

Election Tracker



About Anglicare Australia's Election Tracker.....	1
Key Area: Disability.....	2
Key Area: Employment, Education and Training.....	4
Key Area: Environment, Energy and Climate Change.....	8
Key Area: Families, Children and Young People.....	10
Key Area: Health and Mental Health.....	12
Key Area: Housing.....	14
Key Area: Indigenous.....	16
Key Area: Older People.....	18
Key Area: Tax and Superannuation.....	20
Key Area: Welfare and Social Services.....	22
Other Areas.....	23

About Anglicare Australia's Election Tracker

This document tracks national election announcements from the Federal Government and Opposition. It includes information about costs and savings, descriptions of key proposals, and links to the election announcements themselves.

Anglicare Australia is a non-partisan organisation. We will assess all election commitments against the calls we've made in our [Federal Budget Submission](#) and our [Position Statements](#). Please note that we will not be tracking local and electorate-specific proposals, or proposals from minor parties and independents, unless they directly impact on Anglicare Australia members.

The tracker will be regularly updated and sent to members as part of our Election Update. This version is correct as of 18 May 2019.

Contact Person

Maiy Azize
Director of Media and Communications

Anglicare Australia
PO Box 4093
Ainslie ACT 2602
T: 02 62301775
E: Maiy.Azize@anglicare.asn.au

Key Area: Disability

Party	Australian Labor Party
Initiative	Fixing the NDIS
Expenditure	To be funded from existing resources (there is currently a \$1.6 billion underspend on the NDIS)
About this initiative	<p>Labor’s package to resolve problems with the NDIS includes</p> <ul style="list-style-type: none"> ▪ A new culture that puts people with disability first ▪ Establishing an NDIS Future Fund ▪ More, better-trained staff ▪ Better planning, more choice and easier reviews ▪ Ensuring equitable access to the NDIS ▪ Fixing the gaps between the NDIS and mainstream services ▪ Valuing a skilled disability workforce ▪ Keeping people with disability safe and boosting advocacy ▪ A strong disability services sector ▪ Improving research and evaluation

Party	Australian Labor Party
Initiative	Removal of the National Disability Insurance Agency staffing cap
Expenditure	No costs are projected for this measure
About this initiative	<p>Labor has committed to lifting the cap on National Disability Insurance Agency staff numbers. The pledge aligns with recommendations from the Productivity Commission, which called on the federal government to “remove the cap on staff employed directly by the Agency.”</p> <p>This has been welcomed by the Australian Federation of Disability Organisations and the People with Disability Australia. This proposal may save money over the longer-term as the cost of contractors and consultants to the Agency has ballooned.</p>

Party	Australian Labor Party
Initiative	Putting People with Disability and Carers First
Expenditure	\$84 million over four years
About this initiative	<p>Labor’s package for carers includes:</p> <ul style="list-style-type: none"> ▪ \$66 million to boost carer respite ▪ \$7 million for 25 extra Centrelink Carer Specialists to reduce phone and processing waiting times ▪ Loosening mutual obligation requirements for Carers Allowance recipients ▪ Co-designing changes to the Carer Allowance, Carer Payment and Department of Veterans Affairs application processes ▪ A two-year review of the Integrated Carer Support Service ▪ \$250,000 in catch-up funding for Carers Australia, ending the indexation freeze ▪ Re-instating a National Carers Strategy ▪ Making the completion of a Carer Statement a standard part of the NDIS planning process <p>Labor’s package to on accessibility and inclusion includes:</p> <ul style="list-style-type: none"> ▪ A \$10 million advocacy boost ▪ \$9.5 million to improve healthcare for people with intellectual disability ▪ A 6 per cent Australian Public Service disability employment target by 2022 ▪ \$4 million for audio description at the ABC and SBS ▪ \$2 million for inclusive publishing ▪ \$2 million for disability sport ▪ \$500,000 for the National Disability Awards ▪ A new National Disability Strategy

Party	Liberal Party of Australia
Initiative	Supporting people with a disability
Expenditure	\$22 million over four years
About this initiative	<p>The Coalition’s disability package pledges to:</p> <ul style="list-style-type: none"> ▪ Expand the NDIS community connectors program to support and assist hard to reach communities to navigate the NDIS ▪ Introduce a new NDIS Participant Service Guarantee, setting new standards for shorter timeframes for people with disability to get an NDIS plan and to have their plan reviewed ▪ Introduce a new 7 per cent employment target for people with disability across the Australian Public Service (APS) by 2025 ▪ Provide \$2 million to support people with autism to find a job, including a \$1.5 million national expansion of the Dandelion Program in partnership with DXC Technology.

Key Area: Employment, Education and Training

Party	Liberal Party of Australia
Initiative	Apprenticeships package
Expenditure	\$525 million over four years
About this initiative	The Coalition is proposing a five year package for the vocational education and training sector, including 80,000 new apprenticeships in industries with skills shortages and a doubling of incentive payments to employers to \$8,000. The new apprentices – including bakers, bricklayers, plasterers, hairdressers, plumbers and carpenters – will also receive a \$2,000 incentive payment.

