

Submission
No 80

INQUIRY INTO PREVALENCE, CAUSES AND IMPACTS OF LONELINESS IN NEW SOUTH WALES

Organisation: Tweed Shire Council

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Standing Committee on Social Issues
Legislative Council
Parliament of New South Wales
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Submission to NSW Legislative Council Standing Committee parliamentary inquiry into prevalence, causes and impacts of loneliness in New South Wales

Tweed Shire Council (“Council”) thank the Standing Committee on Social Issues for the opportunity to make a submission to the NSW Parliamentary inquiry into the prevalence, causes, and impacts of loneliness in NSW (“inquiry”).

Council makes this submission representing the interests and concerns of our community members, staff, and stakeholders who have experienced an unprecedented series of events that have placed increasing pressure on the wellbeing and resilience of the Tweed Shire community. This includes the 2022 flood disaster, the COVID pandemic and the current housing crisis which now places Tweed in the top three areas in NSW impacted by homelessness. Northern NSW has also been reported to have some of the highest rates of suicide in regional NSW.

The Tweed is located in the NSW North Coast on Bundjalung Country. It is the gateway between Northern NSW and Southeast Queensland. The current population is 98,954 and is forecast to grow to 112,244 by 2041 (NSW Population Projections).

Council recognises the significant impact of loneliness and social isolation on individuals and the community and is committed to playing a proactive role in mitigating these impacts. This submission will highlight the critical role of Local Government in their strategies, programs and networks that contribute to preventative measures to foster social cohesion and with support can reduce the strain on the health system.

Council strategies and programs (Term of Reference g)

The Tweed Shire community have experienced significant collective trauma events within the last four years. The COVID pandemic, the 2022 NSW catastrophic flood event and the current housing crisis. The long-term effects of these events are still being understood, and evidence suggests that the psychosocial impacts from such events can have long term effects. This can manifest in different ways, including increased anxiety and fear, mental health strain and disruption of social networks through displacement. The combined effects of trauma can create a cycle of loneliness that becomes difficult to break.

Council’s Community Strategic Plan serves as the overarching framework for all our strategies and plans, emphasising the importance of a thriving and inclusive community. The plan includes a key objective to “Support our community to be inclusive and care for each other to create stronger bonds and support for those in need.” Council’s work is led by this objective in its program delivery.

Councils' strategic plans promote collaboration across our extensive networks and aim to support or deliver targeted programs that provide opportunities for community to engage in a variety of ways. Specific actions that contribute to social connection are embedded in the Tweed Access and Inclusion Plan, Tweed Innovate Reconciliation Action Plan and the new draft Ageing Well in the Tweed Strategy. Programs are designed to engage the diverse population that makes up the Tweed Shire.

Council collaborates with multiple government and non-government agencies and service providers that interact with community for various needs. Council also supports several Advisory Committees and networks to identify issues impacting community and enhance opportunities for the community to thrive. Council has a critical role in disaster recovery and preparing community for natural hazards. Our position in the community means we interact with individual community members, community groups through to macro government and institutional organisations and networks.

Examples of some of our programs include:

- Community grants
- Community Hall activations
- Education programs
- Senior's social programs
- Intergenerational programs including digital literacy
- Leading or supporting specific events. E.g. Seniors Week, Youth Week, NAIDOC week, National Reconciliation Week, International Day of Persons with Disabilities.
- Community volunteering program

Council also collaborates with key agencies to implement outreach programs that ensure vulnerable individuals, such as the elderly and those living alone, receive the assistance they need in times of disaster. Council then works with stakeholders to organise community meetings and recovery events, creating spaces for residents to come together, share experiences, and rebuild relationships.

Learning and collaborating with other jurisdictions and State Government (Terms of Reference h, i and j)

Council is keen to learn from other jurisdictions, particularly across regional NSW, on emerging approaches to

- reducing the stigma surrounding loneliness,
- delivering community-based interventions that connect people with social activities and support groups, and
- partnerships with government, community and private sector organisations for early intervention options to proactively address loneliness.

