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Submission: i have lived in shoal bay in my home for over 42 years ,i am now going to have to retire,i worked for myself a lot of those years raised 5 children ,paying everything i own all the way,i never had the super funds that they have now,i have worked the last 12 years for an employer so i do have some super but nowhere near enough to cover retirement without the pension, tourists do not bring in the big bucks to the average person in this area huge retirement population these people can not afford these incredible rate increases all for some show pony extravagance for the minority i'm 68 years old i want to work until 70 because i like work, but after that i'm worried we wont be able to afford retirement.