Party	Australian Labor Party
Initiative	Better protections for casual workers
Expenditure	No costs are projected for this measure
About this initiative	Labor has committed to legislate to allow workers the right to request permanent part-time or full-time employment after 12 months with the same employer. This builds on a recent decision of the Fair Work Commission, which provides a right for casual employees on modern awards to request to convert to part-time or full-time employment if they have worked a regular pattern of hours on an ongoing basis in the previous 12 months. Anglicare Australia supports more security for people in precarious work. This was a key issue in our most recent Jobs Availability Snapshot, which found that 1.13 million Australians are underemployed.

Party	Australian Labor Party
Initiative	Higher education package
Expenditure	\$823 million over four years
About this initiative	The centrepiece of Labor’s higher education package is its pledge to uncap university places. Based on modelling it is estimated that 200,000 additional students would attend university over twelve years if places are uncapped.

Party	Liberal Party of Australia
Initiative	Industry training hubs and scholarships for young Australians
Expenditure	\$60 million over four years
About this initiative	The Coalition has pledged to target youth unemployment with a plan to encourage students to enter vocational training with the help of scholarships and links to employers. The \$58 million package will include 400 Vocational Education and Training scholarships; and ten training hubs in areas with the highest youth unemployment. The scholarships, worth up to \$17,500 each, will be open to people aged 15 to 24 in the chosen locations to study from certificate III to advanced diploma level.

Party	Australian Labor Party
Initiative	Making the minimum wage a living wage
Expenditure	No costs are projected for this measure. The costs to employers will not be known until the Annual Wage Review.
About this initiative	The full restoration of weekend penalty rates, as well as a proposed living wage, have been high-profile Labor pledges. The living wage would be extended to 1.2 million people on the lowest wages. This includes low paid workers on junior, apprentice and disability rates of pay. The first living wage case would be part of next Annual Wage Review after parliament passes the necessary legislation. The wage increases would be phased in from July 1 following that review. Anglicare Australia has long advocated for a living wage and will watch the debates around the development of this policy with interest.

Party	Liberal Party of Australia
Initiative	New jobs target of 1.25 million jobs
Expenditure	No costs are projected for this measure
About this initiative	The Coalition will set a target to create another 1.25 million jobs over the next five years. This includes a target of 250,000 new jobs for young people over the next five years – or one in five of new jobs.

Party	Australian Labor Party
Initiative	New jobs tax cut
Expenditure	\$131 million over four years
About this initiative	The aim of this measure is make it easier for small businesses to create new jobs for people who've been looking for work for more than three months. It is open to companies with a turnover of under \$10 million who take on a new person under the age of 25, or over the age of 55, or a parent or a carer. Small businesses up to \$10 million will be able to claim an additional 30% tax deduction on the salary for up to five employees.

Party	Australian Labor Party
Initiative	Protecting local workers and restoring fairness to the skilled visa system
Savings	A saving of \$510 million over four years
About this initiative	Labor's Protecting Local Workers package would increase the lowest wage that a worker can be paid under a 457-style visa, crackdown on the exploitation of overseas workers which undermine local wages and conditions, and make sure businesses prove they have looked to employ local workers first. Labor is also proposing to increase the Temporary Skilled Migration Income Threshold to \$65,000 and extend the Fair Work Ombudsman's regulatory powers to the inspection of workplaces and investigation of employer breaches.

Party	Australian Labor Party
Initiative	Public school funding
Expenditure	\$3.9 billion over four years
About this initiative	Labor has promised an additional \$14 billion over ten years to public schools. \$3.3 billion would be spent in the first three school years of a Labor government, and a further \$250 million in the first two years would go to Catholic schools. Labor would also the funding formula adopted by the Turnbull government, which provides non-government schools with 80% of the schools resourcing standard and public schools with 20%.

Party	Liberal Party of Australia
Initiative	Teach for Australia expansion
Expenditure	\$15 million over four years
About this initiative	The Coalition would seek to attract more high quality teachers by expanding the Teach for Australia program to target new school leaders. This will include an investment of \$15 million to support more Teach for Australia graduates who will train specifically for school leadership roles. These graduates will be high achieving teachers who will be supported to become school leaders in rural, remote or disadvantaged schools.

