INVESTING IN PEOPLE

Anglicare Australia's Plan for the 2025-26 Federal Budget

JANUARY 2025

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Anglicare Australia
in every Community

Anglicare Australia is a network of independent local, state, national and international organisations that are linked to the Anglican Church and are joined by values of service, innovation, leadership and the Christian faith that every individual has intrinsic value. Our services are delivered in partnership with people, the communities in which they live, and other like-minded organisations in those areas.

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Investing in People

Investing in People lays out Anglicare Australia's plan for the 2025-26 Australian Federal Budget. The next Federal Budget will be a critical opportunity to tackle the cost-of-living crisis facing Australians on lower and middle incomes, and embed the foundations of a fairer economy that serves all Australians.

The nation is facing major challenges, and so is the Federal Budget. Hundreds of thousands of Australians cannot find an affordable home. Those who are out of work or underemployed can barely make ends meet, with even those in full-time work struggling to keep up. Many older Australians are retiring into poverty and struggling to get the care they need.

Yet in recent years these issues have failed to register in the Budget at all. This is in spite of the fact that, in each of these cases, there is widespread agreement about the problems we face and the solutions we need. In many of these cases, these analyses have come from the Government itself.

It is clear that more must be done to create jobs and help people participate. There is widespread agreement, including from Government, that changes are needed for employment services. It is time for that recognition to translate into proposals on how to build a more person-centred system.

Investing in People also highlights how Australia's safety net has become a poverty trap, with rates of JobSeeker being frozen at dangerously low levels for years. One-off payments and tax cuts will not lift people out of poverty. Instead, raising the rates of these payments is the most powerful step that any government could take to reduce poverty in Australia.

A home, a decent income, and dignity in old age are things that every Australian deserves. Each of these areas are critical to making life better for all Australians. We urge the Government to address these issues in its next Federal Budget, and ensure that the next term of Government creates a mandate to take on the issues facing our nation.

We look forward to working with the Government to build an equitable and more prosperous Australia.

PART I

Creating a fairer tax system

In 2024, Anglicare Australia released Widening the Gap, a report showing the disparity between the wealthiest Australians and those with the least has widened significantly over recent decades. Our findings showed that the wealth inequality gap in Australia is widening, with a growing divide between the wealthiest cohort of Australians and the bottom four quintiles. This disparity has been growing steadily, fuelled by tax and superannuation policies that disproportionately benefit the already wealthy.

Australia has a two-class tax system where some people have the financial means to access generous deductions and subsidies to lower their tax, and others do not. Tax concessions aimed at investors have allowed the wealthy to accumulate more property assets and wealth. Superannuation concessions also offer significant tax breaks on contributions and earnings, primarily benefiting higher-income earners who can contribute more to their retirement savings. Anglicare Australia has previously shown that these tax concessions cost the budget more than welfare payments, with more than half of the benefits of these tax concessions going to the wealthiest fifth of households. This compares with about three percent to the bottom fifth of households.[1]

Anglicare Australia appreciates that the Government has ruled out changes to some of these concessions in its first term. Nevertheless, reforms to discretionary trusts and GST exemptions have not been ruled out and present a good opportunity to make savings while promoting fairness in the tax system. The coming Federal Budget also presents an opportunity to flag reforms for the coming parliamentary term. We encourage the Government to explore changes to interest deductions, dividend deductions, and superannuation concessions. Anglicare Australia's detailed recommendations in these areas are outlined below.

Promoting fairness in retirement

Security in retirement depends on pensions that prevent poverty and fair superannuation that cushions the loss of income from employment. On both of these measures, Australia's tax system is failing to deliver fair outcomes. The tax treatment of superannuation is too generous for people with high incomes and inequitable for people on low incomes. This entrenches inequality in retirement and reduces the funding available for quality aged care and income support. Notably, tax concessions for superannuation cost $48 billion in 2023, almost as much as Age Pensions at $55 billion.[2]

People on low and modest incomes receive little or no support from tax concessions for superannuation contributions. A worker earning $30,000 annually receives no tax support for employer contributions while another worker on $200,000 annually saves 32 cents in tax per dollar contributed. This is a result of the way marginal tax rates interact with the flat 15 percent tax on employer contributions.[3] People earning less than around $30,000 annually generally receive no tax benefit from super contributions, since their incomes are too low to pay income tax and the Low Income Superannuation Tax Offset merely offsets the 15 percent tax deducted from their employer contributions.[4] In all, Anglicare Australia has found that 58 percent of the cost of these concessions benefits the wealthiest 20 percent of Australians, with 0 percent benefiting the bottom 20 percent.[5]

Anglicare Australia believes the flat 15 percent superannuation contributions tax should be replaced with a refundable rebate that provides the same or greater support for each dollar of contributions for people with low incomes as that provided to middle- and high-income-earners. To make superannuation worthwhile for people with very low incomes and small contributions, a higher refundable rebate could be paid for the first $500 a year contributed, regardless of income. The rebate should be fully funded by taxing contributions at each person's marginal tax rate and lowering the annual cap on concessional contributions from $25,000 to $15,000, reducing tax concessions for people with high incomes. There should be no concessions for 'catch-up contributions' above the annual cap. This proposal is more generous for compulsory contributions for middle-income- earners than the present 15 percent tax rate, meaning most middle-income-earners would be financially better off.

