



St Vincent de Paul Society
NATIONAL COUNCIL of AUSTRALIA Inc. *good works*

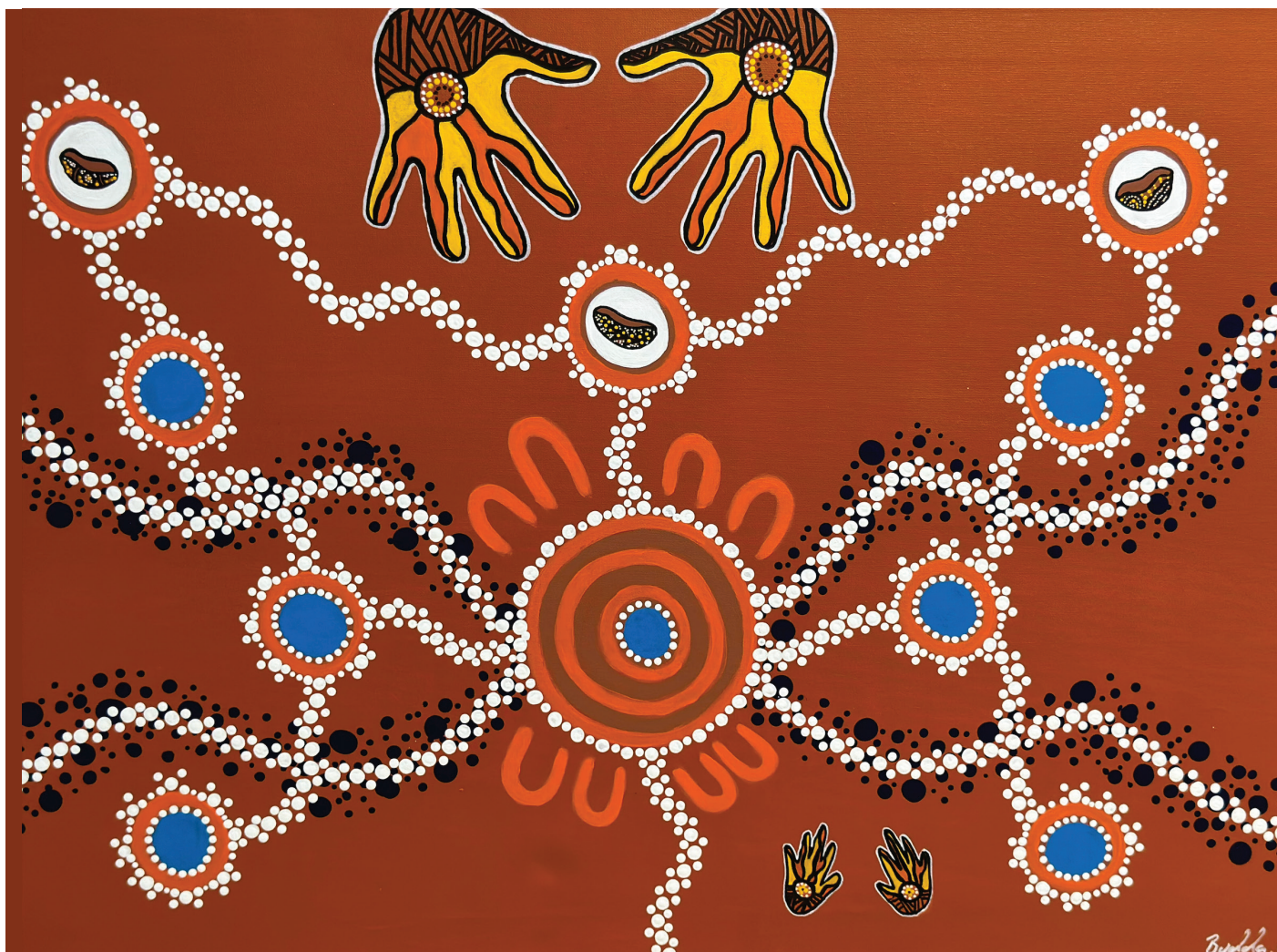


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FEDERAL
ELECTION

JUSTICE &
COMPASSION

Authorised by Mark Gaetani,
St Vincent de Paul Society Australia, Deakin ACT



This image was commissioned by the Society from Budda Connors, a Ngunnawal artist from the Canberra region, who explains the meaning of the artwork as follows:

The Centre piece represents a meeting place for all six states and the two territories where the Society's members and services work. The three big white circles with the coolamons represent the three cups (vessels) the hand of Christ blesses the cup; the hand of love offers the cup; and the hand of suffering receives the cup. The seven light blue circles represent our seven key values. The handprints represent strength, unity and belonging. All the small white dots represent the healing that is circulated throughout our country. The small blue dots represent the people.

St Vincent de Paul Society National Council of Australia acknowledges the traditional custodians of country throughout Australia; recognises their continuing connection to land, waters, culture and community; and pays its respect to elders past, present and emerging.

WHO WE ARE

St Vincent de Paul Society is a lay Catholic charity with over 45,000 members and volunteers and 3,000 employees operating in Australia. Founded in poverty and plague-stricken Paris in the 19th century, we have had a presence in Australia for 170 years. Our people are locals who help all people in need in their communities. We are a registered charity, overseen by the Australian Charities and Not-for-profits Commission (ACNC).

Our work is informed by the teachings of our founder, Frédéric Ozanam. Our Mission and Values draw on Catholic Social Teaching principles and we follow the Society's Rule which sets our international charter.

We strive for a fairer Australia for all, one based on justice and compassion.

