

# SA Government Concessions

## Community Panel, October 2023



# Table of contents

<b>INTRODUCTION</b>	<b>3</b>
<b>CITIZEN'S STATEMENT</b>	<b>4</b>
<b>PREAMBLE</b>	<b>4</b>
<b>THE CHALLENGE</b>	<b>5</b>
<b>OUR VISION FOR CONCESSIONS</b>	<b>6</b>
<b>WHO SHOULD BE ELIGIBLE FOR CONCESSIONS IN SA?</b>	<b>7</b>
<b>THE CONCESSIONS SYSTEM OF THE FUTURE</b>	<b>9</b>
<b>COMMUNITY PANEL VIEWS BEFORE AND AFTER DELIBERATION</b>	<b>10</b>
<b>PRIORITY AREAS FOR CONCESSIONS</b>	<b>11</b>
<b>INCOME</b>	<b>14</b>
<b>CONTRIBUTIONS TO SOCIETY</b>	<b>15</b>
<b>HOUSING STATUS</b>	<b>16</b>
<b>AGE GROUPS</b>	<b>17</b>
<b>ABOUT THE COMMUNITY PANEL ON STATE GOVERNMENT CONCESSIONS</b>	<b>19</b>

# 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.**

A panel of 33 citizens from diverse backgrounds came together for 9.5 hours in September across two sessions 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 together for a day face to face and then for 2.5hrs online. Their deliberations included hearing evidence from multiple sources, participative activities, world café conversations and consensus activities, facilitated by DemocracyCo.

The Panel heard from the Minister for Human Services, The Hon. Nat Cook at their first session. They also heard from 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. Panel members also heard from 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.

To understand views before and after deliberation, DemocracyCo surveyed Panel members pre-workshop and at the end of the final workshop.

This report is the culmination of their deliberations and the survey work. It includes:

- **Citizens Statement on Concessions** - This Statement is written in the words of the Community Panel on State Government Concessions.
- **Community Panel Views** - the results of polling pre and post the citizen’s deliberations about their individual views on concessions – analysed and presented by democracyCo.
- **Detailed information about the demographic make up of the Citizen Panel** - – written by DemocracyCo.

# Citizen's Statement

*We acknowledge Aboriginal & Torres Strait Islander people as the First Nations of South Australia.*

## Preamble

The Community Panel are pleased to see the system of concessions being reviewed and to participate in that review.

Now more than ever in our recent history, due to the cost of living rising, concessions are important for reducing wealth inequality. Concessions are a very important tool for addressing the cost of living for vulnerable and disadvantaged groups. They help to build a more equitable society by ensuring that everyone has access to essential services.

We acknowledge that future crises will happen and reforming the system is an important safeguard for these future unpredictable circumstances.

We are just a tiny snapshot of the population and we are not trying to discriminate; we are trying to get a simpler and fairer system. We took part in the panel to represent our communities and their wishes.

The Community Panel would like to see the Government take action in response to the recommendations. This includes:

- Increasing the reach of concessions schemes to support vulnerable populations.
- Simplifying the application process.
- Providing more support to those in need.
- There needs to be systems in place to ensure that everyone in need can access the concessions (e.g., language barriers, location, internet access).
- Making sure that people know what is available to them and how to access it or where to find help to access it if needed.
- Make sure that only those who really need the support are receiving concessions.

The Community Panel recognises that the issues with South Australia's existing concession system are a symptom of the large problem of legislation and fundamental policy decisions being made without community input, to the detriment of vulnerable people in our state.

We also recognise that Aboriginal & Torres Strait Islander people, particularly, face disadvantages within our society and hope to see the concessions system improved to support our First Nations people where possible.

Ultimately the goal should be to create a fair and equitable concession system to support those most in need.

# The challenge

The South Australian Government system of concessions appears to have developed in an ad-hoc manner. It lacks a collaborative approach and does not meet the needs of South Australians. Currently, it is insufficiently equitable and is complex to navigate. This is compounded by inconsistent eligibility requirements.

Despite good intentions, we now have an approach to concessions which does not prioritise by need and has unnecessary layers of complexity. This means that many people who are eligible either do not or cannot access their benefit, or do not even know that a benefit exists for which they are eligible. What we are seeing is that people in need are slipping through the cracks, whilst many who do not have acute needs, are getting access to concessions.

Too many people who are not in financial distress (for example, those who are relatively asset or income rich) are getting concessions while people who are more in need are not.

There needs to be focus on reforming eligibility requirements to meet community expectations – ensuring that concessions reach the people who need them, and that people who are not in acute need of concessions, exit the system. Some cohorts are currently ‘over-benefiting’ while others ‘under-benefiting’.

The concession system is hard to access and complex to navigate. It requires language and digital literacy skills which not everyone possesses. People need additional assistance to find ‘one stop shops’ and other support to understand their eligibility.