Party	Australian Labor Party
Initiative	TAFE and apprenticeships package
Expenditure	\$794 million over four years
About this initiative	<p>Labor has promised to pay the upfront fees for 100,000 TAFE places for people training in high-priority courses. Crucially for our sector, this will include upfront TAFE fees of 20,000 workers who will be trained as paid carers and aged care workers for the National Disability Insurance Scheme. This aligns with a key recommendation from Anglicare Australia's Jobs Availability Snapshot, to leverage demand for disability and aged care workers by training and creating jobs for entry-level job seekers. In addition, Labor has proposed a Rebuilding TAFE Fund with \$200 million to renovate campuses in regional and outer-suburban areas.</p> <p>Labor has also committed to training 150,000 new apprentices. This would include additional support for businesses taking on young people and mature age workers looking to re-train and to learn new skills. Labor has also proposed a rule that one in ten Commonwealth jobs should go to an apprentice.</p>

Party	Liberal Party of Australia
Initiative	Voluntary phonics health check
Expenditure	\$10.8 million over four years
About this initiative	To assist children to learn to read, the Coalition would commit \$10.8 million to introduce a Year 1 voluntary phonics health check by establishing an online check. It would allow parents and teachers to ensure their children are not falling behind and help students to build skills for speaking, reading and writing. The Coalition would also work with higher education providers to include phonics in teaching courses so that new teachers are prepared to use these tools.

Key Area: Environment, Energy and Climate Change

Party	Liberal Party of Australia
Initiative	A cleaner environment
Expenditure	\$20 million over four years
About this initiative	The Coalition’s environment package is largely comprised of existing measures from previous measures, with the exception of a new Product Stewardship Investment Fund to accelerate work on new recycling schemes, including for batteries, electrical and electronic products, photovoltaic systems, and plastic oil containers.

Party	Liberal Party of Australia
Initiative	A stronger agriculture, fisheries and forestry sector
Expenditure	\$43.4 million over four years
About this initiative	The is package focuses on removing barriers to growth and production; providing the water needed for growth and drought recovery; assisting with intergenerational land transfer and encouraging new farmers; and expanding exports and improving market access. The package also promises to oppose new federal environmental regulations that increase the cost of doing business. The aim of these measures is to turn agriculture, fisheries and forestry into a \$100 billion industry by 2030.

Party	Australian Labor Party
Initiative	Climate and energy package
Expenditure	The full package has not been costed, but specific amounts have been committed to aspects of it. They are detailed below. Labor will also make a saving of \$448 million by abolishing Tony Abbott’s Climate Solutions Fund.
About this initiative	<p>Labor is proposing to regulate the electricity sector with the National Energy Guarantee at a higher emissions reduction target of 45%, and also keep the current safeguards mechanism to reduce pollution in the industrial sectors. If the Coalition declines to support the National Energy Guarantee, Labor will pursue a Plan B, which involves topping up the Clean Energy Finance Corporation to the tune of \$10 billion and a new \$5 billion fund to modernise ageing transmission infrastructure. The objective of the intervention is to drive higher take-up of renewables in the grid, and retire coal stations over time.</p> <p>Labor is also proposing vehicle emissions standards, which would be imposed on car retailers (not manufacturers). This means car dealers would have to offset sales of high-emissions vehicles with sales of low-emissions vehicles. Labor is also setting targets for the take up of electric vehicles. It wants a national electric vehicle target of 50% of new sales by 2030, and a government fleet target of 50% of new sales by 2025. It will also allow businesses to claim deductions if they buy electric vehicles valued at more than \$20,000.</p>

Party	Liberal Party of Australia
Initiative	Fair deal on energy
Expenditure	No costs are projected beyond those listed in the Budget
About this initiative	<p>The Coalition is proposing a \$50 million Energy Efficient Communities Program, which will provide more than 2,500 grants to eligible businesses and community organisations. The aim is to save energy and reduce power bills by installing new equipment or reviewing and improving their energy management. Eligible organisations will be able to claim grants of up to \$20,000 and high-energy using businesses up to \$25,000.</p> <p>In addition, a \$50.4 million Regional and Remote Communities Reliability Fund will support up to 50 off-grid and fringe-of-grid communities and businesses to investigate whether establishing a micro grid is cost-effective and whether existing off-grid capabilities can be upgraded with modern technology.</p>

Key Area: Families, Children and Young People

Party	Australian Labor Party
Initiative	Better pay for early childhood educators
Expenditure	\$537 million over four years
About this initiative	<p>Labor will fund pay increases of 20 per cent to early childhood educators over 8 years - supporting workers and delivering professional pay. As a result – the average total wages of early childhood educators will increase by an estimated \$11,300.</p> <p>This is in addition to any wage increases made by the Fair Work Commission as part of their annual wage review, or any additional increases in wages employers agree with their workers.</p>

