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Select Committee on Cost of Living
PO Box 6100
Parliament House
CANBERRA ACT 2600

Via email: [REDACTED]

Dear Select Committee

Thank you for the opportunity to respond to the *Select Committee on Cost of Living Inquiry* (the Inquiry) on behalf of the Queensland Family and Child Commission (QFCC). The QFCC recognises the impact of cost of living pressures on Queensland families and has contributed to other federal inquiries addressing material basics through the *National Housing and Homelessness Bill 2024*,¹ *National Housing and Homelessness Agreement Review Issues Paper*² and *National Housing and Homelessness Plan Issues Paper*³ highlighting key priorities to consider to lower the cost of living for children, young people and their families.

The QFCC is a statutory body that works collaboratively with government and non-government stakeholders, including families and communities, to help identify and improve systemic issues to support young Queenslanders to grow up in safe and inclusive environments where they are valued and supported to reach their full potential.

Our *Growing Up in Queensland 2024* report⁴ revealed that 91 per cent of young people aged 18–24 years are concerned that increases in cost of living are having an adverse impact on their lives, and the 2024 *Statutory systems workforce survey: Research report* reflected that 94 per cent of frontline workers in the child protection, youth justice, and family support systems believe increased cost of living is having a negative impact on children, young people, and families.⁵ As Queensland's family and children Commission, we are deeply concerned by the impacts of rising costs of living on the wellbeing and livelihoods of communities across

¹ Queensland Family and Child Commission (2024). *National Housing and Homelessness Plan Bill 2024- Policy Submission. Policy Submission – Final*.

² Queensland Family and Child Commission (2022). *Productivity Commission National Housing and Homelessness Agreement Review Issues Paper- Policy Submission. Productivity Commission – Submission Final*.

³ Queensland Family and Child Commission (2023). *National Housing and Homelessness Plan Issues Paper- Policy Submission. Issues Paper – Submission Final*.

⁴ Queensland Family and Child Commission (2024). *Growing Up in Queensland 2024. GUIQ – Final Report*.

⁵ Queensland Family and Child Commission (2024). *Statutory systems workforce survey: Research report. Final Report*.



Queensland and the nation. In considering this Inquiry, we consulted with QFCC Youth Advocates to understand the impacts of cost of living pressures on Queensland's young people.⁶

Household costs and expenses

Interim Report 1 noted rising costs of food and groceries as a major contributing factor to the cost of living pressures experienced by Australian communities, and young people are reporting to be skipping meals and buying less fresh produce to manage increasing costs and reduce spending.^{7,8} Rising costs of electricity and gas are a major concern for young people and families, with 65 per cent of Australians worried that energy will be unaffordable in the next ten years.⁹ It is particularly concerning to learn that the impacts of rising household costs are impacting children and young people and their schooling. The Queensland Council of Social Services (QCOSS) *Living Affordability in Queensland 2024* survey found that parents are reporting that their children are missing out on education opportunities because families cannot afford to get them to school.¹⁰

The Monash University *2024 Australian Youth Barometer: Understanding Young people in Australia today* summary reported more than half of young people had experienced underemployment in the last year.¹¹ The young people we spoke with highlighted that they hold concerns of limited opportunity for financial stability and wealth-growth due to low starting wages in certain industries, compounded by the risks of financial impacts of unpaid internships and work-experience whilst training at university. With consideration to the key findings in Interim Report 1, our consultation reviewed Recommendation 2, *“that the Australian Government, in keeping with the principals of the original Personal Income Tax Cuts, legislate to deliver a lower, simpler, and fairer tax system that fights bracket creep and enshrines aspiration in our tax system”*. The young people we consulted resonated that they are concerned about tax, indexation, and repaying student debt, and that these financial stresses compound their experiences of cost of living pressures.

The QFCC acknowledges many of the recommendations in Interim Report 2 aim to address the consumer-level impacts of cost of living increases, including Recommendation 1, to *“reduce aggregate spending to support the Reserve Bank of Australia in its efforts to curb inflation”*, and Recommendation 7, to *“remove arbitrary price controls from interventions that have the impact of discouraging the investment that will deliver greater supply and lower energy prices for individuals and businesses”*. Young people told us that access to sustainable energy options is important, including having accountability to provide safe and energy-efficient systems in

⁶ The QFCC employs Youth Advocates, aged 14 to 25 years, on a casual basis to provide advice and inform QFCC projects, policies and outcomes.