In conclusion, we need to simplify the system, make it more accessible and ensure that our limited concessions budget is targeted to those most in need.

# Our Vision for Concessions

Imagine a society where everyone, regardless of circumstances, had equal opportunity to thrive and contribute, where income was not a barrier to meeting their basic needs.

If everyone had a basic level of income that met our essential needs, we would not need a concession system. Concessions supplement other systems that assist people in meeting these basic needs – they should never aim to meet all needs and shouldn't become a barrier to exploring more long-term solutions that aim to provide the basic level of support people need to thrive.

Everyone has the right to a fair go.

A visionary concession system would go beyond traditional notions of basic financial support by providing equitable access to essential services that are not obtainable due to income and other barriers.

As one tool to help provide social welfare, concessions offer us an opportunity to acknowledge need, provide practical support, and allow people to get relief in some parts of their lives – contributing towards a system that allows all members of society to flourish.

Concessions are one step towards social equity, helping to level the playing field and support those in need. For South Australians, they provide financial relief, promote social inclusion and ensure equitable access to essential services for individuals facing challenging circumstances. This material and financial support enhances their quality of life and supports them to live and move in an equitable way.

The concession system is a tool which enables the Government to intervene to help someone participate more actively in society and to relieve the burden on our daily lives. Participation and connection to others are essential to improve people's quality of life – and concessions should empower all people to participate equitably in society.

A well-targeted, meaningful and easy-to-navigate concession system can support making our community more cohesive – by enabling all members of society to live with dignity, regardless of their circumstances. We need the system to be dynamic and active in its application to people's lives. The onus of concessions should not sit with us.

Together, we can champion a visionary purpose for our Concessions system in South Australia - one that unearths the untapped potential, reimagines equity and equality, and provides a society where all people can thrive with dignity.

# Who should be eligible for concessions in SA?

**The Citizens Panel agreed that people who have low incomes, and people who experience disability, should be prioritised for Concessions in SA.**

The Panel recognised that many people who need concessions have varying needs. They discussed how complex the concessions system is, as it has over time tried to respond to those needs. As a group they wanted to find a way to ensure the system was fairer, more equitable and simpler to administer.

*The below reasons for their position were written by the Panel, in the room together and agreed through a consensus process.*

## **Priority Group: people with the lowest or no incomes**

We know that the most vulnerable people in our society live below the poverty line. We agree that because we are offering financial assistance through concessions, those on the lowest incomes should come first. Albeit imperfect, we think income is a useful proxy to determine the ability to address needs. From an administration perspective, we know income is the easiest way to measure eligibility.

*This was supported by 17 out of 33 members of the Panel as the priority.*

## **Priority Group: People who experience disability.**

Disability impacts all areas of a person's life – from social connectedness to practical considerations and barriers to participation. We see a core purpose of the concessions system is to support those who face more barriers than others to move, live and work – concessions should support people to participate and retain social connection and not have physical barriers to do so. There is a need to support those people in our community who have a disability and don't have the means to overcome the increased barriers to participate in society and meet their own basic needs.

*This was supported by 13 out of 33 members of the Panel as the priority.*

## Reflections on other eligibility criteria

A small number of participants (only 4 out of 33) felt that other criteria – Age, how you live, where you live and what you have contributed were the most important criteria for prioritising eligibility for concessions. These are listed below.

### Age

One member of the panel thought that no matter your age, you may experience vulnerabilities, but there are particular ages which are more vulnerable. Primarily a focus was on young people, especially those without family support – who are at a disadvantage due to finances, social connections and knowledge. Young people in these situations have to figure out their life at the same time society is expecting them to contribute actively. This lack of family support can mean opportunity diminishes and they have less ability to pull themselves up out of disadvantage.

### How you live (Home ownership)

One member of the panel felt that those who rent, or don't own a home (or have a mortgage) have a dearth of choice and limited ability to save enough money to change their circumstance. This therefore should mean that those who are homeless, renting on low incomes or in social/community housing should have access to concessions to enable them to spend their money where its most needed.

### Where you live (Regional / Remote)

One member felt that there were increased barriers for people in remote and regional areas to access supports and services. They also had increased costs for transport, medical bills etc. This includes young people. As a consequence, they felt that concessions should be prioritised by where you live.

There was a recognition by the group of the hardships regional and remote communities experience – they far exceed those of urban communities.

### What you contribute / have contributed to society (Veterans / Emergency services)

No members of the panel felt that this should be a priority eligibility criteria, but they did agree that the goal of concessions provided to Veterans should be to build community connection and treat isolation, heighten community recognition of service & improve social opportunities.

The Panel agreed that concessions should not be provided to volunteers. Volunteers can be supported through incentives and rewards but it is not appropriate to support them through the concessions system.