Party	Australian Labor Party
Initiative	Domestic violence support and prevention package
Expenditure	\$660 million over four years
About this initiative	<p>Labor will more than double investment in the Fourth Action Plan to prevent and respond to family violence, delivering Commonwealth funding of over \$660 million. The investment will include:</p> <ul style="list-style-type: none"> ▪ A \$328 million investment in the Fourth Action Plan, including its focus on prevention ▪ An additional \$60 million for refuges and emergency accommodation ▪ A new \$90 million Preventing Family Violence Legal Service Fund ▪ An \$88 million Safe Housing Fund to deliver transitional and emergency housing for women and children escaping violence ▪ \$62 million in Local Community Prevention and Frontline Service Grants ▪ \$35 million to state and territory and non-government school systems to deliver best-practice, evidence-based, age-appropriate respectful relationships education in schools ▪ A \$2 million trial of the Integrated Safety Response model – a strategy to pull existing services together and reach at-risk families earlier ▪ \$60 million in 20,000 Flexible Support Packages of up to \$10,000 to support people escaping family violence ▪ \$13.6 million to tackle forced marriage, introduce forced marriage protection orders and a Commonwealth Forced Marriage Unit to assist victims <p>Labor is also offering ten days of paid leave for people dealing with family violence.</p>

Party	Australian Labor Party
Initiative	Funding for the Australian Youth Affairs Coalition
Expenditure	\$5.4 million over four years
About this initiative	<p>Labor has committed \$600,000 each year in base funding for the Australian Youth Affairs Coalition, the peak body representing the interests of young people. It will also provide the organisation an additional \$3 million for projects conducted in partnership with youth stakeholders. This will include:</p> <ul style="list-style-type: none"> ▪ Building a youth worker community of practice. ▪ Providing opportunities for direct representation of young people ▪ Encouraging increased political participation.

Party	Australian Labor Party
Initiative	National preschool and kindy program
Expenditure	\$1.79 billion over four years
About this initiative	<p>Labor has committed to two years of free pre-school education. This would guarantee universal access to pre-school for every three year old and every four year old for fifteen hours a week.</p> <p>The policy is an extension of the current arrangement for four year olds accessing preschool. It will apply to 700,000 children.</p>

Party	Australian Labor Party
Initiative	Our plan for cheaper childcare
Expenditure	\$3.98 billion over four years
About this initiative	<p>From July next year, Labor will increase child care subsidies by up to \$2,100 per child a year. This will benefit 887,000 households. Households earning up to \$174,000 a year will be eligible. Under the plan, the vast majority of families earning up to \$69,000 will get their child care completely free.</p>

Key Area: Health and Mental Health

Party	Australian Labor Party
Initiative	Better Hospitals Fund
Expenditure	\$2.8 billion over four years
About this initiative	Labor has pledged \$2.8 billion for hospitals, which includes \$1 billion for emergency departments and new wards. Another \$1.8 billion would go to restore the federal component back to 50-50% with the states, as opposed to the Coalition-imposed current ratio of 45-55%.

Party	Australian Labor Party
Initiative	Kids Helpline
Expenditure	\$6 million over four years
About this initiative	Labor has committed to investing \$6 million in Kids Helpline, a service that allows young people to call counsellors.

Party	Liberal Party of Australia
Initiative	Mental health and suicide prevention for young people
Expenditure	\$503.1 million over four years
About this initiative	The Coalition’s mental health and suicide prevention package includes \$461 million for a youth mental health and suicide prevention strategy, with \$111.3 million for another 30 Headspace services. The Coalition would also invest \$152 million to reduce wait times across the network. Other aspects of the package include funding to provide extra mental health services for people who have been affected by natural disasters, and funding for suicide prevention initiatives targeted at Aboriginal and Torres Strait Islander people (further detail under ‘Indigenous’).

Party	Liberal Party of Australia
Initiative	National Action Plan to Improve the Health of Children and Young People
Expenditure	\$4 million over four years
About this initiative	The coalition has committed \$4 million to the National Action Plan to Improve the Health of Children and Young People. The commitment includes: <ul style="list-style-type: none"> ▪ \$1 million over three years to the Consumers Health Forum (CHF) to support the roll of their Youth Health Forum ▪ \$1 million to the ReLink National Program, providing sport and art programs to disadvantaged Australians ▪ \$1.5 million over four years in contestable grants.

Party	Liberal Party of Australia
Initiative	Our plan to strengthen Australia's world class health system
Expenditure	No costs are projected beyond those listed in the Budget
About this initiative	<p>The Coalition's health package pledges to invest a further \$6 billion in Medicare. This includes an additional \$1.6 billion package to strengthen the primary care system, and an extension of Medicare to MRI and PET scans for breast cancer.</p> <p>It will also invest a further \$1 billion to provide core dental services for children and enable families to claim up to \$1,000 in benefits under the Child Dental Benefits Schedule.</p> <p>Finally, the Coalition has committed to invest \$6 billion to develop new medicines, medical devices and disease treatments. This includes \$614 million for clinical trials for rare cancers, rare diseases and unmet needs.</p>

Party	Australian Labor Party
Initiative	Reducing out-of-pocket costs for cancer care
Expenditure	\$2.3 billion over four years
About this initiative	In its recent Budget Reply, Labor made a high-profile new commitment for cancer care. The plan would mean that diagnostic imaging, scans and specialist consultations for cancer patients would be bulk-billed with no out-of-pocket costs. It would also guarantee that medicines recommended by doctors will be listed on the Pharmaceutical Benefits Scheme, cutting the cost for treatment.