Recommendation

> Anglicare Australia recommends implementing fairer and simpler tax concessions for superannuation contributions. All tax concessions for superannuation contributions, including the 15 percent employer contributions tax rate, deductions for contributions, and rebates for contributions by low-income earners and for spouses, should be replaced by an annual refundable rebate paid into the fund, capped at a contribution level sufficient to support an acceptable retirement income for a typical worker.
>
> The annual non-concessional contributions cap should be reduced to three times the concessional cap, and people should no longer be able to make up to three years' contributions within the cap in a single year. The exception to the general prohibition on direct borrowing by super funds for limited recourse borrowing by self-managed funds should be removed.

Reforming the tax treatment of investments and shares

Anglicare Australia has found that holdings in shares, trusts and other financial assets have grown over the last twenty years. While this can be a symptom of wealth inequality, with people who accumulate wealth choosing to build and reinvest it, it can also be a driver of inequality. Australia's tax settings allow for many of these financial assets to be used strategically to minimise tax obligations, meaning that the public underwrites this wealth accumulation without receiving a share of the benefit. For example, some high-income earners use franking credits from dividend payments to offset their tax liabilities. Wealthy individuals also employ tax-efficient investment structures, such as family trusts, which allow for income splitting and concessional tax rates.

In theory, dividend imputation exists to ensure that payments to shareholders are not subject to double taxation. Imputation credits were introduced in 1987 to prevent tax being paid twice on company profits and dividends. These credits allowed shareholders to reduce their income tax when companies paid them dividends on their shares.[6]

People who earn income from paid work typically used imputation credits to offset their personal income tax liabilities. This meant that they could use imputation credits to pay less tax, but don't receive a cash refund. This system was later changed to give cash refunds to people who don't pay any income tax. Since 2000, individuals and superannuation funds have been able to claim cash refunds for any excess imputation credits. Recipients of these cash refunds are typically wealthier retirees who aren't paying income tax.[7] These are people who typically own their own home and have other tax-free superannuation assets.

Australia is the only country with a fully refundable dividend imputation system. Refundable tax credits are an anomaly in the Australian tax system, as most tax concessions in Australia are non-refundable tax offsets. Anglicare Australia calls on the Committee to support reforming dividend imputation to end tax loopholes that benefit wealthy Australians, ending the practice of paying cash refunds for people who have managed to reduce their tax rate to zero and pay no income tax.

Recommendation

> Anglicare Australia recommends reforming dividend imputation to end tax loopholes that benefit wealthy Australians, ending the practice of paying cash refunds for people who have managed to reduce their tax rate to zero and pay no income tax.

Curb personal tax avoidance through private trusts and companies

Trusts can be legitimately used by individuals and businesses for several reasons, including asset protection. However, discretionary trusts also have attractive tax advantages and are used by high-wealth households to minimise their tax obligations.

Private trusts, especially discretionary trusts, are used to avoid income tax by splitting income with a family member, delaying or avoiding payment of Capital Gains Tax, and by passing on the benefits of investment tax breaks from the trust to its beneficiaries.[8] Research from Anglicare Australia has previously estimated that the foregone revenue from discretionary trusts is entirely received by the wealthiest 20 percent of Australians, although the lack of transparency around these arrangements means that it is difficult to calculate precisely the lost tax revenue from discretionary trusts based on available data.[9]

Although the policy intention is that any income that is not taxed in the hands of beneficiaries is instead taxed in the hands of the trust, this is not consistently applied. Private trusts and companies are also used to evade tax and launder money by shifting funds through complex chains of entities or to 'tax havens' such as Panama, Bermuda, or Switzerland.

One way to curb tax avoidance through discretionary trusts is to apply Capital Gains Tax to untaxed or concessionally taxed income of private discretionary trusts when it is distributed to beneficiaries. Currently, these distributions do not attract Capital Gains Tax, including where capital gains are realised through asset revaluations within the trust. This would bring the tax treatment of discretionary trusts into alignment with fixed trusts, and curb tax avoidance. The proposed changes would apply to private express trusts, including fixed and discretionary trusts.

Private companies are also widely used to avoid tax, often in conjunction with discretionary trusts. These arrangements take advantage of the gap between the top marginal rate of personal income tax and the company tax rate. The use of 'cashbox companies' to avoid personal income tax by retaining income in a private company should be curbed by taxing retained earnings in private companies at the top marginal personal tax rate. This tax treatment would also apply to private trusts taxed as companies.

This approach is well-targeted to address tax minimisation through income splitting and would only apply to discretionary trusts. It would exclude special disability trusts, deceased estates, farm trusts, and charitable and philanthropic trusts.

Recommendation

> Anglicare Australia recommends applying Capital Gains Tax to untaxed and preferentially-taxed distributions to the beneficiaries of closely-held discretionary trusts, including distributions arising from asset revaluations.
>
> Anglicare Australia further recommends that the income retained in private companies, apart from a reinvestment allowance for companies engaged in active business, be taxed at the top marginal rate of personal income tax plus Medicare Levy.
>
> In addition to these recommendations, Anglicare Australia proposes reforms to negative gearing tax deductions and the Capital Gains Tax discount. These recommendations are outlined under Action on Housing and Homelessness.

PART II

Cost-of-living relief for those who need it most

A national food security strategy

Food prices have been rising since 2020 due to multiple shocks to the global food system related to climate change and the COVID-19 pandemic. While data about the full extent of food insecurity in Australia is patchy, we know it is rising.

While emergency relief is an important crisis response, it is not a solution. Providers of emergency food relief are unable to keep up with increasing demand, and are limited in how often they can provide assistance to people.[10] Over a third of people experiencing food insecurity do not even seek help, because they feel ashamed or embarrassed.[11] The food provided can also be highly processed so it keeps longer, or be unable to meet people's personal or cultural food preferences.