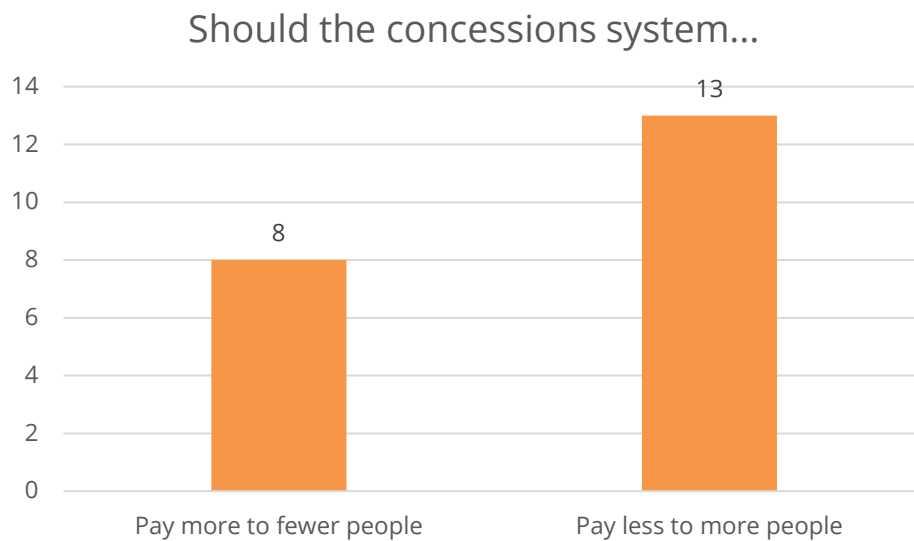


# The Concessions system of the future

If we only have a set bucket of money, do we increase the eligibility or decrease the payment?

In this scenario, participants were asked whether they would they like to see more people benefit but receive less per person OR whether they like to see concessions benefit fewer people but support those individuals more. They were asked to reflect on their conversations so far and then to individually enter their response to this question into an online poll, with the live results shared back to the group in the room.

There was strong support on the Panel for paying less to help more people.



# Community Panel views before and after deliberation

## Key Findings

Key findings from the Panel surveys were as follows:

1. **Energy and water bills were seen as the highest priority** areas for financial assistance via concessions, followed by cost of living and medical assistance.
2. **Low incomes and disability were the highest priority criteria** for determining eligibility for concessions. This view was strengthened by deliberation.
3. **Age was not viewed as a high priority for eligibility (without considering other factors)** in either the pre or post survey, but there was slightly more support after deliberation.
4. **Concessions should be prioritised based on “need”.**
5. **Concessions should aim to support equitable inclusion and participation in society.**

## Pre and Post Deliberation – Survey Data

**Participants were surveyed before the process, and at the end of the process as individuals to understand how deliberation impacted their views on concession eligibility.**

It is important to note that, in the survey DemocracyCo used the language of ‘state government rebates and discounts’ in lieu of concessions to ensure that all people understood what concessions meant.

The outcomes are provided below.

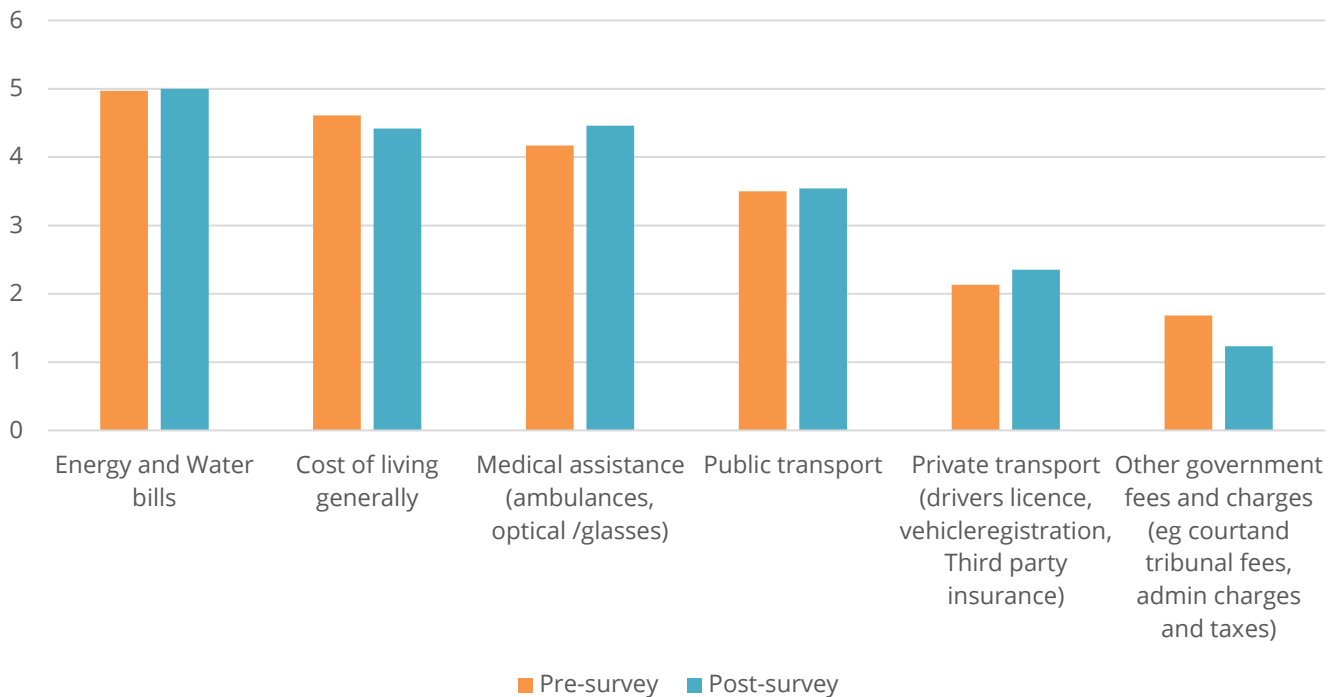
The graphs show the average weighting of each possible question response, with the number of options being the highest possible score. Each ranking is given a weighting with the highest-ranking choice receiving the most points, and the lowest receiving the least. The final score is then divided by the number of people who ranked that choice to provide the weighting shown.

