrangement</b>	At home or with family: 58 participants. Renting: 46 participants. In a share-house and/or with a partner: 33 participants. In student accommodation: 5 participants. In crisis or temporary accommodation: 7 participants. Experiencing homelessness: 1 participant. Homeowner: 3 participants.
<b>Occupation(s)</b>	Attending high school: 8 participants. Attending TAFE or university: 55 participants. Employed casually: 48 participants. Employed part-time: 17 participants. Employed full-time: 18 participants. Unemployed and seeking employment: 12 participants. Volunteer: 26 participants. Carer: 2 participants.
<b>Weekly income (after tax)</b>	\$0.00 - \$450.00: 40 participants. \$450.00 - \$850.00: 31 participants. \$850+: 17 participants <i>Note: \$882.80 = minimum wage for age 21+<sup>6</sup></i>

<sup>6</sup> Australian Government, Fair Work Ombudsman, ‘Minimum wages’ (retrieved online 6 March 2024 via <https://www.fairwork.gov.au/pay-and-wages/minimum-wages>).

## 2.2 Key statistics

Responses to YACWA's 2024 *Cost of Living* survey confirmed that necessities such as housing, groceries and healthcare are inconsistently affordable for young people in Western Australia, including those with access to family support and/or income above minimum wage for their age. Of the cohort of 88 respondents:

### *Housing*

- Only 27% of all respondents reported that they can 'always' afford housing costs.

### *Food, groceries and transport*

- 60% of young people responded that they can only 'sometimes' afford groceries.
- 79% of respondents who receive Government income support responded that they can only 'sometimes' afford groceries.
- Transport affordability reflected similar response numbers.
- Only 16% of total cohort reported 'always' being able to afford groceries.

### *Healthcare*

- 30% of the total cohort reported 'never' being able to afford healthcare, which included 'appointments with a doctor, psychologist or specialist' and 'medication'.
- 46% responded 'sometimes' being able to afford healthcare.
- 53% of respondents who receive a Government payment responded that they can 'never' afford healthcare, and 37% of this cohort responded 'sometimes'.

### *Entertainment and hobbies*

- 67% of respondents responded only 'sometimes' being able to afford entertainment, including arts, sports and social experiences.
- Only 16% of respondents are 'always' able to afford entertainment and hobbies.

### *Saving money for the future*

- Of the total cohort of 88 young people, 42% responded that they can 'sometimes' afford to save for the future and 43% reported that they can 'never' afford to save money for the future. Only 12% responded that they can 'always' afford to save money.
- Of the reduced cohort of 19 young people who receive a Government payment as part of their income, 63% responded 'never' having money left over to save for the future and 32% responded 'sometimes' having money left over to save for the future.

Table 2: Percentage<sup>7</sup> of whole cohort of survey participants responding to the question of how often they can afford the following necessities (highest % in red)

<i>I can afford...</i>	Always	Sometimes	Never	N/A
<b>Housing</b>	27%	33%	10%	30%
<b>Groceries</b>	16%	60%	12%	12%
<b>Transport</b>	19%	60%	19%	2%
<b>Bills</b>	22%	38%	11%	29%
<b>Entertainment</b>	16%	67%	13%	4%
<b>Healthcare</b>	14%	46%	30%	5%
<b>Education or training costs</b>	19%	32%	18%	31%
<b>Hobbies</b>	16%	56%	22%	7%
<b>Repaying debts or loans</b>	10%	34%	17%	39%
<b>Saving money for the future</b>	12%	42%	43%	2%

<sup>7</sup> Rounded values based on whole cohort of 88 survey respondents.

Table 3: Percentage<sup>8</sup> of young people receiving a Government income support payment responding to the question of how often they can afford the following necessities (highest % in red)

<i>I can afford...</i>	Always	Sometimes	Never	N/A
<b>Housing</b>	26%	42%	16%	16%
<b>Groceries</b>	5%	79%	11%	5%
<b>Transport</b>	11%	74%	16%	0%
<b>Bills</b>	16%	53%	11%	20%
<b>Entertainment</b>	11%	67%	22%	0%
<b>Healthcare</b>	5%	37%	53%	5%
<b>Education or training costs</b>	21%	47%	26%	5%
<b>Hobbies</b>	11%	47%	37%	5%
<b>Repaying debts or loans</b>	11%	42%	16%	32%
<b>Saving money for the future</b>	5%	32%	63%	0%

<sup>8</sup> Rounded values based on reduced cohort of 19 survey respondents.