There is a clear need for a whole-of-government plan to increase the resilience of Australia's food system to shocks and stresses, with a focus on promoting a food system that's healthy, sustainable, equitable and resilient. Within this strategy, tax incentives could be provided to farms and businesses who donate surplus or imperfect food, making fresh and healthy food cheaper for more Australians.

Recommendation

> Anglicare Australia recommends that the Australian Government develop a national food security strategy, in consultation and partnership with the social services sector, to improve access to healthy foods for people on low incomes.

Tackling energy debt

Power prices have remained high across Australia, and many low-income households continue to face expensive energy bills, forcing more households to make a choice between keeping the lights on and other essentials. Across Australia, standard retail energy plans increased by between 14.7 percent and 28.9 percent throughout the previous financial year.[12]

The Australian Energy Regulator's most recent retail market report has revealed that residential energy debt has only continued to increase with price rises, and is at its highest rates in the past five years.[13] The data shows that there are 95,634 people with an electricity debt on a hardship program. This is an increase of 30 percent on the previous year, with the average debt for this cohort being $1,762.[14] More than half of those on a hardship program with an energy debt are on a Centrelink payment or have a Low Income Healthcare Card.

The data also shows that 30,251 people on a hardship plan were excluded from their plan because they were unable to keep up repayments, which may result in electricity disconnection or referral to a debt collector. Only 35 percent of people on a hardship plan have lower electricity costs in each billing period than the amount they repay as part of their plan, a substantial increase on the previous year.[15]

Even though retailers have obligations to offer payment plans and other hardship programs for households struggling to make payments, for many low-income households, ongoing financial hardship makes it incredibly difficult to make any noticeable difference to their debt. At the same time, retailers are making large profits as their costs go down as a result of the growth of renewable energy. Anglicare Australia supports calls from the Renew Australia for All coalition for profitable retailers to wipe energy debt for their financially vulnerable customers,

Finally, it is worth noting that paying down and eliminating current debt would do little to prevent households from accruing future debt driven by increased prices. Better funding support for community energy programs that provide advice about usage, assist in negotiating better rates, or provide information about hardship measures, would help consumers facing difficulty manage their situations.

Recommendations

> Anglicare Australia supports calls from the Renew Australia for All coalition for profitable retailers to forgive energy debt for households on low incomes participating in hardship programs to reduce energy debts.
>
> Anglicare Australia recommends funding community energy programs that support and advise low-income households on energy and financial hardship.

Treating the internet as an essential service

The internet was once proclaimed as the great social equaliser. Initially a luxury, it is now an essential part of how we work, connect with one another, and access health, education, and government services. Access to the internet is critical to life in Australia, and yet it is still treated by regulations as a luxury rather than the essential service it is.

For people on JobSeeker, there is little left to pay for data and internet once they have paid for rent and food. For people looking for work, the most common place they do this is through online job boards. The 2023 Digital Inclusion Index found that one in four Australians experience affordability stress,[16] and a survey by the Australian Communications Consumer Action Network (ACCAN) of low income households showed that nearly 60 percent struggled to pay for mobile data or broadband.[17]

Anglicare Australia Network financial counsellors report that it is common for their clients to have no internet at home and rely on mobile data, or free public Wi-Fi at libraries and other locations. Anglicare Australia's Poverty Premium report showed that people on low incomes are penalised financially and pay more for data than people with higher incomes, as pre-paid mobile plans are often the preferred option but carry a worse per gigabyte cost.[18]

The Government has taken some steps towards improving digital connectivity, such as the School Student Broadband Initiative, a free program for up to 30,000 families with school age children who cannot afford home broadband. This program, while limited in scope, shows that the Government can act to ensure that Australians facing barriers to getting online are assisted with accessing this essential service. Some telecommunications providers have also taken steps towards supporting people on low incomes to access the internet. Telstra, for example, operates a voucher program to assist Australians already receiving financial support through community services, including Anglicare Australia members. However, many Australians are unaware that these options exist. The Government should support expanding access to these programs to better enable digital inclusion for all Australians regardless of their location, income, or socio-economic background.

Recommendations

> Anglicare Australia recommends:
>
> - The Government treat internet as the essential service it has become and regulate telecommunications providers accordingly.
> - Expanding access to low-income broadband connection programs.

Meeting demand for emergency relief

As living costs continue to surge, demand for emergency relief services will continue to remain high. Many providers in the Anglicare Australia Network have reported an increased demand for services. As more and more people struggle to pay the rent and cover costs of utilities, food and other essentials, many of our services are unable to keep pace with the demand.

Emergency relief providers offer many types of help, including food hampers or vouchers, covering medical or transport costs, and assistance with utilities, rent, or other housing costs. In research carried out in 2022, Anglicare Australia Network emergency relief providers reported an increased demand ranging from ten to 50 percent compared to the start of the year, with many people presenting to services for the first time.[19] Similar stories continued to be shared this year.

Emergency relief is designed to be a safety net for emergencies and exceptional circumstances. However, it is now becoming a structural answer to shortages being caused by structural factors. In the short term, emergency relief providers do need additional resourcing to ensure they can keep up with demand and continue to assist the growing proportion of Australians in need. In the long term, the underlying causes that are driving people to regularly access emergency relief services will need to be addressed. This means increasing income support to tackle poverty head on.

Recommendation

> Anglicare Australia recommends an urgent increase in funding for emergency relief providers of 30 percent to help meet demand.

PART III

Income support that is fit for purpose

Raise the rate of working age payments

Australia's social security system is built on the assumption that most people can find work, with payments designed to support temporary unemployment while encouraging re-entry into the workforce. Yet Anglicare Australia's Jobs Availability Snapshot, released in December, shows that the number of people facing barriers to work far exceeds the number of entry-level jobs. As a result, many people are trapped in a system that punishes them for circumstances beyond their control, such as limited job opportunities and an employment services system that is failing them.