WHAT WE DO

Through generous donations, sales through our national retail network ('Vinnies shops'), and some government funding, the Society distributes over \$50 million each year in emergency relief. This is done by our dedicated members and through our conferences and centres located in communities. Additionally, we provide short term, emergency and longer-term community housing options, meals, clothing, and support services. We also assist individuals and communities impacted by natural disasters.

While providing material support to people, we listen to and connect people with other networks and services, depending on their needs. Our aim is to empower people to help them achieve their full potential in life.

We aspire to live the gospel message by serving Christ in the poor with love, respect, justice, hope and joy, and by working to shape a more just and compassionate society.

The Society's National Council approves our policy positions. Our advocacy is informed by the experiences of those we assist and by our members, through the National Council's Social Justice Advisory Committee and the Vincentian Refugee Network.

We advocate for policies and funding that improve people's lives. We do so in a way that aligns with

our charitable purpose and our actions are politically non-partisan.

A VOICE FOR THE VOICELESS

We believe in human dignity, the common good and in our responsibility for each other. We advocate for improvements in social conditions that will enable everyone to realise their full potential.

Our belief in solidarity helps us to see the 'other' as our neighbour, a helper, a sharer on a par with ourselves. In accordance with the words of our founder, Blessed Frédéric Ozanam, we are mindful of 'seeing Christ in the poor'.

We believe in subsidiarity, or respect for personal dignity, and the importance of those most affected by a decision or policy having input to it.

Subsidiarity is the principle of ensuring that the local environment and circumstances guide all initiatives taken. (Refer to Article 3.9 of *The Rule*)

We respect Australia's international human rights commitments, including the International Covenant on Economic, Social and Cultural Rights, the International Covenant on Civil and Political Rights, the Convention against Torture and Other Cruel, Inhuman or Degrading Treatment or Punishment, the Convention on the Rights of the Child, the Convention on the Rights of Persons with Disabilities, the Convention on the Elimination of All Forms of Discrimination against Women, the Convention Relating to the Status of Refugees and the United Nations' Declaration on the Rights of Indigenous Peoples.

Our policy positions are qualified by the experiences of those we assist and our members, and by Australia's extensive evidence-base in social policy and various research projects commissioned by the Society.

OUR WORK WITH OTHERS

The Society engages with other church-based charities and not-for-profit organisations in our advocacy work and in the delivery of assistance to people in need, and our policy positions generally align with them. These organisations include



We strive to seek out
and find those in
need and the
forgotten, the victims
of exclusion or
adversity.

The Rule



ACOSS, Catholic Social Services Australia, Ending Child Poverty, Homelessness Australia, Jesuit Refugee Services, Jesuit Social Services, National Shelter Australia, Refugee Council of Australia, the Alliance for Gambling Reform, the Catholic Alliance for People Seeking Asylum and the Community Housing Industry Association.

WHY IT IS IMPORTANT

Since the COVID-19 pandemic, Australia has endured a cost-of-living crisis, a housing crisis, high inflation and high interest rates. While wages have improved, they have grown less than in most OECD countries. Our experience shows that those hardest hit are households that rely on working age income support payments as their main source of income. Australia-wide, one-in-six children are living in poverty, and great disadvantage persists in several mainly regional and remote communities.

Now, more than ever, government policy and fiscal management need to be robust, evidence based and directed to areas of greatest need.

Our service to others, and advocacy on their behalf, is inspired by the words of St Vincent de Paul:

Deal with the most urgent needs... Teach reading and writing, educate with the aim of giving each the means of self-support. Intervene with authorities to reform structures... there is no charity without justice.

Frédéric Ozanam

In 2022, we developed a Federal Election Statement, *A Fairer Australia*, covering five social justice priorities. These policy papers have been updated in *Let's Build a Fairer Australia!* and now cover seven social justice areas namely First Nations peoples, Income Support, Poverty and Debt, Housing and Homelessness, People Seeking Asylum, Secure Work, Taxation and Welfare and Gambling Reform. More information is available on our website, as well as a Report Card that tracks the Australian Government's progress against our social justice priorities.

For the 2025 Federal Election, the Society has focussed on four social justice priority areas in its Justice and Compassion Statement: (1) Supporting a Safety Net for all Australia, (2) Housing Security Across the Country, (3) Meeting the Needs of First Nations peoples, and (4) Rising to the Refugee Challenge.





SUPPORTING A SAFETY NET FOR ALL AUSTRALIANS

Summary

The dignity of every Australian means honouring their rights and empowering them to reach their full potential, whatever their background, circumstances, or beliefs.

Australia's economic growth for almost 30 years has improved the living standards for the average household. Yet around 3.3 million people, including 774,000 children, have been left behind and are living in poverty. They rely on inadequate social security for income and struggle to maintain an affordable roof over their heads.

Australia's poverty rate has steadily increased over the past two decades: survey data suggests the rate of poverty is at its highest since 2001 (Productivity Commission, 2024).

Single parents, First Nations people, long-term unemployed, those living with disability or ill-health, people who do not speak English at home, renters (especially those aged 65 and over) and those living in regional/remote and disadvantaged communities are particularly at risk of poverty.

Further, seven per cent of people with paid employment, part-time work and high household costs are also at risk of falling behind and experiencing financial stress.

In the past year, an estimated 3.4 million households (32 per cent) experienced moderate to severe food insecurity. This means they are reducing the quality, variety or desirability of their food or at worst, their eating patterns are disrupted (Foodbank Australia, 2024). Food insecurity has recovered from a high in 2023 (36 per cent) which aligns with a serious but stabilising economic situation. However, the situation remains serious

for around 2 million households (19 per cent) experiencing severe food insecurity in the past 12 months. Low-income households, those in regional areas and single-parent households remain at greater risk of food insecurity.