### Priority Areas for Concessions

From the start to the end of the Panel process, participants did not significantly shift their views on which areas the government should prioritise for concessions. The biggest shifts were an increase in support to prioritise medical assistance and private transport rebates such as driver’s licenses, vehicle registration or third-party insurance, with a decrease for general cost of living and “other” fees and charges.

## In which areas should the state government be providing rebates and discounts.

Prioritise from most important to least important.

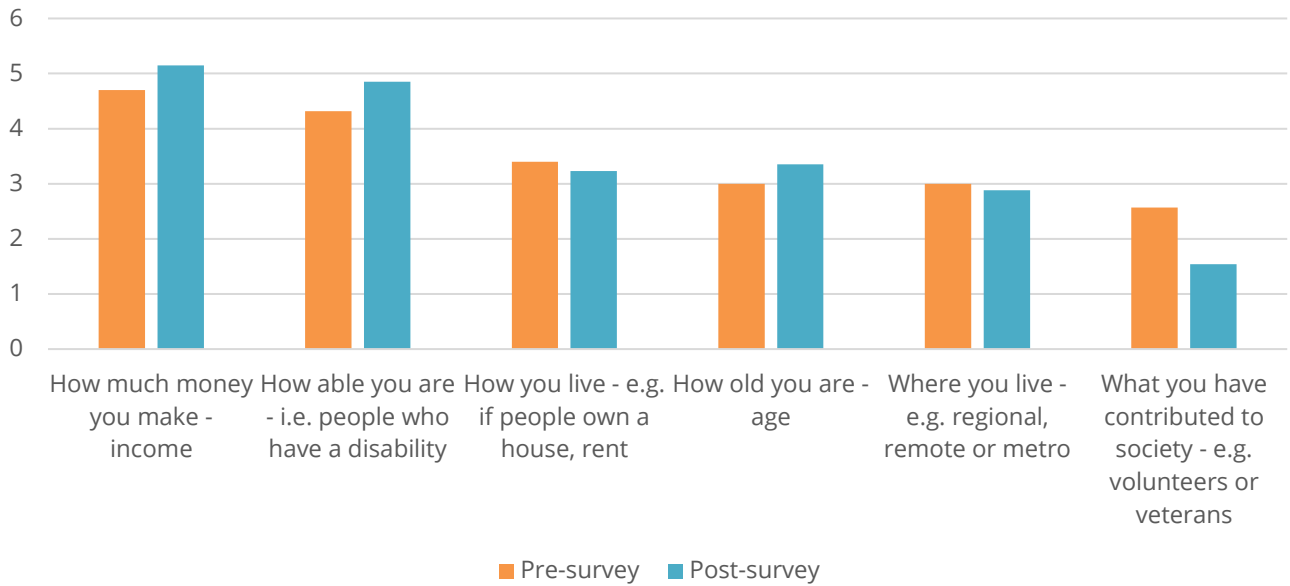


Following the deliberations in the two workshops, participants more strongly supported the prioritisation of income and disability than they had before deliberation.

There was also a slight increase towards prioritising age after deliberation. All other categories declined in support as a consequence of deliberation, with the largest drop in support for what people have contributed to society.

## What do you think are the most important criteria for accessing State Government discounts or rebates?

Prioritise from most important to least important.