The current JobSeeker rate does not provide the security and stability people need while searching for work. Anglicare Australia's annual Cost of Living Index has shown that it is almost impossible for a single person to live on the JobSeeker payment. After covering basic living costs, a single person on JobSeeker would fall behind by $331 a week.[20] Even if they were to live in a sharehouse, they would be short of $69 each week.[21] This is important to note as the largest cohort of people on the JobSeeker payment are over the age of 45, and may find it difficult to access and live in shared accommodation.

Expecting individuals to bear the repercussions of this structural failure is unjust. Most Australians agree that no one should live in poverty, and there is widespread recognition that the current JobSeeker payment is too low.[22] The inadequacy of JobSeeker payments is not only recognised by the general public, but also in government-commissioned reviews, which consistently conclude that current JobSeeker payment rates fall well below all established poverty lines used in Australia. Depending on the poverty line used, the payment amounts to just 57-72 percent of the poverty line.[23]

Poverty scars people, scars that carry well into the future. The Bankwest Curtin Economics Centre's Child Poverty in Australia 2024 report compared the life outcomes of young people who grew up in poverty to those that did not. In doing so it revealed that people who grew up in poverty were up to 11 percent less likely to secure future employment and up to eight percent more likely to remain in poverty as an adult compared to their peers who did not grow up in poverty.[24] They were also more likely to experience long-term mental ill-health, such as nervousness or unhappiness, for up to ten years after leaving home.[25] This demonstrates the scale of economic return from raising income support payments above the poverty line, as well as the intangible positive social, psychological and health benefits from doing so.

While Governments may publicly state concerns that higher payments could discourage work, the Economic Inclusion Advisory Committee (EIAC) assessed that the negative impact on employment would be minimal. Even with an increase to 90 percent of the Age Pension, JobSeeker recipients would still earn less than 97.5 percent of employed Australians.[26] The financial incentive to seek employment would remain strong, alongside the non-financial benefits of work, such as social inclusion and personal fulfilment.

Past policy decisions show that raising government support payments can effectively eliminate poverty. For example, increases to family assistance payments under the Hawke government resulted in a 30 percent reduction in child poverty.[27] This progress was unfortunately reversed under subsequent governments. Similarly, for a short time in 2020, JobSeeker payments were doubled through the Coronavirus Supplement. Almost immediately, poverty among people on JobSeeker payment fell by 80 percent, from 76 percent in 2019 to 15 percent in June 2020.[28] Research, including by Anglicare Australia, has documented the profound impact this had on poverty levels and on people's lives. People were able to afford fresh food, fill their prescriptions, pay their bills on time, and secure decent homes.

Anglicare Australia has estimated that the cost of increasing the rate of JobSeeker and other working wage payments, as was done in 2020-21. Based on assumptions from the Parliamentary Budget Office, raising the rate of the JobSeeker payment, Carer Payment, and Parenting Payment Single to the Henderson Poverty Line would cost around $111 billion by 2033-34.[29] This is considerably less than the cost of the expected cost of tax concessions for housing investors over the same period, which have been forecast by the Parliamentary Budget Office to cost $165 billion by 2033-34.[30] Around 1.44 million Australian adults would benefit from this change. In addition to the adult recipients, almost 840,000 children have a parent receiving one of these payments.[31]

Raising payments above the poverty line is both a financial necessity and a moral imperative. An immediate increase in income support, above all poverty lines used in Australia, would ensure no one is left to bear the financial consequences of the systemic failure of the labour market.

Recommendation

> Anglicare Australia recommends raising the rate of all social security payments above the Henderson Poverty Line.

Reform employment services and create a better system

Australia's employment services systems exist in recognition that people may need support to move into secure employment. Although the rationale for this system is to assist people with barriers to work, the employment services system is not working. A fundamental flaw with employment services is that it focuses on reducing welfare by disincentivizing people from accessing income support payments over supporting people to find greater financial security.

The current model of employment services emphasises short-term pre-employment interventions, which is reflected in how providers are paid. Providers receive outcome-based payments when individuals remain in a job for four, 12, and 26 weeks.[32] These payments are made with little regard for the quality of assistance provided, the long-term stability of the job, or whether the job aligns with the individual's career goals and aspirations.

The system is also replete with short-term courses that do little to secure work or ensure there are jobs available for those who compete for them. Instead, they often serve to boost the profit margins of providers. For example, providers can receive a $500 fee for every person they place in the Work for the Dole Program, with at least $250 going to the host organisation.[33] Providers can also receive multiple payments for the same JobSeeker recipient.

As shown in Anglicare Australia's recent Repeat Failure report, which analysed whether Australia's workforce programs are achieving their goals, these short-term programs do not address the structural causes of unemployment nor are they supported by evaluations showing that these programs work.[34]

As Australia shifts toward a higher-skilled, services-based economy, post-secondary qualifications are increasingly essential. However, the system is unlinked to vocational education, where people can gain real qualifications to advance their employment prospects. Instead of focusing on short-term, often ineffective courses, redirecting funding toward assisting JobSeeker recipients to gain more advanced skills and qualifications, and making it easier for people to retrain at a TAFE or institute of technology, would yield higher success rates.

