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The Hon Jane Hume  
Chair  
Select Committee on Cost of Living  
PO Box 6100  
Parliament House  
Canberra ACT 2600

Dear Chair

**Submission to the Select Committee on the Cost of Living**

As the Chief Executive Officer of Uniting Vic.Tas, I am pleased to provide this submission to the Select Committee on the Cost of Living. Uniting Vic.Tas is the community services organisation of the Uniting Church in Victoria and Tasmania. We have worked alongside local communities in these two states since 1881. We work across the full spectrum of community services, intervening early to help people avoid crisis, as well as supporting those who live life at the margins.

We deliver a broad range of services in the areas of crisis and homelessness, child, youth and families, alcohol and other drugs, mental health, disability, early learning, employment, and aged and carer services.

Uniting has seen first-hand the devastating impact the rising cost of living is having on our consumers, reflected in increasing levels of poverty, homelessness, food insecurity and violence. In response to this, we have conducted two significant research projects in partnership with the Centre for Social Impact at Swinburne University that explore the impacts of the rising cost of living on marginalised and vulnerable individuals and communities. The research reports are:

1. No fighting chance: Impact of the withdrawal of COVID-19 income and tenancy benefits (October 2021)
2. Can't afford to live: The impact of the rising cost of living on Victorians and Tasmanians on low incomes (October 2022)

The '*No fighting chance*' research evidence shows that the COVID-19 income and tenancy supports, introduced in 2020 as the pandemic started, had overwhelmingly positive impacts on the lives of people. For the first time, many didn't have to worry about how they were going to pay the rent, buy medicine or have enough to eat for themselves and their children.

Predictably, as governments cut back these supports, consumers experienced significant negative impacts across many areas of their lives. The withdrawal of these supports impacted people's resilience and weakened their ability to meet basic needs, keep safe, secure housing, improve their health and care for children and other dependents.

The '*Can't afford to live*' research, released in October 2022, provides evidence that the rising cost of living is deepening financial, housing and food insecurity, and impacting mental and physical health, while also increasing social isolation. Uniting consumers across fifteen emergency relief sites in Tasmania and Victoria were surveyed over a three-and-a-half-week period in August 2022. The research found:

- 92 per cent of respondents were cutting back on food and groceries due to costs
- 70 per cent were unable to eat well
- Parents, carers and people with a disability were skipping meals even if cooking for others
- Two thirds reported pressure from the rising cost of energy bills
- Half of respondents were cutting back on heating
- One in two were experiencing mental health impacts resulting from the cost-of-living increases
- Half of respondents reported impacts on their housing situation with Tasmanians 25 per cent more likely to report impacts on their housing situation
- Women were more frequently experiencing cost pressures and were more negatively impacted across life areas than men
- 11 per cent felt more at risk of family violence as a result of rising costs of living.

Thank you for the opportunity to provide a submission to this important process.

Yours sincerely

Bronwyn Pike  
**Chief Executive Officer**