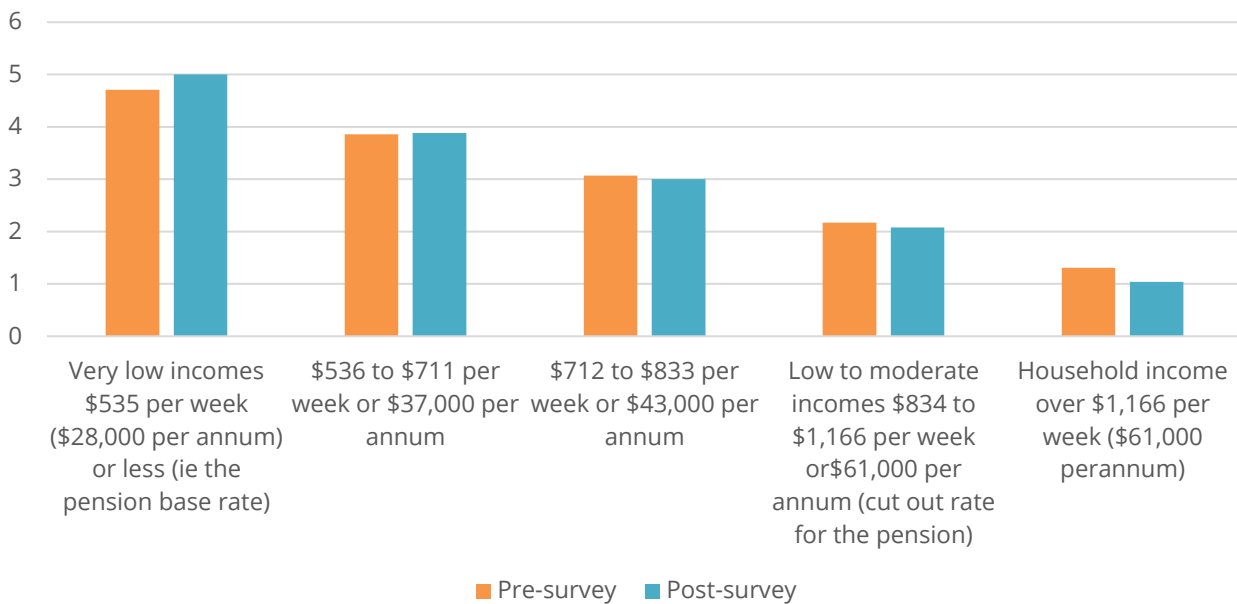


# Income

Participants generally prioritised income levels from the lowest incomes to the highest. In the post-process survey, this prioritisation was even more pronounced.

## Which income groups do you think should be most eligible for State Government discounts or rebates?

If you feel that you can prioritise based on income, organise the following income groups from most important (1) to least important (5). If you can't or do



Prior to deliberation, for those who found these income categories hard to prioritise, the main reason given was that income does not necessarily reflect need. It does not take into account dependents, number of the household who are working, age of kids, health conditions and related expenses, rent or mortgage expenses and assets you own.

One participant suggested that concessions are about ensuring people are given the best ability to engage meaningfully with society and that income is not a correlation with engagement. Other responses indicated that people on the lowest incomes already receive significant support and that more medium income households may be struggling more. They also may be less likely to ask for help if they are struggling.

One respondent indicated that people should not be penalised for earning a good wage and another said that the contribution people make to society should also be considered.

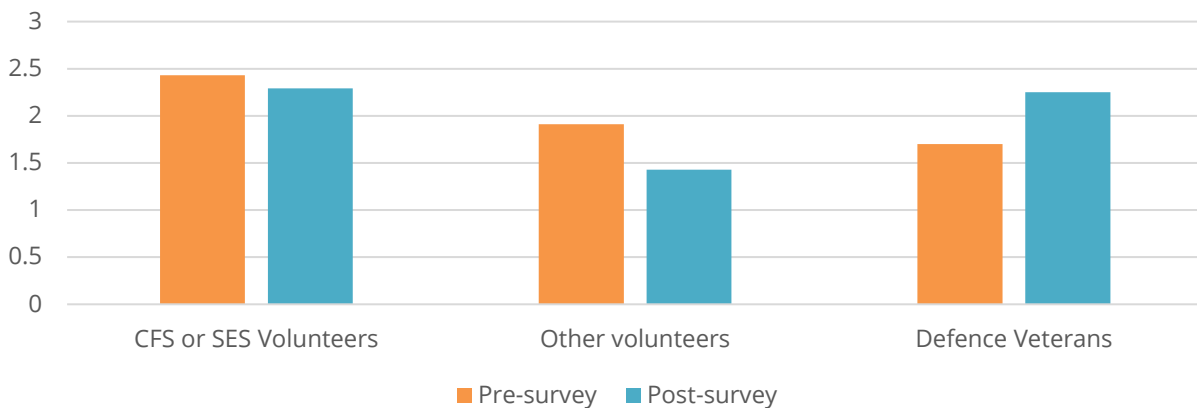
Following deliberation, those who found it hard to prioritise still reflected that income does not necessarily reflect need. One person mentioned that the \$61,000 cut off rate for the pension is too low to survive on in the current economic environment. One person also spoke about the need to disincentivise those who choose not to work.