Vocational Education and Training (VET) has proven effective, with VET graduates seeing a median income increase of $11,800 in the year following completion of their certificate.[35] Furthermore 39

percent of VET students who were on income support before commencing studies were no longer dependent on it two years after completing their qualifications.[36]

The Federal Government already recognises the importance of vocational training and has partnered with states and territories to deliver 180,000 Fee-Free TAFE places in 2023, and another 300,000 places between 2024-2026.[37] It has also recently announced plans to introduce legislation making free TAFE a permanent fixture of the national VET system, funding at least 100,000 Fee-Free TAFE place a year from 2027.[38] This legislative change is subject to cross-party support. Fee-Free TAFE has already benefitted over 124,000 people seeking work[39] and integrating similar programs into employment services would build on the progress made in aligning Australians skills with the needs of the job market and create pathways for people with barriers to work to secure better-paying, stable, and meaningful employment.

The Government should not be spending over $7 billion on a system that is both harming people and failing in its objectives. This ineffective regime of profit, punishment and compliance should be replaced with a system that is tailored and person-centred. It should look more like the system that people want, with less busywork and more genuine support, including support to turn entry level jobs into lasting opportunities.

Where pre-employment interventions remain, they should focus on removing immediate barriers, such as financial support to complete a police check, a working with children or vulnerable people check, first aid, or support to obtain a driver's licence, rather than the more nebulous training options currently on offer.

Recommendation

> Anglicare Australia recommends abolishing the Targeted Compliance Framework that imposes breaches and suspensions on people through the employment services system, and review all contracts with Workforce Australia providers. Anglicare Australia notes that this was recently done with Disability Employment Services. The savings should be reinvested in supporting people to set their own goals and select their own activities as part of a voluntary regime, and expanding access to VET for people who want it.

Invest in the creation of entry level jobs

Year after year, research from Anglicare Australia through our Jobs Availability Snapshot has shown that the number of people with barriers to work outstrips the number of entry-level jobs available. Yet the Federal Government has shied away from direct job creation, treating it as the work of the private sector.

The focus on obligations and short-term pre-employment programs highlights a general government aversion to being seen to be intervening in the market, which is a major impediment to helping people into work. This manifests in the reluctance to spend funds on direct job creation. This approach is confusing when considering that the training packages announced in recent federal budgets amount to hundreds of millions of dollars, yet unless these are linked directly to actual jobs, will not see many people gain employment as a result. If a similar amount of funds was spent on direct job creation it would have a far greater positive impact.

Opportunities for job creation exist across sectors and can assist community development as well. In smaller communities, there is the potential to support local businesses, councils, and people to work together to create the right jobs. Programs that support Indigenous Rangers, Indigenous Protected Areas, and caring for country offer an outstanding example. This place-based job creation is critical, particularly for regional and remote Australia, as these areas tend to experience weaker labour market conditions. For example, in the remote region of outback South Australia, 12.7 percent of the population receives JobSeeker payments, while in the metropolitan region of the Australian Capital Territory, this figure is just 2.7 percent.[40] Job creation programs offer pathways for people with barriers to employment. Job creation simply cannot be left to a market that is current failing to meet the needs of those looking for work.

Across Australia, some sectors are desperate for workers. The care industry is the fastest growing industry in Australia. Jobs and Skills Australia projects that the current Early Childhood Education and Care workforce would need to grow up an extra eight percent to satisfy current estimated demand for early childhood services and another eight percent to meet unmet demand for qualified workers.[41] Likewise, The Royal Commission into Aged Care Quality and Safety reported an estimated need for more than 130,000 additional, full-time equivalent workers by 2050.[42] This would be a 70 percent increase on 2021 levels.[43] These are meaningful jobs, in a growth industry, with a solid career trajectory. As a female-dominated industry, job creation in the care sector can also help close the

gender wage gap and improve the rates of women's economic participation. This presents a real opportunity to connect people with barriers to employment with entry-level jobs, which in turn lead to long-term careers in sectors with a high demand for workers.

This approach makes good economic sense. Experts report that investing in childcare and other forms of social care would create twice as many jobs as the same investment in construction.[44] It also an opportunity to respond to two problems at once – a dearth of entry-level roles for people who want them, and a workforce shortage in some of Australia's most critical sectors. Job creation at the entry-level could be critical to addressing both.

Recommendation

> Anglicare Australia recommends the establishment of a program to create entry-level job pathways in high-demand, growth industries. This should be a voluntary program that is co-designed with the people who would access it, leading to permanent job opportunities.

PART IV

Action on housing and homelessness

A sustained investment in social housing

In the wake of the Second World War, the Australian Government took action to provide housing to working families and low-income Australians. Back then, the Government built one in every four new homes itself.[45] However this is no longer the case. Over the past 40 years, federal governments of all political stripes have walked away from public and social housing, instead outsourcing the provision of homes to the private market. The Government now spends more on private market solutions, such as Commonwealth Rent Assistance, than it does on social housing through agreements with state and territory governments.[46] As a result, social housing has been transformed from a near-universal housing option for Australians into a social program for those with the greatest need.

Often, the solution put forward by developers and commentators, is simply to increase overall supply of housing and rely on the trickle-down effect to provide housing to those at the bottom. If trickle-down housing ever worked, which it hasn't so far, Australians no longer have time to wait. This solution also ignores the fact that Australia has an oversupply of housing, with between 165,000 and 240,000 new homes built each year.[47]

Further, the Government's decision to step back from the provision of housing has caused public housing numbers to dwindle. Public housing completions reached their peak in the mid-1970s, with a record 20,000 new public homes built.[48] Now, the number completed each year is around 3,000, far below what is needed.[49] To simply maintain the current ratio of social housing in the overall housing stock, at least 15,000 new social homes would need to be built each year.[50]

While the Government has made some steps towards increasing investment in social and affordable homes through the Housing Australia Future Fund and the Social Housing Accelerator, these policies are structurally incapable of reaching the level of ambition to needed to address the reality Australia faces. While off-budget funding schemes and one-off payments to the states are always welcome, these actions are not enough to close the shortfall in social housing.