Wealth inequality is also on the rise. The top 10 per cent of income earners have experienced the greatest increase in wealth through rising housing prices and their superannuation. Those on the bottom 20 per cent of income have experienced persistent and recurrent poverty.

Australians living in poverty face some of the highest barriers to economic mobility. One in 10 Australians experience persistent poverty. And people who previously experienced poverty are around 2.5 times more likely to re-enter poverty. Longer periods of poverty are harder to exit, particularly as people age and women are more likely to experience persistent poverty than men. Poverty is also intergenerational. Children who experience poverty are at an increased risk of poverty as adults. People who rent, people with lower education levels and those with long-term health conditions are more likely to remain in poverty. People who live in disadvantaged neighbourhoods are less likely to exit poverty, even after other characteristics are considered. And people who live in remote locations in adulthood are also likely to remain in poverty over time (Productivity Commission, 2024).

Research has found that the average household wealth of Australia's highest 10 per cent is growing much faster than the lowest 60 per cent, from \$2.8 million to \$5.2 million over the past 20 years. Without major reform to housing, superannuation tax breaks and income support, the divide between those with the most and those with the



least will continue to deepen. Inequality can be reduced by increasing full employment, increasing the base rate of income support payments and reducing tax concessions that disproportionately benefit those with the most (UNSW, ACOSS, 2024).

The Economic Inclusion Advisory Committee has recommended in reports released prior to the last two federal Budgets, that the base rates of working age payments ‘are seriously inadequate... and that people receiving these payments face the highest levels of financial stress in the Australian community’ (EIAC, 2024).

An increase to working age payments not only helps people to afford the basics, it also improves their self-esteem and stimulates the economy, as people spend immediately, and locally, on essentials.

If the test of a just and compassionate society is measured by how it treats those living in poverty or who are marginalised, then Australia – regarded as one of the world’s richest countries – is failing.

A robust safety net is needed, with social equity built into our economy.

The Society calls for:

- an increase to the base rate of working age payments to lift recipients out of poverty
- income support payments to be indexed biannually in line with wage growth or CPI
- an increase to the earnings threshold of income support recipients by \$150 a fortnight (to \$300)
- increased access to medical bulk billing services
- an increase to the base rate of family and domestic violence payments, and
- implementation of the Select Committee’s Final Report on Workforce Australia Employment Services (November 2023), especially recommendations assisting the underemployed and the long-term unemployed.

Our services are in daily contact with people who are homeless and our members and volunteers hear their stories. What stands out is how twists of fate, like an accident, a health event, relationship breakdown or job loss, can utterly change someone’s life.

What increases are needed to working age payments?

We know that poverty rates are highest for households relying on JobSeeker (59.6 per cent) and working age pensions (Disability Support Pension, Parenting Payment (Single) and Carer Payment (25.7 per cent)), and households comprising single parents (25.5 per cent), lone persons (18.7 per cent) and renters (17 per cent).

Financial stress rates are highest for households on JobSeeker (51 per cent), working age payments (41 per cent) and other welfare payments (49 per cent), compared to a national average of 14 per cent.

Each year the Society provides over \$50 million in emergency relief assistance, covering people's basic needs and the essentials of life. This assistance should not be needed in a country as wealthy as Australia, but currently households relying on income support are five times more likely to experience poverty.

Not surprisingly, the impact of cost-of-living pressures for people on working age payments has been crushing – they were already struggling before the price rises that started in 2021. A recent survey has found people reported malnutrition from skipping meals and were reducing their required medication intake to make their limited funds last longer. They were also at imminent threat of homelessness because they could not afford the cost of rent. Lifting people out of poverty starts with increasing working age payments and making suitable housing more attainable and affordable (ACOSS, 2024).

The Australian Government's extension of eligibility for Parenting Payment (Single) to single principal carers with a youngest dependent child under 14 years (up from 8 years) is very welcome. And while the recent increase to working age and student payments is also welcome, base rates remain well short of what is needed to cover the essentials of life.

The Economic Inclusion Advisory Committee (EIAC) was established to provide independent advice to Government before every Federal Budget on economic inclusion and tackling disadvantage. The EIAC's last two reports have recommended that JobSeeker and related working age payments be substantially increased, along

with improvements to indexation arrangements for those payments. 'Despite the \$40 base rate increase delivered in the 2023 Budget, people receiving these payments told the Committee that they regularly go without life's essentials because they simply cannot afford them.' The EIAC recommends that the base rate of JobSeeker and related payments should rise to 90 per cent of the Age Pension (at least \$129 a week) to improve adequacy, well above the \$20 a week real increase, as at September 2023 (EIAC, 2024.)

Recent Parliamentary Budget Office figures found that total tax revenue foregone in the 2023-24 year due to negative gearing deductions and the capital gains tax discount on residential investment properties was \$10.92 billion. It is projected to increase to \$165 billion by 2034-35 (PBO, June 2024).

Treasury estimates that revenue foregone from superannuation tax concessions amounts to about \$50 billion a year. The cost of these concessions is projected to exceed the cost of the Age Pension by 2050. While the Government's proposal to increase the concessional tax rate to 30 per cent to future earnings for superannuation balances above \$3 million is welcome, more must be done to address inequity.

