

# Pre-budget Submission

## 2023-24

Baptist Care Australia

25 January 2023

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## About Baptist Care Australia

Baptist Care Australia is the national representative body for Baptist community service organisations and their clients in the national policy debate. Together, our members care for over 200,000 Australians, employ more than 11,500 staff, work with 3,000 volunteers and have an annual turnover of almost \$1 billion across a range of social service areas.

Baptist Care Australia members serve people in aged care, retirement living, those affected by family violence, experiencing homelessness, on low incomes, experiencing relationship breakdown, living with a disability, and affected by multigenerational disadvantage. Services include crisis accommodation, social and affordable housing, out of home care for children, counselling, education, no- and low-interest loan schemes, and other programs that help people rebuild their lives or live independently with the right support. Aged care services include home services (both through the Commonwealth Home Support Program and Home Care Packages), residential aged care and respite. Additional services provided by members include post-acute care with public hospitals, Veterans' home care services, and fee-for-service home care for clients.

We work to bring social justice to Australian communities, advocating nationally on issues important to our members and the consumers that access their services. A core principle in our work is to make sure that the interests and voices of marginalised people are heard when decisions are made that affect them. Our vision is a nation of hope-filled, purposeful people, building communities where every voice is heard. Our advocacy work seeks to help realise this aspiration. Our advocacy work includes, *inter alia*, providing submissions to Parliamentary or Departmental consultation processes and engaging with the Department through our role on two advisory committees.

Baptist Care Australia is a company limited by guarantee, a registered charity and a public benevolent institution.

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## Contents

About Baptist Care Australia	2
Introduction	4
Safe and affordable housing as essential infrastructure	5
Ensuring older people can access the care they need as they age	6
Ending family and domestic violence within a generation	7
Ensuring people can meet their basic needs on Government support payments	8
Responding to rising rates of food insecurity	9
Improving equality for First Nations peoples	10
Strengthening essential community services	10
Ensuring indexation mechanisms meets the costs of service provision	10
Ensuring tax reforms do not erode services for the most vulnerable	11
Conclusion	11

## Introduction

We are pleased to provide our 2023-2024 Pre-Budget Submission to the Government for consideration.

### Accumulated strains impacting the country

Australia's social and financial wellbeing is faltering under the strains of accumulated pressures.

While COVID is no longer front-page news, it continues to impact heavily on people's lives. By the end of September 2022, there had been almost 20,000 (or 16%) more deaths than the historical average for the year.<sup>i</sup> A recent study has shown 1 in every 10 people will end up with 'long COVID' and that COVID increases the risks of heart failure and stroke, regardless of infection severity.<sup>ii</sup> Meanwhile, the rolling waves of absent workers due to the illness have impacted upon many basic social systems, such as food production and health care.<sup>iii</sup>

Most Australians have also been dealing with the consequences of floods and other natural disasters, with 68 per cent of Australians living in an area covered by a natural disaster declaration in 2022.<sup>iv</sup> Many areas of the country were still recovering from the catastrophic bushfires of the 2019-20 'Black Summer' which destroyed 3,000 homes.<sup>v</sup>

### Increased cost of living pressures

Combined with other pressures, such as Russia's invasion of Ukraine, these have produced a rapid rise in the cost of living.<sup>vi</sup> The increase in the costs of essential goods, such as housing and groceries, have been key to the rise in the monthly Consumer Price Index (CPI), which reached 7.3 per cent by November across 2022.<sup>vii</sup>

This sharp rise in the costs of living, rising inflation and weak wages growth are exacerbating the pressures on households. More people than ever, including middle-income Australians,<sup>viii</sup> are experiencing financial and emotional distress and are seeking support from an over-burdened social services sector (as explored further below).<sup>ix</sup>

### The need to tackle growing inequality

Australia has never been more prosperous, but we are facing growing inequality. Over 3.2 million Australians live in poverty, and wealth inequality is now the worst it has been in seventy-five years.<sup>x</sup>

Prime Minister Albanese used his opening address as Australia's new Prime Minister to commit his government to improving equality and opportunity for all Australians by working to the principle of:

***"No one left behind  
because we should always look after the disadvantaged and the vulnerable."***<sup>xi</sup>

The Budget is the primary platform of the Australian Government to enact its commitments to social equity and to supporting the most vulnerable members in our community. The following sections outline key aspects of poverty and disadvantage that the Government could address in the upcoming Budget.