Our community would benefit from State Government input toward:

- **Building social cohesion:** Council can leverage existing community networks and identify programs to develop targeted initiatives for at-risk populations, such as older adults, people with disabilities, and others experiencing social isolation.
- **Community-led initiatives:** Providing grants and resources to community groups that deliver initiatives that can empower them to effectively address local needs.
- **A model for preventative interventions:** Council would encourage a holistic model for collectively supporting those at risk of isolation and loneliness from early intervention

through to complex management of high-risk cases. Focusing on ways to address the root causes, Council can contribute to early interventions that aim to mitigate the psychological and physiological impacts, seeking to reduce the burden on the health system.

- **Creating inclusive connected places:** Transport for NSW to deliver on the Tweed Regional City Action Plan Objective 5 "Develop an integrated place-based transport network that delivers a connected Tweed". This would complement the work already progressed with Councils Growth Management and Housing Strategy and Affordable Housing Strategy that supports diverse and inclusive communities, is climate resilient, and generates social connectedness.

Housing and Loneliness

ABS Census of Population and Housing: Dwellings and Housing Data for Tweed Shire (extract below) reveal a significant number of people living on their own. In contrast at the same time, the region is dealing with a housing and homelessness crisis. Whilst responses to homelessness and affordable housing supply require local government understanding and planning assistance, the response needs to be coordinated and funded through a federal and state government statutory framework, with an opportunity to look at innovative measures to address the supply issue, whilst also benefiting other emerging social issues such as loneliness.

To proactively reduce rental stress and immediately create availability without actual further investment by any tier of government, Tweed Shire Council has been advocating since 2015 for taxation reforms which would incentivise the use of underutilised rooms in the existing housing stock. Such a reform is low risk and represents minimal impact to the Commonwealth or state income streams; as without the reform the rooms currently sit vacant due to the taxation impacts such as CGT, land tax, pension eligibility and the like.

The Commonwealth and state governments, councils and not for profit housing groups do not have the financial capacity to cater for the current and growing needs of social or low cost housing. This is best evidenced when one considers the significant investment by the current Australian Government in the budget to lift the National Housing Finance and Investment Corporation's (or NHFIC) liability cap by \$2 Billion and the announcement in July 2023 by the Prime Minister, termed the "Social Housing Accelerator". Each state and territory government has been distributed funds and will be provided 2 years to have a plan on how to translate the money into social homes. In NSW the funding translates to \$610 million and for Queensland \$398 million. At a \$1M per home this translates to around 610 social homes for NSW, or at \$500K around 1,200 homes. Very welcome but the social housing wait list in NSW is around 57,000.

An innovative way to address the current social housing wait list whilst also addressing loneliness, which could also have positive effects for homeowners with cost-of-living pressures, is to reform the taxation system so as not to create a disincentive for private property owners with capacity in their homes (with spare bedrooms) or through a granny flat to let that premise to those in most need. The current taxation system creates a disincentive to utilise the capacity that currently exists within private homes (principal places of residence) to address accommodation options for the most vulnerable in the community.

Disincentives at a Federal level include a principal place of residence becoming subject to capital gains tax should that property or part thereof be let for more than six years (Section 118-145 of the

Income Tax Assessment Act) or the loss or reduction in pension and health care cards, etc if a pensioner were to let a room and generate an income.

Disincentives at a state level include a principal place of residence becoming subject to land tax should the property or part thereof be let.

Both state and federal governments could consider providing an amendment to the abovementioned legislative schemes whereby a private landowner with capacity in their home to let a bedroom or perhaps a granny flat would be exempt from both capital gains tax and land tax provisions should the bedroom or granny flat be let to a person deemed to be in housing crisis, by Centrelink. Obligations on the property owner would be to register their property with Centrelink and the Office of State Revenue as available for affordable accommodation and rents payable should be capped and set by a government body based upon locality. Localities could be broadly set in four subcategories as follows:

- i. CBD and inner suburbs
- ii. Outer metropolitan suburbs
- iii. Regional city centres
- iv. Rural

Rents payable to the property owner could be made directly by Centrelink in lieu of rental assistance paid directly to the client. This would ensure that the funds were directed to address the accommodation needs as opposed to other expenditure.

Socially speaking the proposal would also have the added advantages of providing companionship to both the property owner and the tenant which could greatly benefit mental health, social wellbeing and loneliness.

