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Concessions

Like all state governments, the South Australian state government provides concessions for people living on very low incomes and struggling with affordability of essential services. Those who are eligible receive a discount, subsidy, rebate, or exemption on fees or goods or services to assist people to get where they need to go, meet their basic needs, and live healthier lives. However, the concessions system retains the markers of its piecemeal development over time. The table below, reproduced from SACOSS' recent report¹ shows that there is a patchwork of different payments with varying eligibility criteria.

Eligibility for SA Concessions

	Age Pension	Working-age Centrelink payment	Low Income Health Care Card	Other low-income provision	Asylum seekers
Cost of Living	✓	✓	✓	✓	✓
Energy Bill	✓	✓	✓		✓
Water & sewerage	✓	✓	✓	✓	✓
Public transport	✓	✓			✓
Driver's licence, vehicle rego	✓				
Emergency Services Levy	✓	✓	✓		
Ambulance cover	✓				
Switch for Solar*	✓				
Residential parks	✓	✓	✓		
Funeral Assistance	✓	✓	✓	✓	✓
Glasses SA	✓	✓			
Medical heating and cooling	✓	✓	✓		
Personal alert systems	✓				

*Recipients of Disability Support Pension and Widow Allowance are also eligible for the scheme.

This patchwork makes concessions complex to navigate, and worse, creates poverty premiums and barriers to accessing support. Poverty premiums arise where those on lower

¹ Marks, S. & Ogle, G. (2021) [The State of Concessions in South Australia: Poverty Premiums and Barriers to Access](#), Unley: South Australian Council of Social Service.

incomes (e.g. working age Centrelink payments) are denied concessions available to people on higher incomes such as the age pension.

There are other inconsistencies and barriers to access. For instance, renters receive lower payments under the Cost of Living Concession than home-owners on similar incomes, people living in share-housing may be excluded from energy and cost of living concessions, and asylum seekers and those outside of the Centrelink system miss out on most concessions. The system is in need of major reform.

SACOSS Proposals

SACOSS is calling for 3 major initiatives to address the systemic flaws in concessions:

- **A broad review of the concession system** as a whole to ensure consistency, proper targeting and ease of access across the system;
- **Extension of all concessions available to age pension recipients to other Centrelink recipients** receiving lower payments; and
- **Introduction for all concessions of an additional low-income eligibility criteria which is not based on receipt of Centrelink benefits** in order to support those living in waged poverty or otherwise outside the Centrelink system.

Alongside these systemic initiatives, SACOSS is recommending a number of smaller changes to specific concessions to remove poverty premiums and barriers to access.

Recommendations to remove poverty premiums

Concession	Recommendation
Public transport	Extend available public transport support for Seniors to all passengers who meet requirements for concession travel.
Public transport	Introduce free public transport for all South Australian children and young people until the end of their secondary education.
Cost of Living	Increase the renter payment rate of the Cost of Living concession to the homeowner level.
Cost of Living	Raise the income cap for the low-income provision eligibility criteria.
Energy Bill	Shift from a fixed rate to percentage-based energy bill concession.

Recommendations to remove barriers to access

Concession	Recommendation
All concessions	Introduce an additional eligibility criteria which is purpose-built for asylum seekers to enable them to qualify for those concessions.
A range of concessions where a Health Care Card is an eligibility criteria	Recognise both the Health Care and Low Income Health Care cards as valid forms of eligibility.
Energy Bill	Raise the shared-householder income limit for the Energy Bill concession.
Energy Bill and Cost of Living	Introduce a partial concession for individuals on low incomes who share a house with people unrelated to them earning over the current \$18,000 ineligibility threshold.
Public transport	Recognise a range of adult concession cards as proof of eligibility to travel on public transport with a concession ticket.
Public transport	Allow concession holders to waive concession-related transport fines after-issue if they can prove their eligibility.

These proposals are detailed in SACOSS' report: *The State of Concessions in South Australia: Poverty Premiums and Barriers to Access*. <https://www.sacoss.org.au/concessions>