## Safe and affordable housing as essential infrastructure

Baptist Care Australia believes every person deserves a safe and affordable place to live. A secure home is the foundation for a good life. Take it away, and people are pushed into poverty and insecurity. Yet across Australia home prices and rents are skyrocketing, plunging more people into housing stress.

### A housing affordability crisis

Baptist Care Australia is concerned by the increase in the number of Australians on low- and moderate- incomes who cannot secure a safe and affordable home. The number of households facing a housing affordability crisis is growing as wages fail to keep up with increasing rental costs, interest rates rise, and other cost of living rises.<sup>xii</sup> By mid-2021, over 600,000 households were spending more than 30% of their household income on housing, exceeding the affordability benchmark.<sup>xiii</sup> For those on lower incomes, affordable housing is incredibly scarce.<sup>xiv</sup>

A key issue is the rental housing shortage, which has a vacancy rate of 1% nationally when 3% represents a healthy market (as seen in Figure 1). In 2021, there were no affordable rental housing in Australia for people living on Government support payments.<sup>xv</sup> In 2022, the Productivity Commission found that 53.9 per cent of low-income households who were renting private homes and receiving Commonwealth Rent Assistance were in rental stress and at risk of being pushed into homelessness.<sup>xvi</sup> Noticeably, Government support mechanisms, such as the National Rental Affordability Scheme,<sup>xvii</sup> have been removed without adequate replacements.

Vacancy Rates - October 2022						
City	Oct 2021 Vacancies	Oct 2021 Vacancy Rate	Sep 2022 Vacancies	Sep 2022 Vacancy Rate	Oct 2022 Vacancies	Oct 2022 Vacancy Rate
Sydney	19,611	2.8%	10,322	1.5%	9,449	1.3%
Melbourne	21,316	4.1%	9,387	1.8%	8,058	1.5%
Brisbane	4,966	1.5%	2,617	0.8%	2,568	0.8%
Perth	1,337	0.7%	915	0.5%	732	0.4%
Adelaide	1,176	0.7%	716	0.4%	683	0.4%
Canberra	593	1.0%	742	1.2%	684	1.1%
Darwin	223	0.8%	252	1.0%	270	1.0%
Hobart	144	0.5%	159	0.6%	127	0.5%
<b>National</b>	<b>56,953</b>	<b>1.9%</b>	<b>33,813</b>	<b>1.1%</b>	<b>30,929</b>	<b>1.0%</b>

SQM's calculations of vacancies are based on online rental listings that have been advertised for three weeks or more compared to the total number of established rental properties. SQM considers this to be a superior methodology compared to using a potentially incomplete sample of agency surveys or merely relying on raw online listings advertised. Please go to our [Methodology](#) page for more information on how SQM's vacancies are compiled.

**Figure 1 National residential rental vacancy rate, July 2021 (Source: SQM Research)**

Importantly, social housing is only 3.8 per cent of the national housing stock, but social housing waitlists indicate this should be 6.1 per cent to meet existing need.<sup>xviii</sup> As a result of weak investment in housing as essential infrastructure, 33.9 per cent of people who sought help from a specialist homelessness service were turned away without accommodation in 2021-2022, a 1.6 per cent increase from 2020-21.<sup>xix</sup>

We warmly welcome the Government's decision to fund 25,000 new social and affordable homes via the Housing Australia Future Fund, 10,000 affordable homes as announced in the October 2022 Budget, and 5,500 homes from the repurposed National Housing Infrastructure Facility (NHIF). This substantial investment is a welcome move by the Federal Government to use its financial capacity to invest in housing as a fundamental requirement of a healthy functioning society.