## Contributions to Society

Prior to deliberation, participants prioritised CFS or SES volunteers, then Other volunteers, followed by Defence Veterans. As a consequence of deliberation, the support for Defence Veterans to be prioritised for concessions increased significantly, with support almost meeting the level for CFS and SES volunteers.

### What you have contributed to society.

If you feel that you can prioritise based on "what people have contributed to society" organise the following from the most important to the least important.



Prior to deliberation, for those who found it difficult to prioritise based on contributions to society, the most common reasons given were that contributions to society are difficult to measure and that the role of concessions is not to act as a reward, but as a safety net. They also identified that there are groups missing from this list such as carers.

Participants also pointed out that many people struggle to contribute due to circumstances beyond their control (e.g. disability, caring responsibilities or mental health) and that concessions are designed to support access to basic rights and needs, and nobody is more or less deserving of these.

In relation to Defence Veterans, some participants reflected that the context is different for conscripted veterans vs those who choose to serve and that nowadays ADF is a paid career, which provides education and support for veterans. One participant pointed out that veterans have unique needs in re-engaging with society and may have disabilities which need support. Another participant suggested that eligibility for concessions should depend on the type of concession and the need (eg if someone was injured in their role, then they should be eligible for health-related concessions).

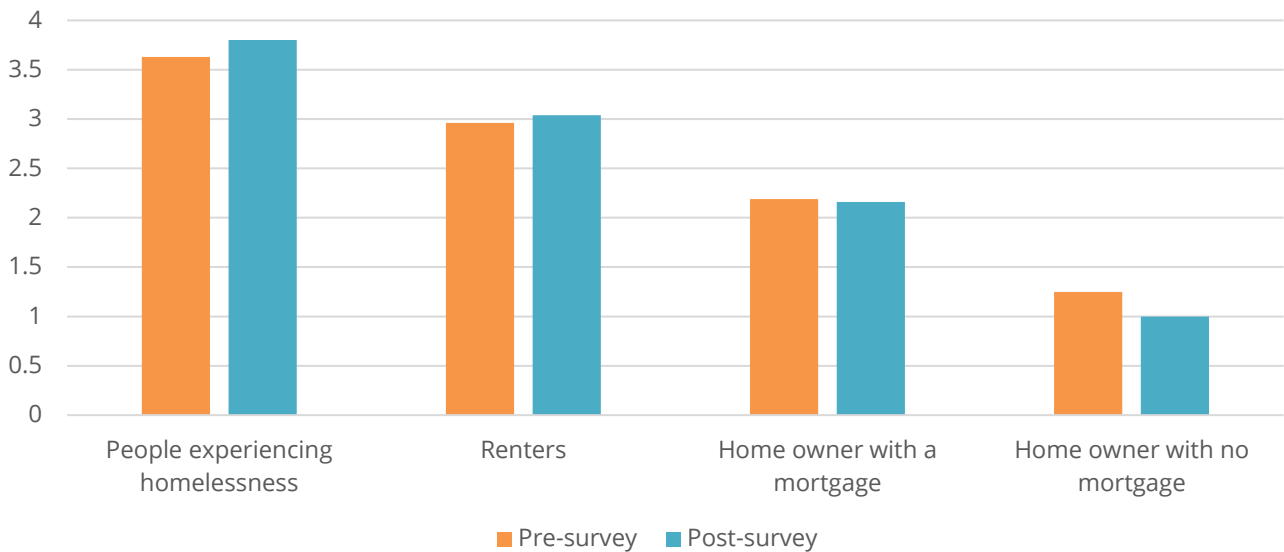
As a consequence of deliberation, the reasons were similar, with many reflecting that these criteria are not relevant for deciding eligibility for concessions. Some still consider that veterans experience unique impacts that the rest of us benefit from and so should be eligible for concessions to support their needs.

# Housing Status

The pre and post-deliberation surveys showed no significant shift in prioritisation based on housing status. Slightly more emphasis was placed on those experiencing homelessness and renters in the post-process survey.

## Which groups do you think should be prioritised for discounts based on what their "housing status" is.

If you feel that you can prioritise the following groups by their housing status, order from most important to the least important.



In the pre-survey, respondents were generally supportive of prioritising people experiencing homelessness, with one adding that these people are likely to need extra support to access concessions. They found it more difficult to prioritise the other groups, with several pointing out that their priority depends more on their financial and other circumstance than their housing status. The need of a homeowner with or without a mortgage could relate more to life stage than financial circumstances. One person suggested that rebates should be given to the person who pays the bills, regardless of ownership status.

In contrast, one respondent did not believe that people who have worked hard to get a home, should not be disadvantaged over other groups. A further respondent suggested that supporting homeowners could get more people out of renting.

