

# SA Government Concessions

## Community Panel Survey Results for Ambulance, Personal Transport and Energy Scenarios

October 2023



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# Introduction

**In early 2023, the South Australian Council of Social Service, supported by Mannifera and the Wyatt Trust, commissioned independent consultancy firm democracyCo to bring together a diverse group of citizens to consider the South Australian system of concessions.**

The SACOSS Citizens Panel on State Government Discounts and Concessions (the Panel) involved 33 citizens from diverse backgrounds over 9.5 hours in a deliberative process in September 2023 to consider the below:

**The South Australian Government currently provides some groups in our community with assistance with costs of living through targeted concessions (discounts & rebates) on things like power bills, motor registration, ambulance attendance and public transport. The South Australian Council of Social Services (SACOSS) is currently contributing to a review by the SA Government on these concessions – and they want to understand who you think should be eligible for support.**

The Panel worked for a day face to face and then for 2.5hrs online, crafting a Citizen’s Statement together. Their deliberations included hearing evidence from multiple sources, participative activities, world café conversations and consensus activities, facilitated by DemocracyCo.

At their in-person session the Panel heard from:

- The Hon. Nat Cook, Minister for Human Services
- Ruth Ambler, Executive Director Community Investment and Support, and Olga Laparidis, Director Concessions and Support Services, both from Department of Human Services, about the reform underway and the purpose of the concessions system.
- Dr Rebecca Tooher, Director of Policy and Advocacy and Dr. Greg Ogle, Senior Policy and Research Analyst from SACOSS, to understand their view as an advocacy organisation.

Further to this, the panel considered evidence in the form of videos from three stakeholder groups: Veterans SA, The Commissioner for Children and Young People and The Council on the Ageing. This evidence supported their deliberation.

As well as crafting their Citizen’s Statement together, Panel members took part in a pre and post-workshop survey to understand how their individual views shifted as a result of hearing the evidence and deliberating with the diverse community members on the Panel. The Panel’s Citizen’s Statement, the results of the individual polling pre and post their deliberations, and more information about the demographic makeup of the Panel can be found in “SA Government Concessions, Community Panel, October 2023”.

As part of the post-workshop survey, participants were asked to apply their criteria for prioritising concessions that they had developed as a group. They applied these criteria to three specific concessions scenarios: ambulance cover, private transport (motor registration and driver’s licencing), and energy concessions.

This report outlines the results of this scenarios section of the survey.

# Key Findings

The perspective of the Panel members regarding the specific concession areas of ambulance insurance, transport, and energy – were consistent with their views on how concessions should be applied generally; **that people on low incomes and people with a disability should be prioritised for determining eligibility for concessions.** The full findings of the Panel can be found in the report entitled “SA Government Concessions, Community Panel, October 2023”.

The Panel’s specific findings on ambulance, transport and energy concessions were as follows -

## 1. Ambulance Insurance Scheme

- **Ability or disability** and **level of income** should be the top two prioritised criteria for accessing the State Ambulance Service insurance scheme. **Age should not** be a prioritised criteria unless more funds are available to fund an extension of the scheme.

## 2. Transport Concessions

- **How much money you earn** and **how able you are** should be the top two criteria for determining eligibility for the personal transport concessions.

## 3. Energy Concessions -

- **How much money you earn**, and **Renters** should be the top two criteria for accessing Energy Concessions closely followed by **how able you are**. The Panel considered energy to be an essential service that people on low incomes pay more for as a proportion of their income. People who are renting often don’t have control over the design of the home that they live in and so cannot control or modify how energy efficient it is.
- **Energy Concessions should be calculated as a percentage of the total bill** – NOT a standard preset amount irrespective of use.