Despite this, it will not be enough to meet the level of need in the community. We note, in particular, the additional pressures on housing arising from the displacement of thousands of Australians during recent flood events and earlier bushfires. For everybody to have a home, we need to build 25,000 social homes each year for two decades.<sup>xx</sup>

## Recommendations

Recommendations for expanding the supply of social and affordable housing include that the Government:

- Build 125,000 new social housing units over the next 5 years
  - Ensure a range of housing types to ensure these homes meet the needs of the range of households in housing insecurity, including small units for single people and multi-bed homes for families currently living in overcrowded conditions
- Build an additional 16,810 social housing units to house women who are leaving a violent home.
  - This would avoid \$122.5m in costs of women returning to a violent partner
  - It would also avoid an additional \$257m in costs associated with women who become homelessness<sup>xxi</sup>
- Prioritise social and affordable housing redevelopment in disaster zone areas to reduce the length of homelessness post-disaster (without delaying or reducing the time and scale of the increases above)
- Create financial incentives to increase the inclusion of social and affordable housing in new developments.
- Strengthen the National Housing and Homelessness Agreement (NHHA) with:
  - Increased level of funding
  - Increased uniformity through agreed outcomes measures at a national level
  - Improved funding certainty (for both agencies and their clients) through longer time frames
- Request that the new National Housing Supply and Affordability Council reviews approaches to taxation of housing as part of their mandate to provide research and advice

Additional recommendations to immediately improve housing affordability for low-income households:

- Lift Commonwealth Rent Assistance by 50% starting in 2023/24
- Benchmark Commonwealth Rent Assistance to actual rents paid

## Ensuring older people can access the care they need as they age

Baptist Care Australia supports an aged care system that is fair, sustainable, equitable and which supports the needs of all older Australians regardless of their background, culture, location or entry point. Collectively, Baptist Care Australia members are the fourth largest not-for profit aged care provider in Australia.

Polling by Essential Research in August 2022 showed that Australians identify improving the quality of aged care as the most important area for increased funding ahead of the previous (October 2022) Budget, and that this priority was well above reducing the national deficit.

Aged care services are struggling to remain financially viable in the face of unprecedented pressures.<sup>xxii</sup> The aged care industry report from September 2022 shows that, on average, residential aged care homes are operating at a loss of \$21.29 per bed per day. In total, the sector experienced a loss of \$345 million for the three month period ending 30 September 2022.<sup>xxiii</sup> To ensure the bulk of aged care service providers are able to remain viable until independent pricing occurs, additional funding is needed.

We note that our members have been concerned by the significant workload and complexity attached to the volume of policy changes that they need to operationalise. The costs of such work include, for instance, staff time to understanding the required changes; training of on-the-ground staff to implement the changes; funds for software providers to update relevant systems; and increased time spent on reporting and oversight mechanisms.

## Pre-budget Submission

2023-24

Of particular concern is the short timeframe between the issuing of operational guidance for providers and the implementation due date. For instance, home care providers were given only 10 business days over the Christmas period to implement changes to the cap on administration and management fees. This change required changes to multiple internal systems and a set of communicating to provide adequate notice to clients about the changes to their invoicing. One provider has reported they will lose around \$1.25 million dollars due to having to absorb the impact of lost revenue until the new invoicing system can be rolled out with consumers in the next quarter.

Aged care providers are also facing staffing shortages as a result of the departure of staff from the sector, as well as the short-term absence of staff with COVID. In 2022, our members reported a 33 per cent staff turnover rate of their aged care staff, compared with a historical trend of 5 per cent. Several providers report using increased pay rates and other financial incentives to try and combat current staffing issues.

In addition to our recommendations below, our aged care providers are also engaged with the Aged and Community Care Providers Association (ACCPA), and we recommend their submission to the Treasury for more details.