In the post-deliberation survey, respondents again pointed out that housing status is not necessarily an indicator of need, except for people experiencing homelessness, although they acknowledged that many people in rentals are in a more precarious position due to affordability and scarcity of houses.

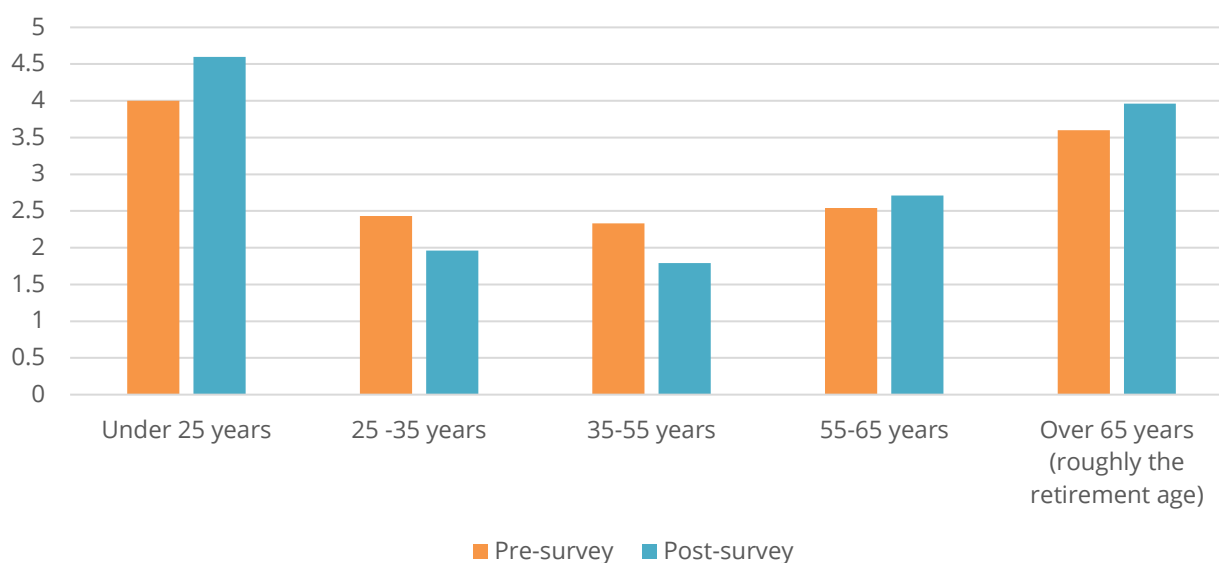


## Age Groups

In both the pre and post process survey, participants prioritised young people under 25 years of age and then people over 65 years of age. This emphasis only increased in the post-process survey.

### Which "age groups" do you think should be prioritised for discounts or rebates?

If you feel that you can, prioritise based on age organise the following groups from the most important to the least important.



In the pre-survey for those who found it difficult to prioritise based on age, several pointed out that you cannot make assumptions about need based on age. Every individual is different, with different responsibilities, life experiences and potential disabilities. There should not be concessions given to anyone based simply on age, without taking into account other factors. E.g. automatic qualification for Seniors Card without means testing.

Several also pointed out that there are categories of potential need which are missed including single parents, students, gender based disadvantage and how much superannuation you have.

One participant suggested that pensioners should be prioritised, but for any other age group, other factors need to be considered. Another respondent pointed out that some concessions may be more age-centric than others, e.g. some ages might need more healthcare support.

In the post-survey respondents again reflected that people of the same age can have very different circumstances and so other factors are more important for prioritisation. Several respondents felt that those who are retired are the most vulnerable group, with one saying that women in this group are especially vulnerable. However, one respondent pointed out that many people over 65 do not need concessions at all. One respondent highlighted the challenges faced by young people trying to gain independence from their family.

## Final Reflections

At the end of the survey, when asked for their reflections on how we should prioritise discounts and rebates, respondents highlighted that there are more factors than the ones listed in the survey which need to be considered when prioritising groups for concessions. Most importantly, they should be prioritised by need, which can be assessed by looking at physical and psychological health, disability, family income, number of dependents, ability to work, caring responsibilities, assets and wealth.

Concessions should aim to support equitable inclusion and participation in society but they are just one part of the bigger picture and cannot solve all the issues on their own.

# About the Community Panel on State Government Concessions

The Community Panel on State Government Concessions was made up of a group of 33 diverse South Australians. Participants were recruited through an open call through

- the YourSAy website
- social media
- democracyCo mailing lists and
- SACOSS networks

To boost the number of young people who participated (typically a difficult demographic to recruit), targeted invitations were made through the networks of the South Australian Commissioner for Children and Young People.

144 expressions of interest were received to participate in the panel, with a final group of 37 selected (although only 33 participated in the Panel, due to illnesses impacting some participants attendance). Participants were independently selected by democracyCo to ensure that the whole group broadly represented demographics of the wider South Australian community on age and gender. Selections also sought to include a broad mix of cultural groups, employment types and whether they currently receive a Government Concession.