ABS Census of Population and Housing: Dwellings and Housing Data for Tweed Shire

Dwellings ▲

Dwelling count	Tweed	%	New South Wales	%	Australia	%
<i>Private dwellings (excl. visitor only and other non-classifiable households)</i>						
Occupied private dwellings	37,603	90.4	2,900,468	90.6	9,275,217	89.9
Unoccupied private dwellings	3,892	9.4	299,524	9.4	1,043,776	10.1
<small>More information on Dwellings (excl. visitor only and other non-classifiable households)</small>						
<small>Table based on place of enumeration</small>						
Dwelling structure	Tweed	%	New South Wales	%	Australia	%
<i>Occupied private dwellings (excl. visitor only and other non-classifiable households)</i>						
Separate house	24,836	66.3	1,902,734	65.6	6,710,582	72.3
Semi-detached, row or terrace house, townhouse etc	7,107	18.9	340,282	11.7	1,168,860	12.6
Flat or apartment	4,828	12.8	630,630	21.7	1,319,095	14.2
Other dwelling	716	1.9	19,374	0.7	54,711	0.6
<small>More information on Dwellings (excl. visitor only and other non-classifiable households)</small>						
<small>Table based on place of enumeration</small>						
Number of bedrooms	Tweed	%	New South Wales	%	Australia	%
<i>Occupied private dwellings (excl. visitor only and other non-classifiable households)</i>						
None (includes studio apartments or beditters)	258	0.7	21,051	0.7	44,864	0.5
1 bedroom	2,008	5.3	190,792	6.6	488,681	5.3
2 bedrooms	8,492	23.1	857,578	22.7	1,768,530	19.1
3 bedrooms	14,867	39.5	1,006,121	34.7	3,817,803	39.0
4 or more bedrooms	11,139	29.6	983,314	33.9	3,224,351	34.8
Number of bedrooms not stated	637	1.7	41,623	1.4	130,989	1.4
Average number of bedrooms per dwelling	3	N/A	3.1	N/A	3.1	N/A
Average number of people per household	2.4	N/A	2.6	N/A	2.5	N/A
<small>More information on Number of bedrooms in a private dwelling (BEDS) / Number of persons usual resident in dwelling (NSPO)</small>						
<small>Table based on place of enumeration</small>						



Household composition	Tweed	%	New South Wales	%	Australia	%
<i>Occupied private dwellings (rent, visitor only and other non-classifiable households)</i>						
Family households	25,436	67.6	2,065,107	71.1	1,542,648	70.5
Single (or lone) person households	10,812	28.8	723,716	25.0	2,370,142	25.6
Group households	1,355	3.6	111,848	3.8	301,822	3.9

More information on [this household composition table \(table 1\)](#)
 Table based on place of enumeration

Tenure type	Tweed	%	New South Wales	%	Australia	%
<i>Occupied private dwellings (rent, visitor only and other non-classifiable households)</i>						
Owned outright	15,602	41.5	914,537	31.5	2,172,101	31.0
Owned with a mortgage (a)	11,364	30.2	942,804	32.5	1,242,499	35.0
Rented (b)	9,117	24.2	944,585	32.6	2,842,378	30.6
Other tenure type (c)	875	2.3	55,931	1.9	181,518	2.0
Tenure type not stated	647	1.7	42,613	1.5	136,538	1.5

(a) Includes dwellings purchased under a shared equity scheme
 (b) Excludes dwellings being occupied rent free, this is not comparable to 2016 QuikStats data
 (c) Comprises dwellings occupied rent free, occupied under a life tenure scheme and other tenure type
 More information on [this tenure type table \(table 2\)](#)
 Table based on place of enumeration

Loneliness at Work

The Harvard Business Review in its November/ December 2024 edition has an article written by Constance Noonan Hadley and Sarah L. Wright on Loneliness at Work. A link is as follows: https://hbr.org/2024/11/were-still-lonely-at-work?utm_medium=email&utm_source=newsletter_bimonthly&utm_campaign=bestofissue_&deliveryName=NL_BestOfTheIssue_20241030

[Constance Noonan Hadley](#) is an organizational psychologist, the founder of the Institute for Life at Work, and a research associate professor at the Boston University Questrom School of Business.

[Sarah L. Wright](#) is the associate dean of research at the University of Canterbury Business School, in New Zealand.

The article may be of interest to the Committee’s inquiry.

Should there be further opportunities to engage in this inquiry and contribute to the outcomes, Council would be pleased to participate to explore meaningful solutions that serve the best interests of ours and all NSW communities.

Yours sincerely,


 Troy Green PSM
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