## 2.3 Findings

### 2.3.1 Young people are relying on family support to survive the housing crisis

Young people told us:

*“I am very lucky to be able to live at home where my parents support me ... I was planning on moving out very soon which is now impossible.”* - 20 year old university student, working two jobs

*“I can't afford to move out of home, which is critical for my disability, and I am not eligible for any of the NDIS housing options.”* - 23 year old, university student and carer

*“Rent prices have increased so fast. I do not have family in Perth I can rely on if I lose my rental.”* - 20 year old university student, working one job

*“I am heavily relying on family and food hamper services for groceries.”* - 25 year old, working one job

*“I am living with a friend after leaving dangerous home conditions fearing violence and transphobic abuse.”* - 20 year old student

It's harder than ever for young people to become financially independent. Private rental prices in Perth have increased exorbitantly in recent years,<sup>9</sup> and families are feeling the pressure of supporting their young family members for longer periods of time. Sector tell us that increased dependence on family is resulting in increased mental health and family violence risks for young people, particularly for marginalised cohorts such as young people who identify as LGBTIQ+.<sup>10</sup> Young people without family support are at higher risk of experiencing homelessness than their family-supported peers.<sup>11</sup>

The Federal Government must prioritise addressing the impact of unaffordable housing on the wellbeing of young people.

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<sup>9</sup> Graham Hansen and Emily Hull, *Cost of Living 2023* Western Australian Council of Social Services (Report, 2023) p 26 citing data from National Shelter, the Brotherhood of St Laurence, and SGS Economics and Planning *Rental Affordability Index* (Report, 2023).

<sup>10</sup> See Royal Australian College of General Practitioners, *The White Book. Abuse and violence – working with our patients in general practice. LGBTIQ+ Family abuse and violence*. (5<sup>th</sup> edition, 2022), p 322.

<sup>11</sup> Jessica Heerde et al, 'Life-course predictors of homelessness from adolescence into adulthood: A population-based cohort study' *Journal of Adolescence* (2021) 91(1), p 15-24.

### 2.3.2 Food unaffordability is seriously impacting the health and wellbeing of young people

Access to adequate food is a human right engrained in international law.<sup>12</sup>

Survey participants across all income levels told us:

*“Often I do not eat properly due to food costs.”* - 24 year old, working one job

*“I’m more likely to just not eat proper meals for days than go to the supermarket and spend way too much.”* - 23 year old, working full time

*“Sometimes I can’t eat because I need to fuel my car up.”* - 17-year-old high school student and volunteer, working one job and living in temporary accommodation

*“I don’t eat sometimes just to stretch my food because it is so expensive.”* - 24 year old, working full time

*“I am underweight due to not being able to afford the food I need.”* - 24 year old, working part time

*“I have to eat cheaper and less nutritious foods which effects my mental health and triggers my eating disorder. I can’t go out with my friends and socialise as much because going out for coffee, drinks, food, and activities just doesn’t fit into my budget after necessities.”* - 22 year old university student and volunteer, working one job

*“I am always worried that the cost of food will keep climbing.”* - 20 year old university student, working one job

The severe impact that the high cost of food is having on the physical and mental health of young people is evident. Young people are being forced to make extremely difficult financial decisions between rent, healthcare, fuel and food, often resulting in restricted access to food due to cost. Note that 93% of survey participants reside in the Perth Metropolitan area: food unaffordability and consequential food insecurity are more severe in regional and rural areas of Western Australia.<sup>13</sup>

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<sup>12</sup> United Nations, *International Covenant on Economic, Social and Cultural Rights* (1966) UNGAR 200A (XXI), Article 11.1.

<sup>13</sup> T. Landrigan et al, ‘Protocol for the Development of a Food Stress Index to Identify Households Most at Risk of Food Insecurity in Western Australia’ *International Journal of Environmental Research and Public Health*, (2018) 16(1), p 79.

We welcome the Federal Government's announcement of the Australian Competition and Consumer Commission's *Supermarkets inquiry 2024-25* in response to supermarket price-gouging during the cost-of-living crisis in Australia.

Government must also take action to improve food affordability for young people in the interim period before the *Inquiry* report is released in 2025. As survey responses confirm, young people cannot afford to wait for improved access to food.

### **2.3.3 Healthcare is unaffordable for young people**

Australia is obliged under international law to ensure that the human right to the 'highest attainable standard'<sup>14</sup> of healthcare is available to young people, yet only 14% of young people responding to YACWA's *Cost of Living* survey reported 'always' being able to afford the medical care that they need.