Party	Australian Labor Party
Initiative	Upgrading emergency departments
Expenditure	\$189 million over four years, from Labor's Better Hospitals Fund
About this initiative	As part its Better Hospitals Fund, Labor has committed \$500 million to upgrade emergency departments to bring down waiting times.

Key Area: Housing

Party	Australian Labor Party
Initiative	Affordable housing for renters
Expenditure	\$102 million over four years
About this initiative	Labor has committed to build 250,000 new affordable rentals. These rentals would be mandated to provide 20% below market rent for eligible Australian tenants on low and middle incomes. The incentive will be indexed annually to the rent component of the CPI. As a member of the Everybody’s Home campaign, Anglicare Australia has joined calls for the creation of 500,000 new affordable and social rentals. This commitment goes a long way to addressing that need.

Party	Australian Labor Party
Initiative	Boosting housing through build-to-rent
Expenditure	The Parliamentary Budget Office has advised that the build-to-rent package would have an unquantifiable financial impact
About this initiative	Announced by Shadow Treasurer Chris Bowen, Labor’s build-to-rent plan is designed to provide institutional investors with tax concessions for build-to-rent projects. The plan would cut the managed investment trust withholding rate from 30 per cent to 15 per cent on investments in build-to-rent housing.

Party	Australian Labor Party
Initiative	Reform of negative gearing and capital gains concessions
Savings	A saving of \$35.1 billion over ten years
About this initiative	<p>Labor’s proposed reforms to negative gearing would end deductions, except for investors in new homes. This is designed to stimulate the building of new homes. The reforms would be grandfathered in, and will not apply to existing investors. Labor would also halve the capital gains tax discount for investment properties purchased after January 2020. The reforms to negative gearing, coupled with reforms to capital gains tax, will raise a total of \$35.1 billion will be raised by 2029-30.</p> <p>For over a decade Anglicare Australia has called for targeting negative gearing deductions to new homes, as well as affordable and social rentals. We support reforms to negative gearing, which have the potential to generate billions of savings for investment in public and social housing.</p>

Party	Liberal Party of Australia (the Australian Labor Party has also agreed to support this measure)
Expenditure	Support for first home buyers
Savings	\$525 million over four years
About this initiative	<p>At its campaign launch, the Coalition pledged to establish the First Home Loan Deposit Scheme. This would allow first home buyers purchase a home by allowing them to access a loan offered under the Scheme by a participating financial institution.</p> <p>The Scheme will be able to support up to 10,000 first home buyer loans each year. It will give first home buyers better access to finance without having to save a 20% deposit. Eligible first home buyers will need to save for a deposit of at least 5% up to 20%. They would not be required to purchase lenders mortgage insurance.</p> <p>The lender would still undertake the full normal credit check process on the borrower (meeting all their legal obligations) to ensure that the borrower is in a position to be able to afford the repayments. If the borrower refinances or the loan comes to an end the Commonwealth support will terminate.</p> <p>The Scheme would support low and middle income earners across Australia. Support would only be available to first home buyers below a certain capped income level which is \$125,000, or \$200,000 combined income for a couple who are both first home buyers. The income test would be based on the previous year's taxable income to provide certainty. Support would also be targeted to entry properties, with a maximum loan size determined on a regional basis, reflecting the different property markets across Australia.</p> <p>The Scheme would commence on 1 January 2020 and will be operated by the National Housing Finance and Investment Corporation. Labor has also agreed to implement this scheme if elected.</p>

Key Area: Indigenous

Party	Australian Labor Party
Initiative	Addressing overcrowding in remote Indigenous communities
Expenditure	\$1.5 billion over ten years
About this initiative	<p>Labor has committed to:</p> <ul style="list-style-type: none"> ▪ Provide a decade of funding certainty to the Northern Territory, by committing an additional \$550 million over 5 years from 2023-24, double the commitment by the Liberals. ▪ Provide \$251 million in funding to Queensland, Western Australia and South Australia in 2019-20. <p>Following these interim arrangements, Labor will work with the States and Territories to develop a genuine, ongoing partnership to tackle the issue of overcrowding, as part of the Closing the Gap Refresh.</p>

Party	Liberal Party of Australia
Initiative	Indigenous youth suicide prevention
Expenditure	\$34.1 million over four years
About this initiative	<p>As part of its mental health and suicide prevention package, the Coalition has committed \$4.5 million to empower Indigenous leadership in suicide prevention, \$5 million for young Indigenous leaders to participate in place-based cultural programs, and \$19.6 million through the Indigenous Advancement Strategy to prevent Indigenous youth suicide.</p>

Party	Australian Labor Party
Initiative	Stolen Generations Compensation Scheme
Expenditure	\$111 million over ten years
About this initiative	<p>Labor has announced a National Healing Fund to support healing for the Stolen Generations and their families – in recognition of the inter-generational effects of forced removal. The fund will be administered by the Healing Foundation – an Indigenous-run organisation that supports the ongoing needs of the Stolen Generations with services such as counselling, family reunion, return to country, and support for elderly survivors.</p>

Party	Australian Labor Party
Initiative	Voice for First Nations People
Expenditure	To be funded from existing resources
About this initiative	Bill Shorten’s recent Budget Reply speech included a commitment to enshrine a “Voice for First Australians” in the constitution. This refers to call made through the Uluru Statement from the Heart for a representative body for Aboriginal and Torres Strait Islander peoples. There is no definitive statement about the form such a body would take, but proponents of the idea have previously suggested that such a body would sit alongside Parliament to provide non-binding advice on legal and policy matters affecting Aboriginal and Torres Strait Islander peoples.