Based on the three options outlined in *A Fairer Tax and Welfare System (ANU)*, the Society calls for

- JobSeeker increases of \$176, \$249 or \$338 per fortnight and Youth Allowance increases of \$149, \$211 or \$286 per fortnight
- Parenting Payment increases of \$167, \$238 or \$351 per fortnight
- Disability Support Pension and Carer payment increases of \$69 or \$249 per fortnight
- Family Tax Benefit (Pt A) increase of 20 per cent
- The tax-free threshold to be increased from \$18,200 to \$24,000

These modelled changes to working age payments would reduce the after-housing poverty rate from 11.7 per cent of households to 8.6 per cent and lift between 193,000 to 834,000 people out of poverty. They could be paid for by amending the current tax regime that applies to superannuation and capital gains.

Indexation of working age payments

The Government has retained a biannual increase of working age payments in line with CPI only, which has eroded their value over time. Working age payments should be indexed similarly to pensions, using either CPI or the Pensioner and Beneficiary Living Cost Index and then benchmarked against a percentage of Male Total Average Weekly Earnings.

The EIAC has recommended that the Government improve the adequacy of indexation of working-age payments immediately, and regularly review and monitor the relationship between working age payments levels and widely accepted measures of community living standards, including wages (EIAC Report, 2024).

Why should the earnings threshold be increased?

Nearly one-in-four people receiving JobSeeker is in some form of minimal employment. Around 55 per cent of JobSeeker recipients have work capacity of 30 hours plus per week. An increase in the earnings threshold from \$150 to \$300 per fortnight would allow people to earn income, gain experience, and support them to transition to full time work.

We note that by increasing the income free area more people would become eligible for JobSeeker, but we do not agree with the view that this would encourage longer-term reliance on the payment.

The EIAC has concluded that while noting the utility of building an evidence base, any negative effect on incentives to move into employment from an increase in JobSeeker is likely to be small.

Increased access to medical bulk billing services

The Society is acutely aware of how difficult it is for those we assist to access bulk billed medical services, particularly in regional Australia. In the current cost of living crisis, many households are doing without medical services because they cannot afford a consultation. What is an essential service has almost become a luxury, with the end result being that preventive medical approaches fail and, as medical conditions deteriorate, people are left with no option other than presenting to emergency departments.

Government indexation of Medicare Benefit Schedule (MBS) rebates has not kept pace with the rising costs of providing high-quality medical services to patients. This means that costs are either absorbed by medical practices or passed



on to patients, with either higher out of pockets costs, reduced time with patients or reduced bulk billing of patients. Inadequate indexation has resulted in a cost shift from government to health care providers and patients (AMA, 2022). While the 2024 Budget funded an additional 29 bulk billed Medicare Urgent Care Clinics, more must be done. Improved indexation of the MBS which would have a positive impact on bulk billing rates. This action would alleviate cost of living pressures, improve medical outcomes (and potentially reduce more costly hospital admissions) and is not inflationary.

Increased family and domestic violence payments

Financial insecurity is a major contributing factor in the decision to leave, stay in or return to a violent relationship. People who leave violent relationships suffer a drop in income of as much as 45 per cent (2024 Budget Statement).

Economic security is an important part of helping survivors of family and domestic violence to transition from violent relationships and achieve wellbeing following family and domestic violence. Wellbeing is improved through strong and responsive income support, housing, employment, health and legal systems being in place.

Payments available include the Crisis Payment and the new Leaving Violence Program (previously Escaping Violence Payment and the Temporary Visa Holders Experiencing Violence Pilot).

Eligibility for the Crisis Payment requires contacting Services Australian within seven days of changed living arrangements. This is too short for people who may be traumatised, injured or are unable to access required documentation. It also requires the perpetrator or survivor to have permanently left the family home. It is equivalent

to one week's pay (at the maximum basic rate of the income support payment) and limited to four payments per year. While this may be vital in a crisis situation, it is insufficient to enable a person to re-organise their living and financial arrangements. It is also not available to those in financial stress but not in receipt of an income support payment (National Society Security Rights Network, 2018). A recent parliamentary inquiry report has recommended changes to the Crisis Payment including removing the requirement that a person must leave their family home and increasing the length of time to apply (Rec 58, Financial abuse: an insidious form of domestic violence, December 2024).

The Leaving Violence Payment provides up to \$5,000 (\$1,500 cash, remainder in goods, services), case work for up to 12 weeks and referrals. The evaluation found that improvements could be made with regard to timeliness, awareness of the payment and eligibility and assessment processes.

Improvements should be made to both payments, in terms of accessibility, eligibility and the amounts involved.

Assisting the underemployed and the long-term unemployed

Job loss, health problems and relationship breakdown can reduce income, but they do not impact everyone equally. Job loss in particular has a persistent negative impact on income and is more likely to be experienced by people who start on low incomes. Further, the negative impact of health problems for those on low income worsens over time, possibly because the adverse health effects persist (Productivity Commission, 2024).

Around 60 per cent of JobSeeker recipients (over



Women escaping violence have few resources and choices. They usually end up in a continuous housing loop - sleeping rough, couch surfing, staying with friends and family, moving to crisis accommodation and back again, or returning to an unsafe home. *St Vincent de Paul submission, 2020.*

500,000 Australians) have been on the payment for more than one year, with the average duration on the payment being 176 weeks (June 2024). The situation is complicated by the fact that changes to the income support system may have driven some unemployment patterns. For instance, the percentage of JobSeeker recipients with partial capacity to work has almost doubled over ten years due to stricter eligibility criteria for the Disability Support Pension. There has also been a significant increase in recipients aged 65 and over due to the gradual increase in qualifying age for the Age Pension (Anglicare, 2023).