## Recommendations

- Establish a process to explore the funding structure of aged care services to ensure the future viability and sustainability of the sector. This could include areas such as changes to taxation and the level of consumer contribution to the costs of their care.
- Ensure adequate COVID funding for the sector including resolving the current delayed payments backlog and accounting for the costs related to preventative measures.
- Increase investment in programs to expand the aged care workforce, with urgent action to ensure providers will have access to the staff to fulfil the upcoming care minute requirements.

## Ending family and domestic violence within a generation

Baptist Care Australia is concerned for the many women and children in Australia who are not safe due to the violence of a partner or family member. In Australia, one woman dies every ten days at the hands of their former or current partner; one in three women has experienced physical violence since the age of 15; and one in five has experienced sexual violence.<sup>xxiv</sup>

We welcome the Government's ambitious commitment to end family and domestic violence within a generation, which was announced upon the launch of the *National Plan to End Violence Against Women and Children 2022-2032* As Minister Rishworth stated:

***"Current rates of family, domestic and sexual violence are unacceptable. We want to make these changes now so the next generation of women and children can live in a society free from violence."<sup>xxv</sup>***

While the Government subsequently allocated \$1.7 billion in the October Federal Budget to tackle gender-based violence over six years, this will not meet the current level of demand or enable stakeholders to action the blueprint provided by the National Plan.

We note our concerns that demand for family and domestic violence services has been increasing. In a survey of community services in September 2022, 80 per cent of family and domestic violence service providers reported an increase in demand for services.<sup>xxvi</sup>

## Pre-budget Submission

2023-24

We remain concerned at the over-representation of First Nations women and children amongst the population of Australians who have experienced violence and abuse. Indigenous people are 32 times more likely to be hospitalised for family violence as their non-Indigenous counterparts.<sup>xxvii</sup> We support the proposal put forward by the First Nations delegates at the 2021 Women's Safety Summit that government resource and support a stand-alone national action plan, written for and by First Peoples.

## Recommendations

Baptist Care Australia looks forward to seeing the Government provide the funds needed to fulfil the goal to end violence against women "within a generation" with:

- \$1 billion per year to meet existing demand and to implement the new National Plan

Below are examples of areas our Members have identified as requiring greater funding to meet demand:

- Funding to increase the economic participation of women who have left domestic and family violence, including but not limited to study options, employment training and workplace experience.
- Funding to increase and support the further development of behaviour change programs, such as Men's Behaviour Change, in order to: offer multiple avenues for perpetrators to receive intervention; enable more research on the efficacy and long-term impact of such programs; training and support options for specialised workers; and adaptation of the programs to meet the needs of diverse participants, especially for First Nations and CALD communities.
- Increased funding for specialised community workers who can support women and children in the recovery of domestic and family violence with supports such as therapeutic intervention, housing intervention and wrap-around supports.
- Funding for transitional accommodation and services including increased funding for emergency and crisis accommodation, especially for women with teenage children.

As per our 2021-22 Pre-Budget Submission, we ask the Government to allocate the funds needed to:

- Establish a stand-alone plan to end violence against First Nations women and children, to be written for and by First Nations peoples

## Ensuring people can meet their basic needs on Government support payments

Baptist Care Australia advocates for policies that improve equality and opportunity for people who are marginalised and disadvantaged. We are deeply concerned by the widening household income gap and increase in wealth inequality in contemporary Australia.<sup>xxviii</sup> We join with many other agencies in calling on the Government to ensure all people in Australia have an income above the poverty line by permanently increasing the baseline social welfare payments.

Research has shown that the people at most risk of deep poverty and financial stress are those receiving JobSeeker payments and working age pensions.<sup>xxix</sup> As a result, one of the most effective mechanisms available to the Government to stall the unwelcome trend of greater levels of poverty and inequality is to ensure that social security benefits adequately cover the costs of living.