# Ambulance Cover Concessions

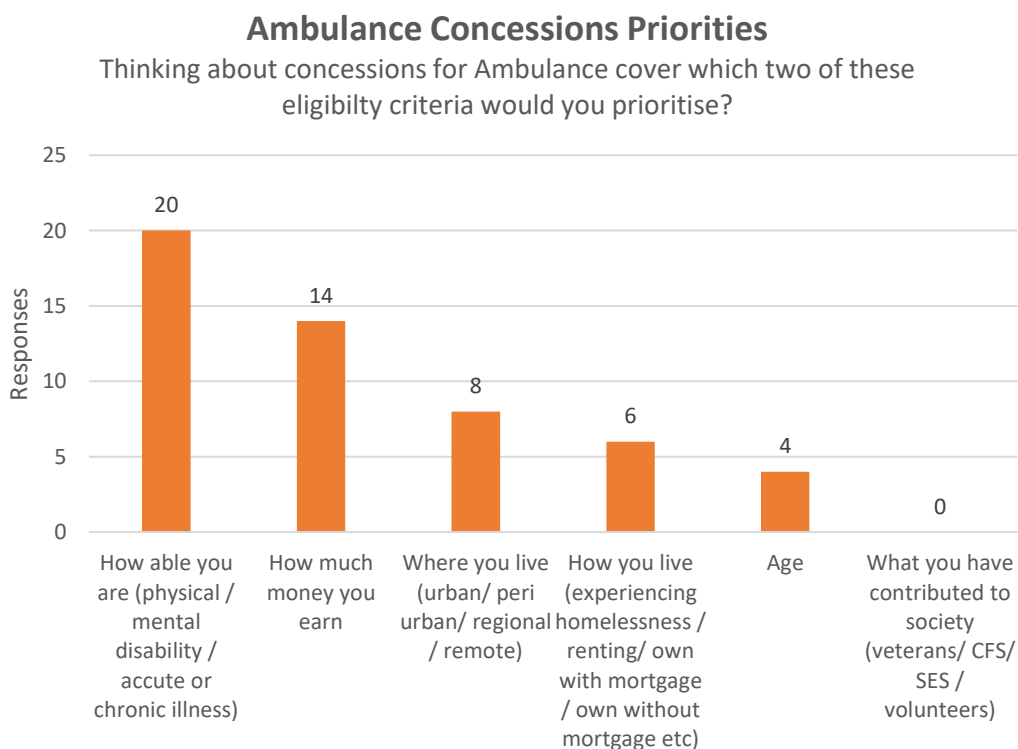
The Ambulance cover concession is the State Ambulance Service insurance scheme. This scheme reduces the fees payable by some people when they require the assistance of an ambulance. In particular, age and disability pensioners, and some income support recipients with children are entitled to a 40% discount on the cost of the insurance. Other income support recipients and people on low incomes are not eligible for this concession.

Panel Participants in the prioritised *how able someone is*, followed by *how much money they earn* as their top two criteria for prioritising access to the State Ambulance Service Insurance scheme.

They highlighted the common connection between disability, illness and low income noting that people with a disability could be more likely to need an ambulance but may not be able to afford ambulance cover. In this context, where you live was also considered important, as regional, rural and remote people face significantly higher fees for ambulance transport.

## Participant Survey Responses

Figure 1



## **Why did you choose these two?**

### **How able you are.**

These people are most likely to need an ambulance as ability is often also tied to health, but they are also most likely to not be able to afford one. They often have many extra financial burdens that others do not have which limits their capacity to pay for ambulance cover.

### **How much money you earn.**

Low income is often also tied to poor health. These people are most at risk of needing an ambulance and they might not have the money to pay for one. Nobody should be discriminated against for urgent medical assistance based on their capacity to afford ambulance cover.

Those on low incomes should always be prioritised for concessions as they pay a higher proportion of their incomes for services. Income relates to the affordability of services.

## **If there was more money available for Ambulance cover concessions, who would you prioritise next?**

Three groups received equal support for being the most important priority groups to receive this concession if more funds were available in the scheme -

- People experiencing homelessness,
- Regional people,
- Older citizens.