The Department of Employment and Workplace Relations also reports a growing concentration of income supported recipients who are culturally and linguistically diverse, as well as refugees, First Nations peoples, ex-offenders, people experiencing homelessness or housing insecurity, and other people living with drug and alcohol issues, mental health conditions, and disability.

Anglicare's 2024 Jobs Availability Snapshot found that the number of people with barriers to work has barely changed in nine years, despite three governments, three direct inquiries into the employment services system, one set of reforms and a fluctuating job market. Even with workforce shortages across multiple growth industries, those with barriers to work remain unable to enter the job market.

Employment services are failing to match people seeking work with meaningful jobs or to provide the kinds of pre-employment support needed to make sure people are work ready. People with barriers to work outnumber entry-level vacancies by 21 to one, and there are 33 people out of work for each entry-level role. These results challenge the popular belief that the inability to find a job is an individual failure. A deeper structural issue exists, evidenced by a fundamental mismatch between the skills of those looking for work and the opportunities that are available.

Improvements to Employment Services are needed now

Those in greatest need of support from employment services face the greatest competition for work. Research shows the longer a person is unemployed, the slimmer their employment chances become. Further, people on income

support on average experience lower mental health scores and the magnitude of the difference is largest for those who have been on income support for the longest period (ACOSS, August 2024).

The number of Australians without paid work is currently around 3.4 million. 1.3 million people want a job, and 1.1 million (88 per cent) are ready to start within four weeks. The main reasons people who want a job but are unable to start work are caring responsibilities or long-term health conditions. The most important factor associated with either returning to or commencing work was 'finding a job that matches skills and experience' (ABS, 2024).

Employment training programs should enhance self-esteem, preserve human dignity, align with people's skills and experience, and meet labour market demands. A flexible employment service sector is essential – one that is responsive to feedback and committed to continuous improvement. Privatised employment service providers should be assessed and rewarded for their ability to place people in long-term work, not for the delivery of short-term training programs that do not produce results.

Select Committee's Final Report on Workforce Australia Employment Services (Rebuilding Employment Services)

The Commonwealth's employment service system is failing to place long-term unemployed people into secure work.

The Society calls for more government action to implement the 75 recommendations contained in the Select Committee's Final Report on Workforce Australia Employment Services (*Rebuilding Employment Services*, Nov 23).

The Select Committee found that "Australia no longer has an effective coherent national employment services system"; "...it is fragmented and does not effectively serve jobseekers or engage service partners; and ...it must move away from the one-size-fits all approach that ties the system up in red tape, drives employers away, and makes people less employable, and be broadened and tailored to the individual."

Australia's employment services system is

described as designed in a deficit paradigm – firstly, that unemployment is always an individual failing; and secondly, that more choice and competition in human services in every place, as well as harsh performance management, will inevitably result in better services and employment outcomes—especially for vulnerable and long-term unemployed people. It is critical of the nature and extent of mutual obligations and concludes that full marketisation has failed.

The Society continues to advocate for a fairer, more flexible, and effective employment services system.

Full employment

The Society supports a full employment objective, similar to ACOSS, the Business Council of Australia and the ACTU. Pursuing full employment can help create more job opportunities, improve job quality, provide steady income growth, and enhance the equitable sharing of economic growth.

The Economic Inclusion Advisory Committee considers a full employment objective as a critical means of maximising economic inclusion. The EIAC intends to have an annual process for evaluating whether the full employment objective is being met, and engaging with Government as to how the objective can be best achieved.

The Australian Government's Employment White Paper sets the foundations of the policy framework towards full time employment. Reforms to Workforce Australia and the Local Jobs Program and extending the time that income support recipients could access some benefits upon gaining employment are welcome. However, the Society agrees with ACOSS' view that more must be done to define targets to reduce unemployment, underemployment and poverty. Government investment is also needed in the growth areas of climate change adjustment and care services, and we acknowledge that this has started. Reform of employment services is essential to lifting the skills of people who are long-term unemployed and connecting them with the right employer.

This is why the Society supports the Senate Select Committee's report on Workforce Australia Employment Services including:

- an end to automated suspension of payments
- an overhaul of the employment services

sector with the establishment of Employment Services Australia and an independent regulator, the Employment Service Quality Commission

- reforming the mutual obligation framework
- a national wage subsidy and work experience scheme for the long-term unemployed
- increased employment and training of Services Australia staff, and
- increased funding and use of specialist providers, including Aboriginal Community Controlled Organisations and Culturally and Linguistically Diverse service partners.

The Society also supports ACOSS' calls to establish a national council comprising people who use employment services to advise the Minister on reform.

While the Australian Government has acknowledged that reform is necessary, it also states that designing and implementing large-scale changes takes time. Some small steps were commenced in the 2024 Federal Budget, including improved safeguards and transparency, a new complaints mechanism and processes to better recognise individuals' circumstances through changes to mutual obligation rules. Further detail on the plan for employment services reforms, including the phasing and priority for implementation, has not yet been released.

Finally, debates surrounding employment and unemployment are always almost exclusively economic. This does not adequately consider the wider social implications of what happens to ordinary people. For example, a University of Sydney study highlights the causal relationship between unemployment, underemployment, and suicide. The study concludes that approximately 1 –in-10 of the total 32,331 suicides in Australia from 2004-2016 have causal connections to unemployment and underemployment. The study recommends (among other things) that a policy of full employment should be part of any comprehensive national suicide prevention strategy. Employment and unemployment policies must not be limited to the economic bottom line. They have significant real-world social consequences. In fact, for some of our most vulnerable citizens these policies are literally a matter of life and death.