Australia's healthcare system achieves strong healthcare and equity outcomes compared with other high-income countries<sup>15</sup> yet ranks significantly lower when assessed for access to care.<sup>16</sup> Current data shows that in Western Australia just 9.2% of GP clinics offer bulk billing,<sup>17</sup> down from 26.1% of clinics in 2023,<sup>18</sup> with the average out-of-pocket cost for a 15-minute consultation costing \$41.00.<sup>19</sup> The reduced number of mental health treatment sessions available under the Medicare rebate subsidy from January 2023 onwards<sup>20</sup> has further reduced access to essential mental healthcare for young people, who are struggling to access sessions due to cost even when subsidised.

Survey respondents described the following essential services as often or always unaffordable:

- GP appointments,
- Medication,
- Gender affirming healthcare,
- Mental health support,
- Dental treatment,
- Disability assessment and diagnosis, and

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<sup>14</sup> *United Nations Convention on the Rights of the Child* (1989) (ratified by Australia in 1990), Article 24.1. The *UNCRC* applies to young people up to the age of 18; the healthcare rights of young people aged 18 – 25 are protected by Article 25 the *United Nations Declaration of Human Rights* (1948).

<sup>15</sup> Stephen Duckett, 'How does Australia's health system rate internationally?' *The Conversation* (web article published 12 August 2021, retrieved online 6 March 2024 via <https://theconversation.com/how-does-australias-health-system-rate-internationally-this-year-it-wins-bronze-165805>).

<sup>16</sup> *Ibid.* Australia was ranked 8<sup>th</sup> out of 11 countries for access to care in the cited US-based Commonwealth Fund survey in 2021.

<sup>17</sup> James Gillespie, 'Blue Report: National General Practitioner Listings' Cleanbill (Report, January 2024), p 6.

<sup>18</sup> *Ibid.*

<sup>19</sup> *Ibid.*

<sup>20</sup> Ten rebate-subsidised sessions are available annually, down from the twenty sessions made available from 2020 – 2022.

- Physical exercise facilities.

Young people told us:

*“I don’t go to the doctors now that bulk billing is gone.”* - 24 year old, working full time

*“I haven’t been able to go to the dentist for a few years.”* - 23 year old university student, working one job

*“I rely on medication that is not covered by Medicare.”* - 20 year old student

*“I can’t afford to buy certain groceries, and find myself reaching for cheaper alternatives, which aren’t always the healthiest options. I feel this will have long term effects on my health, and I worry about the money I’ll have to spend on that in the future. I avoid visits to the dentist and psychologist because I just can’t afford it.”* - 23 year old, student working part time

*“The cost of living causes great mental health issues with my extremely severe stress and anxiety.”* - 24 year old, working full time

*“The main impact it has on me is paying for my therapy. As the cost of living goes up, therapists’ prices go up and what Medicare pays for doesn’t increase.”* - 12 year old, high school and TAFE student

*“I haven’t seen a doctor to sort out chronic health issues or a psychologist to ease my mental health struggles since before the pandemic.”* - 24 year old, volunteer, working one job

The Australian Government must address the clear crisis in healthcare affordability that is causing ongoing harm to young people who are unable to access the care that they need.

### 2.3.4 Young people are experiencing increasing social isolation due to cost-of-living pressure

Social connection protects young people against poor mental health outcomes.<sup>21</sup> Concerningly, YACWA is hearing that the cost-of-living is becoming a major barrier to experiences of social connection and community for young people in Western Australia.

- 72% of survey respondents cited that their social life, friendships and/or ability to 'go out' have been significantly affected by the high cost-of-living.

Survey respondents reported missing out on social experiences, friendships, time with partners, and time participating in community activities like sports and arts due to high cost and/or the need to work more or stay home to live within their budgets.

Young people told us:

*"I stress about going to social events and have often had to say no to group activities because I can't afford to go. I am missing out on fun, social things which should be enjoyed in life and are good for mental health, all due to the cost of living crisis."* - 23 year old, university student, working one job

*"I struggle to do anything other than go to work and buy the essentials. I don't get the luxury of going out with my friends or ordering something for dinner."* - 22 year old, working full time

*"It is too hard to make money and manage personal life."* - 25 year old, university student working part-time

*"I have to be self-conscious with spending money. No social life at all."* - 21 year old, university student working one job

*"I am missing out on things I'd love to do."* - 23 year old, university student and volunteer

*"(The cost-of-living) has made me feel pressured to work over doing anything social or fun with friends and my partner. I feel like I have to be working constantly to get anywhere with savings."* - 24 year old, volunteer working more than 1 job

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<sup>21</sup> See K Filia et al, 'Social exclusion and the mental health of young people: Insights from the 2022 Mission Australia Youth Survey' Orygen and Mission Australia (Report, 2023).