When the previous Government effectively doubled JobSeeker payments during periods of the COVID pandemic, it acknowledged previous payment levels were well below community living standards. For many people already receiving such payments, the increase was a reprieve from the usual deprivations in life. Many people reported



## Pre-budget Submission

2023-24

enormous relief in being able to pay their rent, buy fresh food, and pay for medical care when that, previously, had been unaffordable.<sup>xxx</sup>

Since that time, the costs of basic necessities, such as food, housing and petrol, have increased dramatically and are disproportionately affecting those people who rely on Government income support to meet their basic needs.

## Recommendations

For these reasons, we join the many voices across the political spectrum calling for an increase in the rate of Government support payments. Specifically, this includes that the Government:

- Lift base rates of working-age payments to the current rate of the pension including the Pension Supplement
- Benchmark Commonwealth Rent Assistance to actual rents paid.
- Introduce a disability and illness supplement, benchmarked to the additional living costs faced by people with a disability or chronic illness
- Lift the Single Parent Supplement to ensure it adequately accounts for the additional costs of single parenthood and for the fact that the cost of caring for a child increases as they age.
- Provide work rights for people awaiting a final outcome of their refugee determination process.

## Responding to rising rates of food insecurity

More Australians are experiencing food insecurity as a result of the financial pressures on households, including the rising costs of food. In the last three months of 2022, there was a 9.2 per cent jump in food prices in the country's two major supermarket chains.<sup>xxxii</sup>

People who are more vulnerable to food insecurity include low-income earners, people who are socially or geographically isolated, Aboriginal and Torres Strait Islander peoples, culturally and linguistically diverse groups, single-parent households, older people and people experiencing homelessness.<sup>xxxiii</sup>

There is a significant relationship between food insecurity and poor mental health, including suicidal ideation, for all people.<sup>xxxiiii</sup> However, there are greater risks resulting from food insecurity for certain cohorts. For children, household food insecurity is associated with emotional and behavioural difficulties, increased school absences and, when persistent, complex problems in adolescence.<sup>xxxv</sup> Children in persistently food-insecure households are six times more likely to experience violence in the home.<sup>xxxvi</sup> Food insecurity amongst Aboriginal and Torres Strait Islander people contributes to the disproportionately high burden of disease in that population, as a result of the impacts of poor nutrition on both physical and mental health.<sup>xxxvii</sup>

Community organisations which provide emergency food relief – such as meals, school breakfasts, hampers and low-cost groceries – are facing both an increase in the level of demand for food support, as well as an increase in the costs associated with obtaining food and other groceries. The Government needs to support these providers in this critical form of support.

## Recommendations

We recommend that, in light of the growing food insecurity across Australia, the Government:

- Introduce a National Food Donation Tax Incentive to encourage businesses to divert more excess food to the food relief sector
- Increase funding for food security programs, with particular investments for cohorts at risk of more severe consequences

## Improving equality for First Nations peoples

Baptist Care Australia strongly supports the Uluru Statement from the Heart's call to give First Nations People a say in the decisions that affect their lives through a constitutionally-recognised voice to Parliament. In addition to the substantial undertaking of a national Constitutional Referendum in the coming year, we note our concern at the persistent disadvantages experienced by Aboriginal and Torres Strait Islander peoples.

### Recommendations

- Increase funding for Aboriginal-led services to support First Nations women and children to leave and recover from domestic and family violence.
- Increase promotion and support for Reconciliation Action Plans, with greater guidance for the community as a whole on their development and implementation.
- Increase funding to train and upskill community workers in implementing Reconciliation Action Plans and in cultural competency when working with First Nations people.