Key Area: Older People

Party	Australian Labor Party
Initiative	Ending cash rebates for excess franking credits
Savings	A saving of \$58 billion over ten years
About this initiative	Labor is proposing to end cash rebates for excess franking credits, preventing self-funded retirees receiving refunds when they do not pay tax that year. The measure exempts pensioners and people with pre-existing self-managed super funds. Labor has noted that much of this concession goes to high-wealth individuals, with 80 per cent of the benefit accruing to the wealthiest 20 per cent of retirees. The cash rebates were introduced by the Howard government, and Labor’s policy would see a return to the previous arrangement where imputation credits can be used to reduce tax, but not for cash refunds. This policy would save \$58 billion over the decade to 2028-29.

Party	Liberal Party of Australia
Initiative	More support for older Australians
Expenditure	\$44 million over four years
About this initiative	<p>If re-elected, the Coalition will provide \$34 million for an aged-care research-centre to examine new ways to deliver care for older Australians and training and education for care providers. A further \$10 million will be spent to develop a “seniors connected program” to address loneliness in aged-care centres.</p> <p>The Coalition will also prioritise the growth area of aged care with the goal of reaching 475,000 aged care workers in Australia by 2025, with significant growth projected in personal care workers, nurses, support staff and allied health professionals.</p>

Party	Australian Labor Party
Initiative	Labor's pensioner dental plan
Expenditure	\$2.4 billion over four years
About this initiative	<p>This Labor announcement would give up to three million older Australians access to free dental care. People receiving an Age Pension or holding a Commonwealth Seniors Health Card would be eligible for \$1,000 worth of free essential dental care, covered by Medicare, every two years.</p> <p>Within this cap, Medicare will cover a wide range of dental services such as examinations, x-rays, cleaning, fluoride treatment, fissure sealants, fillings, root canals, extractions, periodontal treatment and dentures. A specific schedule of benefits will be developed in consultation with dentists and experts, to ensure standard costs when accessing the scheme.</p>

Party	Liberal Party of Australia
Initiative	Our plan to support retirees
Expenditure	No costs are projected beyond those listed in the Budget. However, it is worth noting that Labor is unlikely to proceed with the Coalition’s proposed superannuation changes, which would cost \$75 million over four years according to the recent Federal Budget papers.
About this initiative	The Coalition’s package for retirees is centred around its improving flexibility for older Australians superannuation changes, proposed in the recent Federal Budget. Under the plan, Australians aged 65 and 66 will be able to make voluntary superannuation contributions even if they do not meet the current work test requirement to work at least 40 hours over a 30-day period in the year they seek to make contributions. For example, it means part time workers – such as a 65 year-old who works one day a week and who wouldn’t meet the current work test – could contribute to superannuation. The Coalition is also proposing to expand access to self-managed super, with a plan to extend the maximum size of self-managed super funds from four to six members.

Party	Australian Labor Party
Initiative	Statement on improving aged care
Savings	No costs are projected for this package, as many of the commitments are made in-principle
About this initiative	<p>Labor has released a statement on aged care that acknowledges many issues facing aspects of the sector, including funding, staffing levels, skills, and waiting lists for home care.</p> <p>Labor has said it will investigate interventions for home care, speed up implementation of the Matter of Care workforce strategy, explore ways to improve access to home care packages and increasing staffing levels and skills, and address the number of GPs working in aged care. These are in-principle commitments, rather than funded, concrete measures.</p> <p>The statement does make two concrete commitments to:</p> <ul style="list-style-type: none"> ▪ Ensure that for residential aged care facilities there is a registered nurse present, on site, 24 hours a day ▪ Publish the skill mix of the workforce employed at every residential aged care facility to ensure the appropriate skills mix of properly trained staff is present at all times. <p>Anglicare Australia has said that Labor’s statement does “acknowledge the issues that the sector is facing – but we still need a commitment to take concrete actions and commit funding.” This is consistent with the response across the aged care sector.</p>

Key Area: Tax and Superannuation

Party	Australian Labor Party
Initiative	Action on multinational tax avoidance
Savings	A saving of \$680 million over four years
About this initiative	<p>Labor is proposing to deny multinationals a tax deduction for royalties when they are paid:</p> <ul style="list-style-type: none"> ▪ By a firm with \$1 billion or more of global turnover (“significant global entity” in tax law) ▪ To a related party ▪ In a transaction that is subject to the “sufficient foreign tax test” aspect of the Diverted Profits Tax, or has a harmful “patent box” regime. <p>A multinational can still get the tax deduction if the firm can substantiate to the Commissioner of Taxation that the royalty payments are not for the dominant purpose of tax avoidance.</p>

Party	Australian Labor Party
Initiative	Banking Fairness Fund
Savings	A saving of \$640 million over four years
About this initiative	Labor is proposing to raise funds from Australia’s biggest banks to offer more to people in financial difficulty. The fund will raise \$160 million per year.