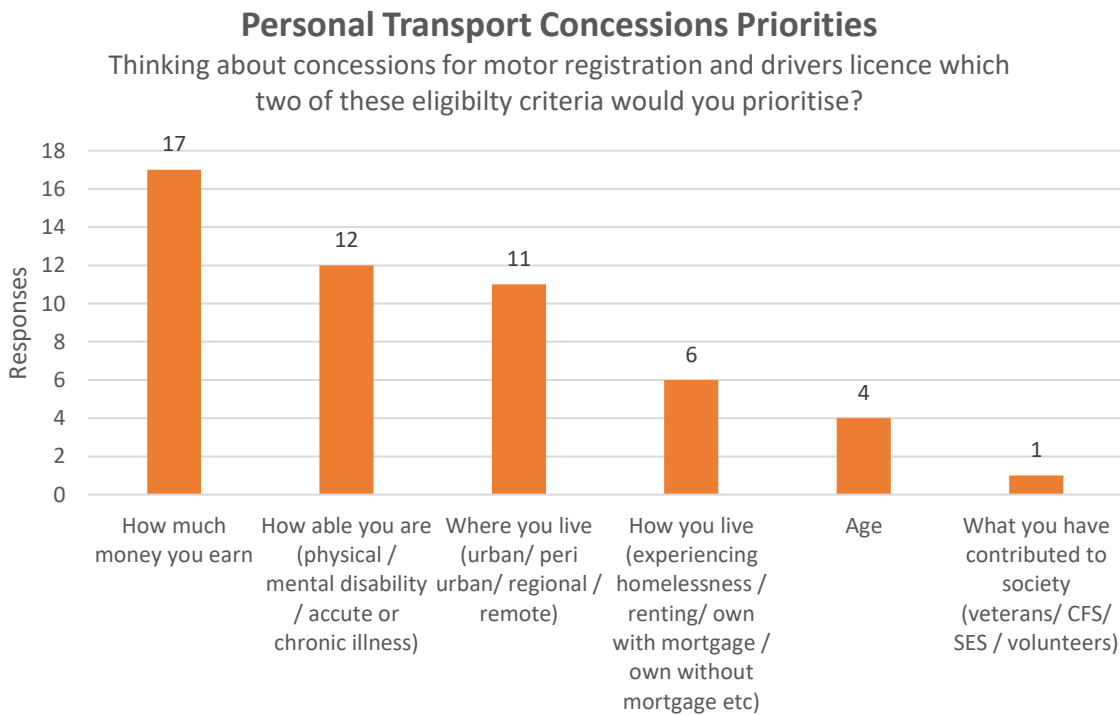
# Personal Transport Concessions

Some income support recipients, and people who are incapacitated and unable to use public transport, receive a 50% discount on the cost of motor vehicle registration and drivers' licences. Other income support recipients and people on low incomes are not eligible for this concession.

Panel Participants prioritised *how much money you earn* and *how able you are* as the top two criteria for determining eligibility for the personal transport concessions, closely followed by *where you live*. They reflected that the ability to travel is an important part of participating in society and people living with a low income, illness or disability may need more support to make sure they can participate. They also highlighted that people who live with a disability or people who live outside metropolitan areas often have no choice but to use personal transport to travel, meaning it is a basic need, not a luxury.

## Participant Survey Responses

Figure 2



### Why did you choose these two?

#### How much money you earn.

Being able to afford transport helps people to connect and participate in society, this is the fairest priority. Someone shouldn't be denied the ability to travel because they cannot afford it. Government uses licensing, compulsory third party insurance and stamp duty as revenue raising and so should provide concessions to those who cannot afford these things.

People on low incomes or low in assets are the most vulnerable and need the concessions more than people with more disposable income. These people also pay a higher proportion of their incomes to purchase services.

### **How able you are (physical / mental disability / acute or chronic illness)**

Participants remarked that transport enables participation in society. Disability or illness impacts on other areas of life and these people may need more support. Most people drive as a choice not a need, but people with some disabilities do not have a choice.

One participant felt that those with the most severe disabilities don't drive and so this is irrelevant for them.

### **Where you live (urban/ peri urban/ regional / remote)**

People in regional and remote areas have no choice but to drive and they have extra costs associated with travel related to distance. One participant also highlighted that this type of concession could encourage people to live in areas outside of the metropolitan area.

### **If there was more money available for motor registration or driver's license concessions, who would you prioritise next?**

If there was more money available to provide concessions, participants on the Panel indicated that the next two highest priority groups for access would be -

1. "How you live" – especially the homeless and renters, and to a lesser extent mortgage holders,
2. "Where you live", especially regional and remote people.



# Energy Concessions

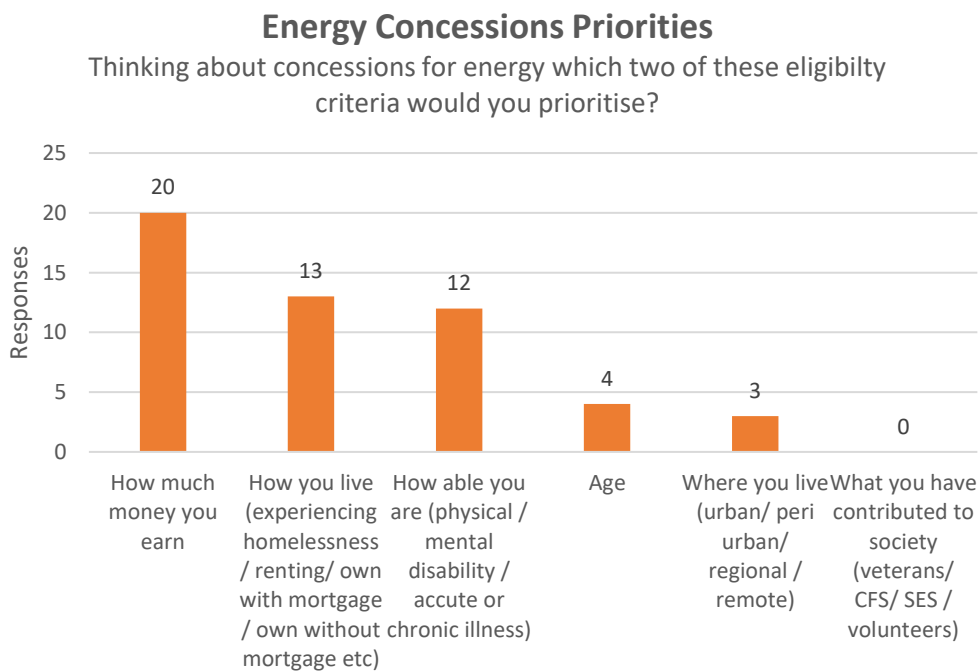
For many households, energy costs are one of the most significant costs of living pressures. Most households where the energy customer (the person on the bill) receives a Centrelink benefit or has a Low-Income Health Care Card are entitled to the energy bill concession, which provides a discount of \$263 from their annual energy bill.

