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Submission: I am in a two income family with 2 dependants. We earn decent money. However we still struggle to pay for rates at the \$\$ rate they are at now including all the other necessary utility bills, plus car Rego, childcare etc. !!! I can only imagine how hard it is for others on single income, pensions etc. cost of living increases every year with no relief. There is only so much people can afford at the end of the day before getting into real Financial strife and affecting families, causing stress and even domestic violence. The increase requested is just flat out ridiculous!!