Party	Australian Labor Party
Initiative	Boosting women’s superannuation
Expenditure	\$400 million over four years
About this initiative	Labor has announced measures to help boost the superannuation of working women. This includes a plan to phase out the \$450 per month minimum income threshold for eligibility for the superannuation guarantee from 1 July 2020, with the threshold to be reduced to zero from 1 July 2024, helping people in part-time and casual work. Superannuation would also be paid on parental, paternal and partner leave.

Party	Australian Labor Party
Initiative	Fairer superannuation
Savings	A saving of \$29.75 billion over ten years
About this initiative	Labor has pledged to lower the annual non-concessional contributions cap to \$75,000, and it will further lower the High Income Superannuation Contribution threshold to \$200,000. It will also reverse the introduction of catch-up concessional contributions and changes to tax deductibility for personal superannuation contributions.

Party	Liberal Party of Australia
Initiative	Lowering tax contributions and further tax cuts
Expenditure	\$158 billion over ten years for the full income tax cut package
About this initiative	In addition to the bipartisan middle income tax cuts, the Coalition has planned to additional stages of tax cuts for higher income earners, due to come into place from July 2022 tax cuts and July 2024 respectively. These changes would mean that 94 per cent of taxpayers would pay no more than 30 cents in the dollar, with the biggest benefits going to high-income earners.

Party	Liberal Party of Australia
Initiative	Lowering taxes for small business
Expenditure	No costs are projected for this package
About this initiative	The Coalition's recently released small business package pledges to stop big business abusing their market power, make it easier for them to employ even more Australians (further detail under 'Education, Employment and Training'), and ensure they are paid on-time by government and larger businesses. The Coalition has also pledged not introduce Labor's negative gearing changes or deficit levy, which it believes will harm small business.

Party	Australian Labor Party
Initiative	Tax cuts for low and middle income earners
Expenditure	A further \$1.05 billion over four years
About this initiative	Labor has announced that it will match the Government's tax cuts for those earning between \$48,000 and \$126,000. Labor will not proceed with Stages 2 and 3 of the Government's proposed tax cuts, and instead, it will expand the tax cuts 2.9 million people who earn less than \$40,000. In total, this package will increase tax cuts for 3.6m people earning less than \$48,000, including a \$350 tax cut for workers earning up to \$37,000.

Party	Australian Labor Party
Initiative	Trusts reform
Savings	A saving of \$26.9 billion over ten years
About this initiative	Labor has committed to introducing a new 30 per cent standard minimum rate of tax for discretionary trust distributions to beneficiaries aged over 18. This tax will exempt special disability trusts; deceased estates; fixed trusts; cash management unit trusts; fixed unit trusts; public unit trusts; farm trusts; and charitable and philanthropic trusts.

Key Area: Welfare and Social Services

Party	Australian Labor Party
Initiative	Funding for emergency relief organisations
Expenditure	\$40 million over four years
About this initiative	Labor has announced a \$40 million package for emergency relief organisations across the country. The package would double the number of financial counsellors across the country; expand low cost alternatives to pay day loans for low-income Australians; and reverse the current \$5.5 million a year cut to emergency relief organisations.

Party	Australian Labor Party
Initiative	Funding for food relief
Expenditure	\$6 million over four years
About this initiative	Labor has promised to boost funding for organisations that supply food to the charities that are helping people in crisis. This would more than double Federal Government funding for organisations currently providing food relief nationwide. Over the next four years, this means: <ul style="list-style-type: none"> ▪ \$3.4 million extra funding for Foodbank. ▪ \$1.6 million extra funding for Secondbite. ▪ \$1 million for OzHarvest.

Party	Australian Labor Party
Initiative	Leading the way on charities
Expenditure	\$1 million in 2019-20
About this initiative	Labor has pledged to establish a ‘Building Community - Building Capacity’ Working Group to support and advocate for charities and not-for-profits. Labor has also committed to work with the sector to attempt to harmonising Australia’s fundraising laws in consultation with states, territories, Treasury and the Australian Competition and Consumer Commission. This is a key as of the ‘fix fundraising’ campaign, which is widely supported by the sector.