Sustained capital investment in social and affordable housing is required if we are to change the present situation and provide housing for all Australians. Further, an ambitious capital investment program in social and affordable housing could be paid for through reforms to the lucrative capital gains tax and other concessions.

Recommendations

Anglicare Australia recommends:

- Investing in a long-term social homebuilding program to deliver 25,000 new social and affordable homes each year for the next two decades.
- Making a direct, additional investment of $50 billion in social housing over the coming decade to 2033-34.

Tax reform for fairer housing

Since the end of the COVID-19 pandemic, the cost of housing has become one of the biggest concerns for Australians. This concern is for good reason, the average national asking price for a house and national weekly rent are both around 40 percent higher than pre-pandemic levels.[51] The average house price is eight times the average household income, equalling record highs with no signs of slowing down.[52] Further, it costs homeowners 50 percent of their income to service the average new mortgage.[53]

Although the jump in housing costs was a shock to many households, the cause of Australia's housing crisis has not appeared out of thin air– we have been building towards it for decades. This unsustainable situation has been driven by tax concessions and incentives that have transformed Australia's housing market into a vehicle for lucrative speculative investment and wealth creation.

The private market has consistently shown itself to be incapable of delivering affordable homes for Australians, because it is not designed to. Negative gearing deductions and the Capital Gains Tax discount have together worked to incentivise wealthy investors to utilise existing wealth to leverage themselves and beat out first home buyers in order to turn profit.

Not only is this approach pushing up the cost of housing for Australians, it is cost the Federal Budget billions each year. The Parliamentary Budget Office has estimated that tax revenue forgone from negative gearing deductions and Capital Gains Tax discounts will cost about $165.6 billion between 2024-25 and 2033-24.[54]

Governments have attempted to use financial assistance schemes as a method to help first home buyers compete in the housing market. This is a costly and ineffective solution as it stimulates demand to drive up prices. How is a system that provides lucrative incentives for investors to drive up

prices while also funding first home buyers to compete with the same investors in any way efficient or defensible? These policies play both sides, crushing those least able to afford it.

Anglicare Australia believes that reforming tax settings is crucial to making genuine strides to resolving the housing crisis. The Capital Gains Tax discount should be phased out gradually over a period of ten years, ensuring a guard against those who cite the impact on the market as a reason to oppose reform. Additionally, negative gearing arrangements should be phased out for new investors in the private market and should be used to target investment towards new social housing.

Finally, reform should also include a reset of the policy settings that provide inequitable benefits to those with existing wealth, such as incentives for downsizing. A tax system that continues to favour the wealthy and works to put money back into their pocket will not resolve the crisis facing Australians.

Recommendations

> Anglicare Australia recommends a phased tax reform agenda to make housing less expensive and the tax system fairer, including:
>
> - reducing capital gains tax discounts over a period of ten years.
> - reforming negative gearing to target investment in social and affordable housing.

Reform Commonwealth Rent Assistance

There was once a time where rent assistance payments accounted for a small part of the social services system, costing the Government just $80 million of a nearly $11 billion social security budget in 1981-82, however these payments have since ballooned in cost.[55] Following an increase to the base rate of Commonwealth Rent Assistance (CRA) last year, it is likely that in 2024-25 the payment will cost the Government nearly $6 billion, making it Australia's single largest item of housing expenditure. Despite the massive amount of money poured into the payment, it is unfit for purpose.

The intention of CRA is to support Australians receiving welfare payments with rental costs, however issues with the payment's scope and eligibility requirements mean than many people are not seeing any benefit. Only one in four people on a working age payment, like JobSeeker or the Disability Support Pension, are eligible to receive CRA. Further, where people are eligible, the inherently flawed design of the payment ultimately forces people to be in rental stress before they are even eligible

for support. The structure of the payment means that people on smaller payments receive minimal support despite being the most in need. A single person on Youth Allowance would need to spend at least a third of their income on rent before CRA would kick in.[56] As a result, nearly half of all people receiving CRA payments still find themselves in rental stress.[57]

The payment amount is also problematic as it does not keep pace with the growth of housing costs. The payment is twice yearly indexed at the rate of the consumer price index (CPI) which has caused it to constantly fall behind rental price growth, a flaw that was pointed out in the Harmer Review.[58] The Productivity Commission has suggested that between 1995 and 2019, rental prices rose at nearly twice the rate of CPI.[59] In the September 2024 quarter alone, the national CPI increase was 2.8 percent, while national rental prices increased by 6.7 percent.[60] In order to keep up with the reality facing renters, CRA payments must not be indexed against the topline CPI figure, instead it should be flexibly based on rental prices and location.

Anglicare Australia welcomed Government funded increases to the CRA payment in past two federal budgets, including a fifteen percent increase in 2022-23 and 10 percent increase in 2023-24. However, the impact of these increases on affordability was non-existent. Anglicare Australia's annual Rental Affordability Snapshot surveys rental affordability for Australians on the lowest incomes, and factors in the full rate of CRA where applicable. In 2024, for a single person receiving JobSeeker, only three properties were affordable of the more than 45,000 listings surveyed.[61] When factoring in the additional ten percent increase in CRA from the last budget, not a single additional property become affordable.