Panel Participants prioritised how *much money you earn* and *how you live* as their top two criteria for accessing Energy Concessions closely followed by *how able you are*.

They highlighted that energy is an essential service and that people on low incomes pay more as a proportion of their income to have these services. People who are renting often don't have control over the design of the home that they live in and so cannot control or modify how energy efficient it is. They also noted that those who are living with a disability or chronic illness often rely on energy services to ensure their health. They spoke about the rising cost of living and the tough choices that people are having to make to get by.

## Participant Survey Responses

Figure 3



### Why did you choose these criteria as a priority?

#### How much money you earn.

Electricity, gas and water are basic necessities and those with low incomes are least likely to be able to afford to pay their costs. Those on lower incomes spend a higher proportion of their incomes on these essential services. One participant also highlighted that people who are unemployed may not leave the house as much and so may consume more energy.

The cost of living is rising, and people are struggling to make ends meet, especially among renters and those paying mortgages. These people might be forced to choose between paying for these services and keeping their homes.

### How able you are (physical / mental disability / acute or chronic illness)

People with a disability or illness face the highest health risk if they have insufficient heating/cooling. Those who rely on energy to keep them alive should have the highest priority. They may also face greater barriers to earning high incomes and if they are home more often, and have medical needs, they are likely to be using more energy.

### How you live (experiencing homelessness / renting/ own with mortgage / own without mortgage etc)

Renters and people paying mortgages are struggling to make ends meet with the rising costs of living. As a tenant, you cannot control the design of your home and you are dependent on your landlord to provide systems that reduce energy costs.

### If there was more money available for energy concessions, who would you prioritise next?

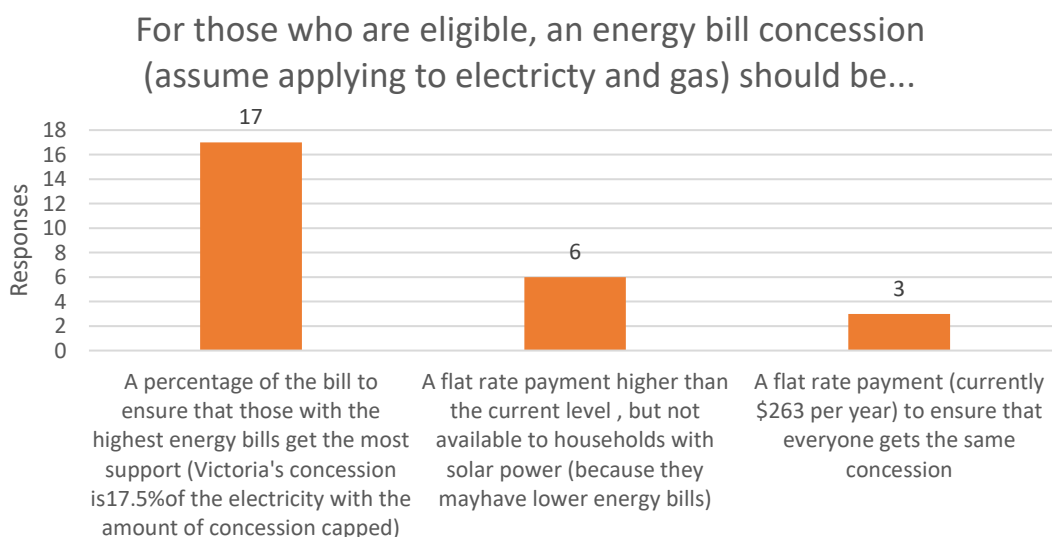
If there was more money available for concessions, participants on the Panel indicated that the next highest priority group for access would be “where you live” with a focus on supporting people who live in regional and rural places where costs were assumed to be higher.

### How concessions and changes to the system should be applied.

With regards to Energy concessions, we also sought to understand how concessions should be calculated or applied to those who are eligible. Participants were given three different options to consider in this regard.

- The concession should be a percentage of the bill to ensure that those with the highest energy bills get the most support,
- The concession should be a flat rate payment higher than the current level but not available to households with solar power,
- The concession should be a flat rate to ensure that everyone gets the same concession.

Figure 4



Panel participants thought that the most appropriate arrangement for the concession would be to calculate it as a percentage of the total bill.

They also thought that if the energy bill concession system did change, that there should be some time for those who would be receiving less concession in the new system to receive the higher rate, but that this time should be limited and then they transition to the new rules.

**Figure 5**