⁷ Mission Australia (2022). *Australian Youth Survey*. <https://www.missionaustralia.com.au/what-we-do/research-impact-policy-advocacy/youth-survey>

⁸ Office of the Advocate for Children & Young People (2023). *“It should be easier to just exist”: How children and young people are impacted by and responding to the rising cost of living in NSW- Interim Quantitative Report June 2023. Final Report*.

⁹ Energy Consumers Australia (2022). *Energy Consumer Sentiment & Behaviour Surveys. Final Essential Report*.

¹⁰ Queensland Council of Social Services (2024). *Living Affordability in Queensland 2024*. https://www.qcoss.org.au/wp-content/uploads/2024/09/Report_Living-Affordability-in-Queensland-2024_web.pdf

¹¹ Walsh, L., Deng, Z., Huynh, T.B., & Cutler, B. (2024). *The 2024 Australian Youth Barometer: Understanding young people in Australia today*. <https://www.monash.edu/education/cyep/research/the-2024-australian-youth-barometer-understanding-young-people-in-australia-today>



housing developments and rental properties similar to the minimum efficiency standards for rental properties currently in development in Victoria¹², and the scorecard efficiency ratings for Queensland residential properties¹³.

Housing and residential expenses

The QCOSS affordability survey reflected the significant increase in rental prices across Brisbane, where rent prices are 49 per cent higher than before the COVID-19 pandemic – making Brisbane the second most expensive property market in Australia and forcing families and individuals to move further afield to afford housing. Such rent rises are not confined to metropolitan areas, however, with regional locations in Queensland reflecting the highest rents relative to income.¹⁴ The 2024 *Rental Affordability Snapshot* by Anglicare reflected similar concerns of affordability for lower income households. Only a small proportion of privately listed rentals were affordable to those households most affected by cost of living pressures; 13.4 per cent of rentals were affordable for a family of four on minimum wage, and only 1.8 per cent of listed rentals were affordable to a single parent on minimum wage.¹⁵

Housing affordability strain is contributing significantly to rising rates of family and childhood poverty. Teenagers and young people are reporting homelessness at increasing rates, which is compounded by a lack of specialist youth homelessness services, particularly in non-metropolitan areas.¹⁶ The Interim Report 1 findings noted the impacts of cost of living pressures on availability of welfare and community-based charity support, and the Interim Report 2 recommended: “the Australian Government should consider ways to encourage philanthropic activity, including providing tax incentives for charitable giving of goods and services”, and further, “consider policies, including tax deductions, that encourage private sector donations for food and hunger relief charities as a means to support those in desperate need in the cost of living crisis”. There remains concern that these recommendations will not provide concrete or immediate relief or remedy for those families and young people who are experiencing housing distress or are presently homeless. In our consultation with young people, longer-term planning options were discussed including revisiting the Committee’s recommendation to implement the *First Home Super Buyer Scheme* to ensure effective safeguarding of retirement savings capital.

Health: Improving access to doctors and sustainable treatment

The Interim Report 1 discussed the factors driving up costs of living, specifically calling out grocery costs and household expenses. In discussing with young people, we heard that the secondary impacts of cost of living stress is the pressure to prioritise expenses, leading to some young people delaying seeing a doctor due to the cost of a consultation, or limited access to bulk-billing services. Young people also reported not being able to afford specific diagnostic tests and assessments, medications, or specialist appointments where there is a gap between

¹² State Government of Victoria (2024). *Energy efficiency for rental properties in Victoria*. [Energy efficiency for rental properties in Victoria](#)

¹³ State Government of Victoria (2024). *Residential Efficiency Scorecard*. [Scorecard \(homescorecard.gov.au\)](#)

¹⁴ Queensland Council of Social Services (2024). *Living Affordability in Queensland 2024*. https://www.qcoss.org.au/wp-content/uploads/2024/09/Report_Living-Affordability-in-Queensland-2024_web.pdf

¹⁵ Anglicare Australia (2024). *Rental Affordability Snapshot – Regional Reports 2024 (Fifteenth Edition)*. Microsoft Word - 2024_Anglicare SQ_RAS_report_v1.3_final

¹⁶ Queensland Family and Child Commission (2024). *Growing Up in Queensland 2024*. [GUIC – Final Report](#).