The age and gender demographics of the recruited panel are shown in Tables 1 and 2.

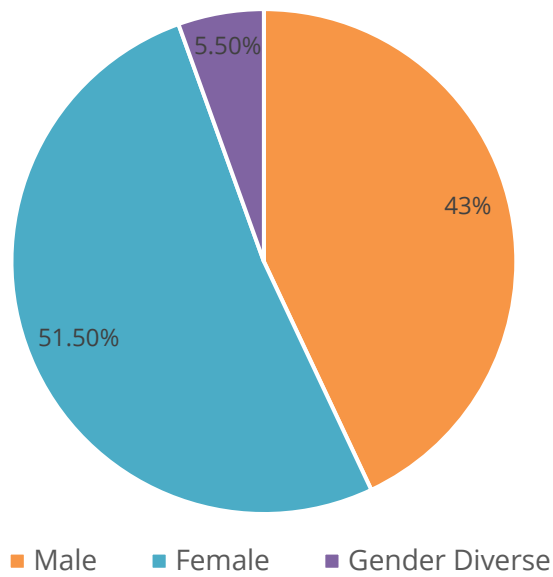
**Table 1**

### Age Demographics of Panel



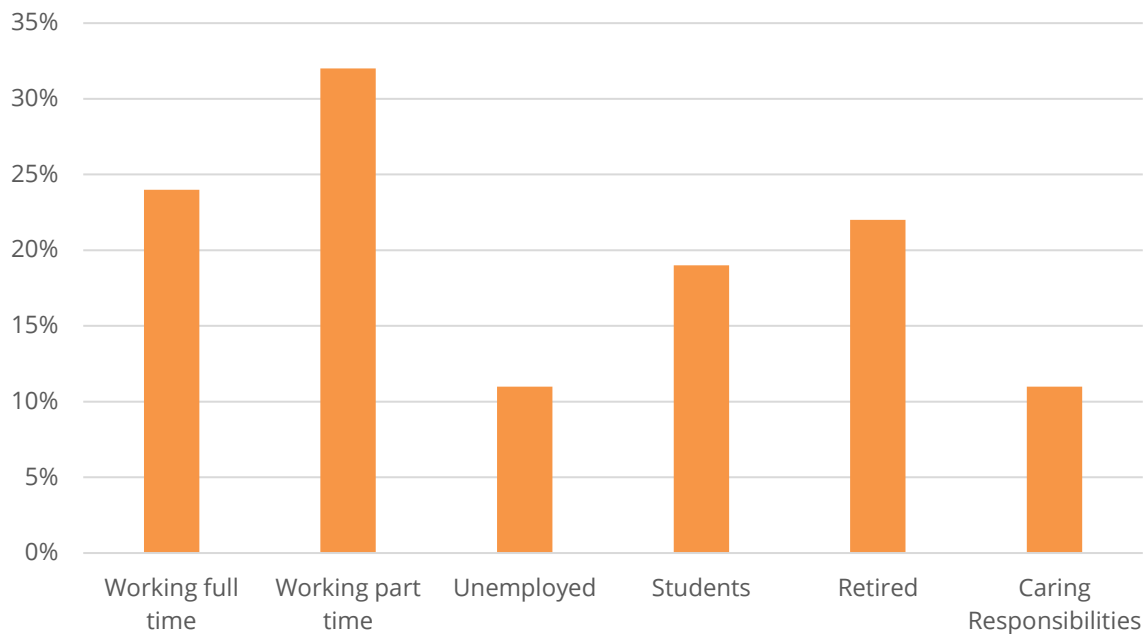
**Table 2**

### Gender of Panel Members

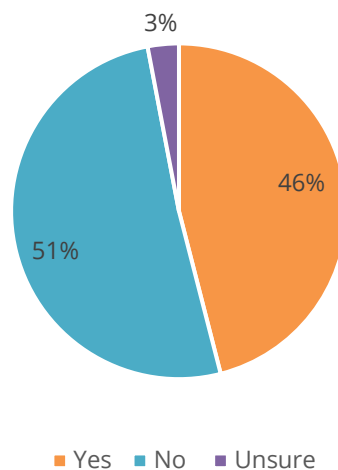


Potential Panel members were also asked about their working status and whether they currently receive Government discounts and rebates. The graphs below show the responses from the selected participants. For working status, participants were able to select multiple responses.

### Working Status of Panel Members



### Government Concession Recipients on Panel



It was beyond the scope of this Panel to recruit representative samples of different cultural identities; however, diversity was sought and the recruitment included Panel members who were African or Middle Eastern, Asian, English, Aboriginal and/or Torres Strait Islander, Indian and other European identities.

**This project was proudly supported by Mannifera and the Wyatt Trust.**