Party	Australian Labor Party
Initiative	New financial counsellors across Australia
Expenditure	\$320 million over four years
About this initiative	Labor has pledged to double the number of financial counsellors across Australia from 500 to 1000. These new financial counsellors will provide advocacy, support and advice to an additional 125,000 Australians each year. It will be funded from Labors Banking Fairness Fund.

Other Areas

Party	Liberal Party of Australia
Initiative	A stronger manufacturing sector
Expenditure	\$55 million over four years
About this initiative	The Coalition has announced a manufacturing package that includes \$5 million to support an Australian Made export campaign. The package also includes a new Manufacturing Modernisation Fund, which would provide grants to small and medium sized manufacturing businesses to modernise, grow and employ more people.

Party	Liberal Party of Australia
Initiative	Backing our multicultural communities
Expenditure	\$15 million over four years
About this initiative	The Coalition has announced that it will invest an additional \$5 million in a dedicated Accelerator Support Program to assist first generation migrants looking to develop a start-up business. New grants will support those organisations best placed to deliver targeted business education, incubation and mentoring to people from culturally and linguistically diverse (CALD) backgrounds. It will also invest \$10 million to create a dedicated network of Aged Care System Navigators to assist people from CALD backgrounds and their families in navigating the aged care system. The Navigators will assist these families to understand options and make the right decisions when it comes to finding alternative accommodation options, securing residential care or Home Care Packages, understanding the financial implications and completing the paperwork.

Party	Liberal Party of Australia
Initiative	Keeping Australians safe on our roads
Expenditure	\$9.8 million over four years
About this initiative	The Coalition has announced a package on road safety and investments in Australia's road network, including: <ul style="list-style-type: none"> ▪ \$4 billion from 2019-20 under the Urban Congestion Fund to improve traffic safety and flow and increase network efficiency for commuter and freight movements in major urban areas ▪ \$4.5 billion under the Roads of Strategic Importance (ROSI) initiative to support the upgrade of key regional road corridors ▪ An additional \$1.1 billion for the Roads to Recovery Program ▪ An additional \$550 million for the Black Spot Program ▪ An additional \$275 million for the Heavy Vehicle Safety and Productivity Program and ▪ An additional \$275 million for the Bridges Renewal Program.

Party	Liberal Party of Australia
Initiative	Keeping communities safe
Expenditure	\$24.1 million over four years
About this initiative	If re-elected, the Coalition has committed to increase funding to the Safer Communities program by \$20 million in response to community demand for crime prevention measures, such as fixed and mobile CCTV. It will also establish a National Public Register for Child Sex Offenders.

Party	Australian Labor Party
Initiative	Labor’s response to the banking Royal Commission
Expenditure	No costs are projected for this package
About this initiative	Labor has committed to implementing all 75 recommendations of the Royal Commission in full and stand up for Australians affected by banking misconduct. Key aspects of Labor’s response include: <ul style="list-style-type: none"> ▪ Developing a Royal Commission implementation plans by 1 August 2019 and submit them to the Royal Commission Implementation Taskforce ▪ Requiring major companies, industry bodies, and regulators to publicly report to the Royal Commission Implementation Taskforce about their progress in implementing recommendations every 6 months. ▪ Identifying financial firms such as banks and insurers in published determinations when the determination is in favour of the customer ▪ Increasing jail time for the most serious corporate crimes from 10 to 15 years imprisonment ▪ More than doubling the proposed cap on financial penalties to \$525 million.

Party	Liberal Party of Australia
Initiative	Respect and support veterans and their families
Expenditure	\$77 million over four years
About this initiative	Under its package for veterans, the Coalition has committed to: <ul style="list-style-type: none"> ▪ Maintaining investments in mental health care and counselling for veterans and their families. This will remain uncapped ▪ Expand access to the DVA Gold Health Treatment Card ▪ Invest \$30 million in a network of Veterans’ Wellbeing Centres in partnership with ex-service organisations and state and territory Governments ▪ Help veterans find jobs after their service by expanding the Prime Minister’s Veterans’ Employment Program to invest \$16.2 million into initiatives helping veterans transition out of ADF service ▪ Exempt TPI veterans from the ‘treatment cycle’ requirement for exercise physiology and physiotherapy allied health services.

Party	Liberal Party of Australia
Initiative	Supporting farmers in drought
Expenditure	\$36.4 million over four years
About this initiative	<p>The Coalition is proposing a new loan product to drought affected farmers for restocking and replanting purposes. Drawing on the Regional Investment Corporation (RIC), eligible farmers would be able to borrow up to \$200,000 for restocking and replanting. Loan terms include a two year interest free period, with no interest accrual. This will assist farm businesses immediately rebuild and restore their future viability following successive years of financial hardship brought about by harsh drought conditions.</p> <p>The Coalition would also establish a \$7 million Drought Communities Small Business Support Program, invest \$3.9 billion in the Future Drought Fund to prepare for future droughts, and provide \$1 million each to an additional 14 local council areas experiencing severe drought through the Drought Communities Program.</p>