Medicare funding and clinical costs. Young people raised the option to expand Medicare to cover dental care and mental health services and expanding bulk-billing opportunities for general practitioners and community clinics to remove barriers to accessing sustainable medical care and treatment.^{17, 18}

Carers – supporting children and young people in the child protection system

As young people in care get older, the cost to adequately support them increases, particularly when they have experienced complex traumas. While health-based services and specialist supports are generally covered in carer allowances, the costs of recreational and leisure activities to support children to thrive, and programs to support ongoing positive household dynamics for the young person must be met within the carer allowance and become unmanageable when families are faced with the rising cost of living.

Individuals and families providing care to children and young people in the child protection system reported specific challenges in managing cost of living given the difficulty in accessing welfare support streams and financial aid.¹⁹ A 2020 study of kinship carers' lived experiences made a number of recommendations including calling for *"equitable financial support for all children without parental support"* given the specific cost of living needs for individuals and families who provide family-based care to children in the child protection system. This study reported that young kinship carers, including those who are caring for their younger siblings, work a greater number of hours compared with young parents of equivalent age, but have reduced earnings and fewer support networks, and therefore reduced capacity to counteract rising cost of living expenses.²⁰

The QFCC has recently supported the launch of a Youth Advocate's Sibling Carer campaign to highlight the specific needs of sibling carers as a unique form of caregiver. This campaign aims to highlight the specific experiences for individuals, usually young people, who are providing care to their siblings within the child protection system. These carers are tasked with not only navigating rising costs of living but also are required to provide a safe, nurturing and healing environment for the children in their care.²¹

Out-of-home care leavers

Young people transitioning from out-of-home care (OOHC) face faster and often unplanned transitions to adulthood compared to their peers in the general population. They often may experience additional challenges to establishing themselves financially, and are more likely to experience homelessness, with higher rates compared to their peers. In Victoria, for example,

¹⁷ Office of the Advocate for Children & Young People (2023). *"It should be easier to just exist": How children and young people are impacted by and responding to the rising cost of living in NSW- Interim Quantitative Report June 2023. Final Report.*

¹⁸ Queensland Council of Social Services (2024). *Living Affordability in Queensland 2024.* https://www.qcoss.org.au/wp-content/uploads/2024/09/Report_Living-Affordability-in-Queensland-2024_web.pdf

¹⁹ Kiraly, M. (2020). *"We're just kids as well": towards recognition and support for young kinship carers: Diversity in kinship care Research Series Report 2: Kinship care by young people. We're Just Kids As Well – Research Report.*

²⁰ Kiraly, M. (2020). *"We're just kids as well": towards recognition and support for young kinship carers: Diversity in kinship care Research Series Report 2: Kinship care by young people. We're Just Kids As Well – Research Report.*

²¹ Queensland Family and Child Commission (2024). *Empowering sibling caregivers: Supporting families, building futures.* <https://www.qfcc.qld.gov.au/siblingcarers>



the rate of homelessness service access for young people leaving care is 3.6 per 10,000, compared to 2.5 per 10,000 for the general population. Globally, studies show homelessness rates for care leavers are between 26–36 per cent, compared to under 10 per cent for the general population. Research is needed to explore the varied pathways of homelessness, their experiences, and contributing factors over time.²² The impacts on children in care, young people leaving care, and families and individuals providing care must be explored and considered with respect to their specific needs.

The QFCC acknowledges the broad and extensive review of empirical data, submissions, and community consultation which has contributed to the Senate Committee's Inquiry, and the two Interim Reports. I acknowledge the work of the Committee to explore short-term, interim, and long-term solutions to slow the rate of cost of living increases and provide solutions to support individuals, families, children and young people to access not only material basics but recreational and community engagement opportunities to thrive and live full lives.

If you would like to discuss our submission further, please contact me via telephone on [REDACTED] or via email at [REDACTED]

Yours sincerely

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Luke Twyford
Principal Commissioner
Queensland Family and Child Commission

26 October 2024

²² Chikwava, F., Cordier, R., Ferrante, A., O'Donnell, M. & Pakpahan, E. (2024). *Trajectories of homelessness and association with mental health and substance use disorders among young people transitioning from out-of-home care in Australia*. <https://www.sciencedirect.com/science/article/pii/S0145213424000127?via%3Dihub>