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HOUSING SECURITY ACROSS THE COUNTRY

Summary

Under international law, secure and adequate housing is a human right, essential for human survival with dignity.

The Society's combined state and territory Councils represent one of the largest providers of community housing in Australia, offering emergency, and short and longer-term accommodation options to people in need.

A home should be safe and affordable. Yet on any given night, more than 122,000 Australians are homeless. A high number of them are unemployed, and many have experienced family and domestic violence. Almost one-in-four is aged from 12 to 24 years and one in five identify as Aboriginal and/or Torres Strait Islander peoples.

A recent survey found that nearly one in 10 people aged 15 to 19 years who responded to the survey endured homelessness in the previous 12 months. Young people who had experienced homelessness were more likely than their peers who had not experienced homelessness to suffer from a mental health condition, experience loneliness, struggle to fit in socially, face financial hardship and have strained or poor family relationships (Mission Australia 2024).

Being homeless, at risk of homelessness, or experiencing housing stress is a denial of dignity and greatly limits a person's life potential.

While far too many people are homeless, housing and property investment has become a significant way to generate wealth and constitutes a high

proportion of Australian household wealth. This has helped make housing increasingly unaffordable, especially for low- and middle-income Australians aged 55 years and under.

For too long, policies that improve housing affordability, security, safety and energy efficiency have been neglected. Social housing now comprises just 4 per cent of the housing supply (or 446,000 dwellings) compared with almost 6 per cent in 1996. In the developed world, Australia has one of the lowest levels of housing stock per adult, with just over 400 dwellings per 1,000 people. The highest number of overcrowded dwellings is in public housing and in major cities.

People living in poverty are particularly vulnerable – JobSeeker recipients, single parents, older people in the rental market and people living with disability. A single person on JobSeeker cannot afford to rent anywhere in Australia, even after factoring in Commonwealth Rent Assistance and other available payments.

The median income household would require 32.2 per cent of income to service a new rent lease nationally, but this increases to 54.3 per cent for lower income households (April 2024). For a single person on JobSeeker, a 1-bedroom rental property is severely to extremely unaffordable across all metropolitan and regional areas, with median rents representing between 53 and 137 per cent of the total income available to this cohort.

Workers are not faring much better. Home buyers are needing double the average full-time salary to be able to afford a home. A couple comprising two



full-time workers earning the national minimum wage faces unaffordable to moderately unaffordable rents across most metropolitan areas (excluding Greater Adelaide).

People are also living far from work, commuting for hours and paying exorbitant rent. Rental growth and affordability vary significantly within and across city and regional areas.

Rental growth in regional areas had started to fall after a period of record demand but is now starting to steady or increase again (April 2024).

This has not only increased housing stress but also left many regional businesses unable to solve the skills shortage.

Many people are just one life event away from housing stress – losing a job, falling ill, becoming a carer, ending a relationship, being on a temporary visa or experiencing family and domestic violence.

A recent report by the National Housing and Affordability Council (May 24) found that:

- Housing affordability will worsen further over the next 5 years.
- There will be a shortfall of 257,000 dwellings of the 1.2 million national housing target
- The projected 'new market supply and demand from 2024-25' predicts that by 2028-29, the Australian Capital Territory will be the only jurisdiction to meet its housing target.

All governments must continue to work together to address the housing crisis.

The Society calls for:

- housing to be recognised as a human right and the National Housing and Homelessness Plan to be legislated
- a doubling of the Housing Australia Future Fund
- taxation reform to incentivise the use of long-term vacant residential properties and land
- increased needs-based funding of homelessness services and permanent supportive housing including client-led support services
- continued increased funding of Commonwealth Rent Assistance and a review of the program
- funding and policies that improve energy efficiency in low-income households in the transition towards net zero emissions
- more private market and institutional incentives to increase affordable housing
- resources and legislation to implement the national minimum standards for renters (A better deal for renters)
- a reduction in the capital gains tax discount on the sale of investment property from 50 per cent to 37.5 per cent and a review of negative gearing.

Housing as a Human Right and the National Housing and Homelessness Plan

The Society has long called for housing to be treated as a human right. Australia ratified the *International Covenant on Economic, Social and Cultural Rights* almost 50 years ago which includes the right to adequate housing. In our *2016 Ache for Home Report*, we recognised housing as a core human right and the foundation every Australian needs for full economic and community participation. We called on all governments to formally recognise the human right to housing as a basis for housing policy and accept the obligation this places on governments and the community.

The Society notes the consultation process that has been conducted to inform the content of the National Housing and Homelessness Plan (the Plan) and that the Housing and Homelessness Ministerial Council met in May 2024 to discuss its progress. We support the private Members' Bill (Senator Pocock and Tink MP) to legislate the Plan to help ensure everyone in Australia has an adequate home.

The Bill has been referred to a Senate inquiry and includes a framework for development of a 10-year Plan, and improved transparency and accountability. The Bill treats housing as a fundamental human right for all Australians, achieved by 'ensuring that everyone in Australia has adequate housing', and 'preventing and ending homelessness'. The Bill enshrines the right to housing as an objective that guides housing policy making for Australians generally. This is actioned through the establishment of a National Housing Consumer Council and Office of the National Housing and Homelessness Advocate, to represent tenants and homebuyers and independently monitor progress of the Plan (Martin, UNSW 2024).

Housing Australia Future Fund and the need for taxation reform

The Government's commitment of \$10BN to the Housing Australian Future Fund is a positive start but the Society, along with Community Housing Industry Australia and National Shelter Australia, will continue to advocate for a doubling of this funding to fully address the current social and affordable housing shortfall.