Simply put, CRA is not a payment that is fit for purpose, despite being the most expensive government housing program on the books. It must be reformed if it is to achieve its goal of helping Australians afford rent. Reforming the payment and removing the cut-in rate would not only better support recipients but it would allow households to receive the payment before they are pushed into rental stress.

Recommendations

> Anglicare Australia recommends:
>
> - Reforming the cut-in rate of Commonwealth Rent Assistance to expand access to the payment.
> - Change the indexation formula of CRA to better reflect real increases in rental prices.

Greater support for housing-first services

Each day that the housing crisis continues, the number of Australians facing or at risk of homelessness rises, placing increasing pressure on support services. Between 2017 and 2023, the rate of people seeking support from homelessness services rose by 13 percent – nearly double that of population growth.[62] Certainly in the past two years, Anglicare Australia Network members have reported a change in the nature of people who present to services, with an increase in the number of people with full-time work in need of crisis support.

Ultimately, homelessness will not end unless every Australian can access and maintain a safe and affordable home. For many Australians experiencing homelessness, there are additional and complex barriers that make finding and maintaining a home difficult. This can include living with chronic health issues, mental ill health, disability, trauma, or fleeing situations of violence or abuse. Crisis services for homelessness must accommodate each person's needs and understand that building trust can be difficult. However, providing services that can meet complex needs and allowing time for trust to develop is time consuming and resource intensive, which few services are resourced to provide.

Crisis housing services often aim to operate a housing-first model, which recognises that a home is essential to connection with employment and other support services. Yet many feel that due to resourcing constraints, they are forced to operate accommodation-only services. Anglicare Australia Network organisations have reported that service funding routinely restricts them from providing the wrap around supports many clients need to make a housing-first approach work and create lasting positive change for those in crisis. They believe that too often people are unable to embed tenancies as a result of not being able to access the additional services they need.

Opposition to housing-first approaches to tackling homelessness predominantly stem from the cost of operating such services. These cost challenges are the result of the high cost of private rentals, house prices and land values, that restrict the ability of providers to find appropriate accommodation for clients. For a housing-first approach to homelessness to be truly successful, it must ensure that people are supported through every step of breaking the cycle of homelessness. This cannot happen if services are not given the proper resources.

Recommendation

> Anglicare Australia recommends increasing funding for homelessness services to implement a truly housing-first approach.

PART V

A just climate transition

Expand energy upgrades

Australia continues to push towards a decarbonised future and there continues to be various underutilised opportunities to achieve this goal and provide support for Australians who need it most. An impactful way to lower household energy demand is by retrofitting to more effective insulation and energy efficient appliances. These changes are not only beneficial to the energy transition, but they provide households with much greater opportunity to lower energy costs. Replacing gas appliances for electric can reduce a household's energy bills by up to $1,900 a year, with a further $800 saved with the installation of solar panels.[63] However, these options are not accessible to all households.

There are significant cost barriers for households with low-incomes and rental households to achieve the benefits of retrofitting. Without rebate or subsidy schemes, the up-front capital costs to low-income households are prohibitive, and renters often don't have the ability to make upgrades, instead depending on their landlord to do so despite them having little incentive.

Anglicare Australia has welcomed the positive steps the Government has already made in providing additional funding available through the Household Energy Upgrades Scheme. This includes the recent announcement of an additional $500 million for upgrades to social housing, which recognises that much of Australians social housing stock is ageing and built before many of the current building codes and energy standards. However, more funding will be required to ensure that every household is supported to transition. Nearly 9.5 million homes across the country were built before the introduction of energy standards[64] and upgrading these homes to a minimum 7-star energy rating would go a long way.

Support does exist to target this exact issue; however, many Australian households have little idea what support is available or how it can be accessed. Differing programs are available across federal, state, territory, and local governments. Each have their own eligibility criteria, methods of funding, and ways to apply. As a result, many households are simply unaware of how much they could be eligible to receive to support household upgrades and these programs are being underutilised. To address this issue, all levels of government should better coordinate these initiatives. Coordination should prioritise ease of access to information, simplified application processes and clear criteria for eligibility.

Recommendations

Anglicare Australia recommends:

- Increasing funding to the Household Energy Upgrades Fund for more homes to make the transition.
- Utilising the Household Energy Upgrades Fund to better target low income and rental households.

Investing in climate adaptation

The increasing prevalence of natural disasters continues to place Australians at risk of devastation and displacement. Climate change will only exacerbate the frequency and scale of these disasters, racking up a greater human and financial cost with each event. By 2060, it is expected that at a minimum, natural disasters will cost Australia $73 billion each year.[65]

This cost will be felt most harshly by those living in regional and remote areas. The Climate Council estimates that of the top ten federal electorates most at risk of natural disasters, like bushfires and riverine flooding, six are based on regional and remote communities.[66] As a result, large parts of Australia are becoming increasingly costly to live in based on the rising cost of insurance premiums alone. The Insurance Council of Australia estimated that the 2022 Northern NSW and South-East Queensland floods was the third costliest natural disaster ever, having caused just shy of $5 billion in damage.[67] A recent Senate Select Committee found that for many Australians insurance premiums have doubled or even tripled in the space of a few years, making it prohibitive and leading to many people being uninsured or underinsured.

Large parts of Australia are simply becoming impossible to live in due to climate change and extreme weather events. Without investment in adaption and abatement methods now, the costs will only continue to get worse.

Recommendation

Anglicare Australia recommends greater investment in ongoing climate adaptation and mitigation efforts to help communities, especially in regional and remote areas, to prepare for disasters.