*“I want to try new things and new hobbies but the cost of everything I need to live is too high.”* - 25 year old, working full-time

*“The expense of everything gives me anxiety and ruins any nice thing I would like to do for myself.”* - 22 year old, university student working one job

Young people are reconsidering their study options due to unaffordability. Youth Allowance is not sufficient to support a young person to meet their cost-of-living while studying, requiring young students to rely on family, work overtime, and/or leave study to survive, and excluding them from positive social experiences associated with studying. The Australian Taxation Office’s record 7.1% increase to the indexation of HECS-HELP debts in 2023<sup>22</sup> (up from 3.9% in 2022 and 0.6% in 2021) significantly exacerbates the financial pressures associated with studying that young people are facing, disincentivising engagement with study<sup>23</sup> due to short- and long-term unaffordability.

Young people told us:

*“I have had to postpone returning to university. The cost of living has caused me to decline social events with friends or to pay for events/hobbies and instead prioritise necessities such as food and bills.”* - 21 year old, working full time

*“I might have to leave uni.”* - 23 year old, university student and volunteer

*“I can’t enjoy things like social sports or clubs.”* - 18 year old, university student and volunteer

### **2.3.5 The future: surviving without savings**

- 88% of survey respondents sometimes or always live paycheck to paycheck.
- 43% of all respondents ‘never’ have enough money to save for the future.

*“I have absolutely no margin of error. I live completely week to week.”* - 23 year old university student, working one job

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<sup>22</sup> Australian Government, Australian Taxation Office, ‘Study and training loan indexation rates’ (webpage published 1 May 2023, retrieved online 6 March 2024 via <https://www.ato.gov.au/tax-rates-and-codes/study-and-training-support-loans-indexation-rates>).

<sup>23</sup> Increasing skill shortages across professions in Australia (see Australian Government, Jobs and Skills Australia, ‘Current skills shortages’ 2024 at <https://www.jobsandskills.gov.au/publications/towards-national-jobs-and-skills-roadmap-summary/current-skills-shortages>) should be analysed in relation to the impact of the cost-of-living crisis on study and training choices available to young people.

Saving up to own a home, for example, is an inaccessible goal for young people today, several of whom told us that they have 'no hope' of ever owning a home. Saving for a car, holiday or unexpected future expenses is extremely difficult if not impossible once the cost of weekly necessities are covered. Even young people earning a consistent income with access to family support reported difficulty saving.

*“As a young adult, who is working good hours and still living at home I cannot afford to save for the future.”* - 22 year old university student, working one job

*“It’s impossible for me to save money after paying for my essentials because everything is so expensive. Sometimes it feels like I’ll never be able to achieve what I want because I can’t save enough money.”* - 24 year old, working more than 1 job

One survey respondent described feelings of 'existential dread for the future' caused by the cost-of-living crisis.

Dread and hopelessness will only be compounded by inadequate action from Government on the affordability of housing, food and healthcare. Government cannot expect young people to become financially stable adults without ensuring that life is affordable, comfortable and sustainable for all young people today.

### 3.0 Solutions: summary of recommendations

The cohort of 88 survey respondents call on Government to implement four key recommendations to address the cost-of-living crisis:

#### Recommendation 1: Regulate Australia's housing market to ensure housing is affordable and accessible for young people

##### *Aligned actions*

- 1.1 Support the establishment and resourcing of an Australian Public Property Developer;<sup>24</sup>
- 1.2 Reduce tax benefits for property investors by phasing out legislated tax benefits such as the capital gains tax discount and negative gearing.

##### *Outcomes*

Improve housing affordability and create housing security for young people across Australia. The Australian Public Property Developer model will improve housing affordability and relieve rental stress for young people by:

- Building 360,000 homes over the next 5 years<sup>25</sup> and a total of 610,000 homes in the next decade,<sup>26</sup> and
- Allocating the availability of 30% of developed properties to young people aged 15-24 as a target population.<sup>27</sup>

#### Recommendation 2: Raise the rates of the JobSeeker Payment and Youth Allowance

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<sup>24</sup> Parliamentary Budget Office, 'Policy costing: public property developer' (published 1 March 2024, retrieved online 7 March 2024 via [https://www.pbo.gov.au/sites/default/files/2024-03/Public property developer 1.pdf](https://www.pbo.gov.au/sites/default/files/2024-03/Public%20property%20developer%201.pdf)). See also The Greens, 'Public Property Developer would save renters and first home buyers thousands' (media release published 6 March 2024, retrieved online via <https://greens.org.au/news/media-release/public-property-developer-would-save-renters-and-first-home-buyers-thousands>).