Nationally, social housing waiting lists have surged to 176,000 households. Too many people are waiting years for secure accommodation. Over 430,000 social housing dwellings and 210,000 affordable dwellings are needed right now – a minimum of 25,000 social housing units each year would not only address the shortfall today, but also generate economic output of \$12.7 billion and create 15,700 real jobs.

Research commissioned by St Vincent de Paul NSW (McKell Institute, 2024) found that in NSW alone, over 57,600 households are on the social housing wait list, and this is projected to increase to 221,500 by 2041. Rising unmet demand, exacerbated by rental price surges and housing stress also affect over 35 per cent of renters. Only 60 per cent of NSW's social housing stock meet minimum standards. Homelessness is projected to cost \$445 million annually by 2031.

We know that secure housing reduces poverty and improves outcomes in health, education and employment, economic and social participation, and social mobility. Remedying this delivers a strong return on investment. Affordable housing with wrap-around support saves around \$13,100 per person annually in government services, even after factoring in the cost of housing per person.

Secure housing also makes economic sense. The cost-benefit ratio of investing in more affordable housing is double the cost outlay — every \$1 invested produces \$2 in benefits — this is a better cost-benefit return than many other major infrastructure projects.

Given housing supply issues and the time required to increase housing stock, governments should consider implementing disincentives to leaving residential properties vacant for significant periods of time. An approach like that applied to foreign investors could be implemented where owners are subject to an annual vacancy charge if the property is not rented out or occupied for more than six months per year.

St Vincent de Paul NSW recently called for taxation arrangements to be reformed to bring underutilised land and housing to the market, including introducing a tax on long-term vacant residential properties and transitioning from stamp duty to a broad-based land tax (Restore the Housing Safety Net, 2024). Catholic Social Services Victoria has called for similar taxation reforms. For example, in

Melbourne alone, 27,408 properties within the metropolitan area used no water over a 12 month period and a further 70,400 houses used less than a quarter of a single-person household average. The volume of vacant housing in Melbourne now surpasses two and a half years' worth of new dwelling construction and could house everyone on the Victorian public housing waitlist twice over (Prosper Australia, 2024).

Wrap around, client-led support

Research shows that most people living in social and community households have complex needs – they are on low income, two thirds are aged over 50 years and more than one third include a person living with disability (AIHW, 2024.)

Research commissioned by St Vincent de Paul NSW (SPRC, 2023) found that people transitioning to the Society's community housing had often experienced insecure and unsustainably expensive housing, with around half exposed to some form of homelessness. Loss of employment, accidents, injury, mental health crises, domestic and family violence and death were recurring topics. Housing and tailored support offered by the Society contributed to tenants' experiencing greater stability and safety which enabled many to obtain work, engage in education, and better manage their health conditions.

Vincentcare Vic and other Intake Assessment Providers participated in a seven-year longitudinal study (RMIT, 2024) of households experiencing a form of housing crisis. The research found that one-third of those seeking assistance had mental health issues and those with medical issues and substance misuse had doubled. Households experiencing family or domestic violence also doubled to nearly 16 per cent.

Regular users of the service differed from light users– they were twice as likely to have ever been homeless, to have been in out-of-home care, to have experienced family or domestic violence or to have a mental health condition. Regular users were three times more likely to have been in a correctional facility and nearly three times more likely to report medical issues. Heavy users of the service have more complex needs – four out of five had been homeless or had a mental health condition, just under one-third were families, one-third reported family or domestic violence, over one quarter had been in a correctional facility

and the rate of substance misuse was more than double that of regular users. Streamlined risk and needs assessments are essential, with the heaviest service users identified and prioritised. It was also recommended that agencies consider ring fencing some brokerage funding to experiment with a 'fixed-term top-up voucher' for 'at risk' households to prevent homelessness.

Findings from a review of St Vincent de Paul Qld's Park Hotel Homelessness Response (University of Queensland, 2023) are also relevant. The Park Hotel is a new model of homelessness crisis accommodation that aims to facilitate sustainable access to housing and improve life outcomes for people experiencing homelessness. The review stresses the importance of continuing to support residents in ways that respect their dignity and autonomy to make decisions about their lives, and of establishing trauma-informed and strengths-based approaches. Services must include ongoing engagement with residents, and a flexible, resident-led approach that is tailored to their needs and circumstances.

In summary, the effective transition of people from homelessness to more permanent housing solutions must include resourcing for the provision of wrap-around, client-led and trauma-informed support services.

The housing crisis has resulted in increased demand for specialist homelessness services (SHS). In 2022-23, 273,600 clients were assisted by SHS agencies. However, a recent survey of 23 SHS agencies over a two-week period in September 2024 found that:

- 39 per cent of services were forced to close their doors to people seeking help at least once during the fortnight.
- 83 per cent of services were unable to answer phone calls for some period during the survey, leaving people in crisis without immediate assistance.
- 74 per cent of services were unable to reply to emails during the survey, impacting housing referrals and support requests.

Funding under the new National Agreement on Social Housing and Homelessness was redistributed, with the allocation for homelessness services doubled to \$400M. However, as there was no significant increase in overall funding, the

reallocation will likely impact capital projects (modifications) and maintenance of social housing. For these reasons, the Society calls for increased needs-based funding of homelessness services.

Commonwealth Rent Assistance

Housing costs are proportionately much higher for people on low incomes, especially if renting privately. Housing options for those on low to middle incomes are rapidly disappearing. Rental affordability in metropolitan and regional locations across eastern Australia has plummeted to record lows.