## Strengthening essential community services

Community services are struggling to meet the needs of their communities in the face of such demands. A survey of community service providers during 2021 found operating conditions “continue to be a significant source of strain across the sector as nearly 80% of service providers report struggling to meet requests for support.”<sup>xxxvii</sup> Demand has only risen since that time, with a September 2022 study finding 97 per cent of services cannot always meet demand and 85 per cent of financial, legal and emergency support service providers reporting increases in demand.<sup>xxxviii</sup>

As part of the election campaign, Labor “committed to supporting a stronger, more diverse and more independent community sector.”<sup>xxxix</sup> Since election, the Government has acknowledged charities and not for profits are “respected partners of this government” that play a key role in sustaining communities and supporting the vulnerable.<sup>xl</sup>

### Recommendations

We recommend the Government:

- Restore adequate funding to peak bodies and advocacy organisations representing people facing disadvantage to ensure that everyone's voice is heard in public debates.
- Undertake, at a national level, the harmonisation of community service program funding with the Federal Government taking a leading role in the promotion and activation of outcome-based community service programs at scale, with commensurate funding.
- Commit to funding Place-based approaches that are long-term and community-led to tackling complex social, economic and environmental disadvantage and inequity.
- Move accountability, decision-making, funding and service delivery to the local level to facilitate strategically targeted solutions tailored to community needs
- Increase funding for capacity building initiatives, which is currently limited and disjointed. For place-based approaches to work, they need to be complemented with a long-term coherent plan for capacity building.

## Ensuring indexation mechanisms meets the costs of service provision

Funding for community services must keep pace with the costs of providing those services. However, the current indexation arrangements amount to a gradual reduction of Commonwealth funding against projected cost increases

## Pre-budget Submission

2023-24

(mainly comprised of wages). Minister Rishworth has recognised this issue, noting that an important element of Labor’s commitment to supporting the community sector is “proper indexation of grant funding.”<sup>xli</sup>

## Recommendations

With this commitment in mind, we recommend the government:

- Apply the Wage Price Index as the primary index for annual funding adjustments, when greater than the Consumer Price Index for the same period
- Publish the indexation rate in the Budget Papers

## Ensuring tax reforms do not erode services for the most vulnerable

When Shadow Treasurer, Jim Chalmers described the Stage 3 tax cuts as the measure that was "least affordable, least fair and least likely to be effective."<sup>xlii</sup> Mr Chalmer’s original assessment is even more significant given today’s economic environment.

Baptist Care Australia believes the rapid and sizable deterioration of Australia’s economic outlook requires the Labor Party to consider the wisdom of continuing with a reform that will exacerbate inequality and erode government revenue. These changes in tax will increase inequality by providing greater financial benefit to people who are financially secure, while reducing the revenue available to government to fund basic services Australians need. If the \$3 trillion revenue were not lost, the Government would be able to provide better support to help people out of poverty, as demonstrated in modelling done by the Australian National University<sup>xliii</sup> and Anglicare Australia.<sup>xliiv</sup> This revenue would enable the Government to better tackle poverty and housing stress for tens of thousands of people.

## Recommendations

Given these circumstances, Baptist Care Australia recommends the Government:

- Abolish the so-called 'Stage 3 tax cuts' and ensure the reclaimed revenue is clearly linked to new expenditure on initiatives that are designed to address inequality and reduce poverty

## Conclusion

On the night Mr Albanese claimed victory as Australia’s next Prime Minister, he spoke of the pride he had of living in a country where a boy like him, who was raised by a single parent living on the disability pension and living in public housing, could reach such heights. He went on, saying:

*“I hope there are families in public housing watching this tonight. Because I want every parent to be able to tell their child no matter where you live or where you come from, in Australia the doors of opportunity are open to us all. And like every other Labor government, we’ll just widen that door a bit more.”<sup>xlv</sup>*

This Budget is an opportunity for the Government to demonstrate solidarity with those people with the greatest need. It is crucial the Government ensures all Australians have equitable access to the basics, such as a place to live and a living wage. It must also ensure adequate funding for the core services for those who are disadvantaged.

Baptist Care Australia looks forward to seeing the Government’s commitments put into action through the decisions taken in the 2023-24 Federal Budget.

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