Supporting disaster recovery

Recovery from natural disasters and extreme weather will continue to be hampered by challenges, such as a lack of affordable medium term housing options and scarcity of other resources for preparedness and recovery. A report from the Climate Council estimates that in the past 15 years, Australians have been forced to move more than 240,000 times as a result of worsening disasters, with nearly 150,000 of those in the past five years alone.[68] Anglicare Australia members have raised concerns about the lack of housing in the wake of disasters, with little being done to procure temporary housing options in the years since the Black Summer bushfires.

Ensuring effective coordination of government resources in response to and recovery from natural disasters is important to ensuring that the devastation and displacement experienced by Australians is reduced as much as possible. It is important that relevant federal, state, territory, and local government agencies, as well as charities and civil society groups are able to coordinate and respond effectively, getting help to where it is needed as quickly as possible. This can only be achieved with more adequate resourcing.

Recommendation

> Anglicare Australia recommends the Federal Government invest in a stockpile of demountable housing to ensure temporary housing options are available for those impacted by disasters.

PART VI

Dignity in ageing

Support to deliver aged care reforms

2024 marked a turning point for Australia's aged care system. There was no break in the pace of sector reform, however advocates were able to celebrate the passing of a new Aged Care Act before the years end. The passing of the Act is only the first hurdle, as older people, aged care workers and providers continue to implement reforms and now begin preparations to transition to a new aged care system. Inclusive of a new funding model, regulatory changes and rights for older people, the commencement of the new Act does not automatically ensure its success. Instead, to ensure that older Australians reap the benefits of change, the Australian Government must explicitly and deliberatively support reform transition.

Anglicare Australia welcomed the establishment of the Aged Care Transition Taskforce (the Transition Taskforce) in November 2024. The work of the Transition Taskforce will provide a valuable opportunity for Government to identify and address issues with transition, monitor implementation and evaluate the impact of reform on the sector. However, the success of these efforts will depend upon the Government's support of the Transition Taskforce's recommendations and funding those as required.

Older Australians, aged care workers and service providers cannot afford to become victims of politics because the Transition Taskforce recommendations are sucked into a political debate. Instead, they need bipartisan support and a plan to transition to a new system. Transitional funding and additional supports will help ensure that aged care reforms will succeed in creating meaningful change. In recognition of this, the Government must commit to supporting the recommendation of the Transition Taskforce and fund the delivery of subsequent actions.

Recommendation

> Anglicare Australia recommends the Australian Government commits to accepting the recommendations of the Aged Care Transition Taskforce and fund the implementation of recommended actions.

Equitable access to aged care

While Australia's aged care system provides vital support to older Australians across the country, thousands of older people continue to face barriers to accessing necessary care. Anglicare Australia's Life on the Wait List found that some older people were being made to wait up to 15 months for access to home care services, while others were receiving inadequate levels of support, or going

without.[69] The impacts of this were far reaching. Family and friends are being pulled from the workforce to provide informal care, other systems like healthcare and community services are battling increasing demand for support, and older people are suffering. Additionally, supported residents in residential aged care are at risk of decreased access to timely services because of funding inequities that leave providers with higher ratios of supported residents worse-off.

The Government has sought to address these issues from multiple fronts, by funding the delivery of additional Home Care Packages, introducing a new Aged Care Act, and introducing the new Support at Home Program set to commence from 1 July 2025. We recognise that each of these efforts will enable the aged care system to better meet the needs by improving access to aged care services, however the timeline for improvement leaves older people accessing aged care today with little expected benefit.

For those currently seeking to access home care, the Albanese Government has committed to reducing wait times to access home care services to three months, but not until 2027.[70] A further commitment has been made to commission an independent Accommodation Pricing Review, including a review of the Accommodation Supplement which provides an important incentive to provides to accommodate supported residents, yet this expected to occur over the next two years. This leaves ample time for inequities to fester for older Australians currently in residential care.

Older Australians today and into the future deserve equitable access to quality aged care when, where and how they need it, they have waited long enough, and it should not be further denied because of Government inaction. Aged care funding must provide older Australians with access to care as soon as possible regardless of their care needs, personal means, or where they live.

Recommendations

> Anglicare Australia recommends:
>
> - Funding the delivery of home care to older Australians as soon as possible, including shortening average wait times for services to a target of three months by the end of 2025-26 financial year.
> - The Accommodation Pricing Review is undertaken immediately to ensure accommodation supplements are payments are aligned providers are not financial penalised for accommodating supported residents.

A Budget for all

Anglicare Australia's plan for the Federal Budget is based on the insights and expertise of our member organisations, and addresses the interests and experiences of the people with whom they work with.

Anglicare Australia believes that a truly prosperous society is one where not only can everyone access the basics of food, housing and a liveable income, but also where people participate and contribute, are involved and healthy, where equity, dignity and fairness are central pillars of decision making, and where people can and do participate in a vibrant democracy and civil society within the context of a healthy planet and environment.

Yet the context for this Federal Budget is a nation facing growing inequality, and where the cost of living is rising much faster than wages or income support payments. More and more Australians from increasingly diverse backgrounds are turning to Anglicare Australia Network services for help. Coupled with housing that is more expensive than ever, the pressure on those on the lowest incomes has never been greater.

Our recommendations focus on tackling these issues over the long-term with a plan to build social housing, reforms to make the tax system fairer, an overhaul of the employment services system, and action to lift Australians out of poverty. We also make recommendations to provide targeted assistance to people and the community services that support them in the shorter term as the country continues to cope with rising living costs.

In this budget, the Government can choose to invest in measures that will end poverty, lessen the burden on struggling families, reduce inequality, and improve wellbeing. Our hope is that the Government will accept this challenge, and work with us to equip our country for the future.

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in every Community