<sup>25</sup> Ibid, p 1. The Albanese Government's Housing Australia Future Fund and National Housing Accord are together only committed to delivering 40 000 social and affordable homes in the next 5 years: see Housing Australia, 'Housing Australia Future Fund Facility and National Housing Accord Facility' at <https://www.housingaustralia.gov.au/housing-australia-future-fund-facility-and-national-housing-accord-facility>).

<sup>26</sup> Parliamentary Budget Office, 'Policy costing: public property developer', p 1.

NB: 2018 Australian Housing and Urban Research Institute (AHURI) data forecasts needed social housing stock by 2036 at just under 730 000 dwellings (Lawson et al, 'Social housing as infrastructure: an investment pathway' AHURI (Report, 2018), p 63); the Public Property Developer will contribute substantially to meeting Australia's forecasted housing stock needs.

<sup>27</sup> Parliamentary Budget Office, 'Policy costing: public property developer', p 10.



### **Aligned actions**

- 2.1 Raise the rate of JobSeeker and Youth Allowance payments to at least \$76 per day, adequately indexing both payments aligned with increases to wages and CPI;<sup>28</sup>
- 2.2 Waive the parental income test for Youth Allowance; and
- 2.3 Improve disability and illness support payment options for young people.

### **Outcomes**

- Prevent harm caused by inadequate income support;<sup>29</sup>
- Increase access to Youth Allowance for young people under the age of 22 classified as ‘dependent’;
- Relieve pressure that young people reliant on Government payments are experiencing: based on YACWA survey data,
  - 75% of young people receiving Government payments also work casually, part-time or for cash jobs to supplement their income due to payment inadequacy;
  - 84% of young people receiving Government payments attend school, TAFE or university; and
  - 42% of young people receiving Government payments also hold volunteering and/or caring responsibilities.

## **Recommendation 3: Improve access to healthcare for young people**

### **Aligned actions**

- 3.1 Resource Medicare to include dental;
- 3.2 Resource Medicare to include gender affirming care;<sup>30</sup>
- 3.3 Support 100% of General Practitioner practices in Western Australia to offer bulk billing for appointments to all young people.<sup>31</sup>

### **Outcomes**

- Meaningfully address Australia’s healthcare affordability crisis with specific attention to the needs of young people; and
- Deliver on Government’s responsibility to uphold the human right of access to healthcare under the *International Convention on the Rights of the Child*.

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<sup>28</sup> Australian Council of Social Services, “‘It’s not enough’: why more is needed to lift people out of poverty’ (Report, 2023), p 5.

<sup>29</sup> Ibid, p 2-23.

<sup>30</sup> See Ashleigh Barraclough, ‘Transgender Australians waiting years for gender-affirming surgery, as Medicare bid looms’ *ABC News* (published 25 August 2023, retrieved online 6 March 2024 via <https://www.abc.net.au/news/2023-08-25/transgender-affirming-surgery-barriers-waiting-lists-costs/102473890>).

<sup>31</sup> See Gillespie, ‘Blue Report: National General Practitioner Listings’, p 6 – 12.

## **Recommendation 4: Improve the affordability of groceries, fuel and bills for young people**

### ***Aligned actions***

- 4.1 Empower the Australian Competition and Consumer Commission to regulate the price of groceries, petrol and utilities in line with inflation;
- 4.2 Introduce interim food price subsidies to make groceries affordable for young people until the *Supermarkets inquiry 2024-25* is complete and recommendations can be implemented; and
- 4.3 Establish an inquiry into access to food and the impacts of food prices on young people in Australia.

### ***Outcomes***

Ensure ongoing that the basic needs of young people are met by improving access to food and essentials.

## **4.0 Conclusion**

The impact of the current cost-of-living crisis on young people in Australia must be addressed as an urgent priority for the Federal Government. This submission aims to make it clear to Government that the affordability of housing, healthcare and food must be rapidly improved to uphold basic human rights and support the wellbeing of young people. Recommendations 1 – 4 offer solutions based on the lived experience of young people in Western Australia, who expect and deserve action from Government that a) provides immediate cost-of-living relief and b) invests in the creation of sustainable systems for their futures. We look forward to the Senate Inquiry's response.

Any questions regarding this submission can be directed to YACWA's policy team at [yacwa@yacwa.org.au](mailto:yacwa@yacwa.org.au).