Thirty per cent of low-income households, or 2.65 million people, are now in the private rental market and two thirds of them experience rental stress. Some 170,000 households are forced to survive on less than \$250 per week after paying rent. Even Commonwealth Rent Assistance recipients experience high rent burdens and rental stress. At June 2023, one in every 2.3 recipients (or 42 per cent) were in rental stress.

We welcome the Government's 25 per cent increase to Commonwealth Rent Assistance announced in the last two Budgets (15 per cent in 2023 and 10 per cent in 2024). However, the Society considers that additional funding is still required to make significant improvements to housing affordability for low-income households. The Society also supports recommendations made by the Australian Housing Urban Research Institute and National Shelter Australia to review Commonwealth Rent Assistance to include low-income households who are not eligible.

The Productivity Commission has recently reiterated this call, noting that some payments are not targeted to people in greatest need and some people in similar circumstances might be treated differently because of their eligibility for income support. The review should cover all aspects of the payment design (including minimum and maximum rates, the co-payment rate, indexation, income tapering and eligibility) with the aim of improving the sufficiency, fairness and effectiveness of the payment. Commonwealth Rent Assistance should significantly improve rental affordability and reflect fluctuations in rents and local rental market circumstances.

The Economic Inclusion Advisory Committee has welcomed increases to Commonwealth Rent

Assistance but recommends that more work be done to address the long-term reduction in adequacy of the payment and better reflect rents currently paid (EIAC, 2024).

Supporting energy efficiency in low-income households

People in low-income households are more likely to live in energy inefficient homes. Almost all (97 per cent) struggle to afford their energy bills and pay more, disproportionately, for their energy than other household types. Many are forced to make difficult choices, like turning off heating and cooling, limiting showers, turning off vital appliances (such as fridges) and not having visitors, in order to pay their bills. Despite reaching out to energy retailers for assistance, almost one-fifth are already in energy debt, with another fifth expecting to get into energy debt with their next bill (ACOSS).

Recently, only one in four renters reports that their home has adequate ceiling insulation. One in three renters describes being too cold almost all the time in winter. Nationally, twelve per cent of renters said their home has no heating or cooling (Better Renting, 2024).

Unfortunately, many energy and climate change policies are inequitable because they benefit people, mostly property owners, who have choice, control and wealth. This means that lower income households are much less likely to benefit from energy efficiency, solar electrification and batteries.

The Society helps many people to manage their utility bills and knows they often go without heating or cooling or forego food or medication, putting their health at risk. As energy generation shifts from fossil fuels to new technology to mitigate climate change, people living in poverty are likely to be left behind and further disadvantaged.

Improving the energy efficiency of low-income households is not only good for the climate, but it also improves the health and wellbeing of people in low income households. Co-investment with state/territory and local governments in upgrading energy efficiency in social and community housing and low-income rentals would deliver between \$3.4 billion (low) and \$4.9 billion (high) in Gross Domestic Product between 2021 and 2025 (Deloitte, April 2021).

Recent research has found that while most householders support the transition from gas to cleaner energy sources, housing tenure and upfront costs were significant barriers to electrification. Tenants also reported an unwillingness to raise improvements with their landlord out of fear of rent increases or eviction (Chandrashekeran, 2023). Minimum standards for energy efficiency and improved tenure security are essential, along with means tested electrification-specific rebates and, where appropriate, no interest loans.

The Society has signed on to or supported ACOSS' energy initiatives, including energy performance standards for new homes (July 2022), a commissioned report on Energy Concessions (December 2022), an energy performance retrofit package for low-income housing (May 2023), ACOSS' submission to the Senate Inquiry into Residential Electrification (October 2023) and its Briefing Note – Putting People and Communities at the Centre of the Clean Energy Package (October 2023).

The 2023 Budget saw an additional \$300 million committed towards improving energy efficiency in all social housing dwellings, with co-contributions

from the states and territories. To date, a further \$150M has been committed through sign ups by Victoria, the Australian Capital Territory, New South Wales, and Tasmania.

We welcome the Australian Government's recent commitment of \$500 million to retrofit an additional 50,000 social housing properties with energy-efficient, electric and solar upgrades. This will not only reduce the cost of energy bills, it provides healthier living conditions and reduces carbon emissions. We support ACOSS' call to state and territory governments to match this funding and for similar solutions to be found for people in private rentals and low-income homeowners. This includes mandating energy performance standards for rental properties.

Recent research has also found that Australia's economy would increase by up to \$17 billion with an accelerated rollout of 'moderate' home energy upgrades (thermal efficiency upgrades, electrification and rooftop solar) to low-income housing. This could create an average of 12,700 full-time equivalent jobs annually across the construction, installation, manufacturing and services sectors, peaking at 22,550 in 2028. It would also shave \$3,350 off the average

International human rights law recognizes everyone's right to an adequate standard of living, including adequate housing.



household's annual energy bill (Deloitte 2024).

Notably, an analysis on the impact of ceiling insulation standards for rental homes in the ACT found no discernible impacts on rents and that the likelihood that any price increases could be attributed to the energy standard is very low (Common Capital, June 2024).

It is essential that all governments work together to ensure low-income households are not left behind. This means:

- fully funding energy efficiency, electrification and solar retrofits to all social housing over the next seven years
- establishing a national fund to retrofit low-income households (\$2BN). ACOSS research shows that low income households could save up to \$6,000 a year through thermal efficiency upgrades, electrification and roof top solar (May 2024).
- providing resources to implement mandatory minimum energy performance rental standards
- working with states and territories to reform energy concessions (such as applying a percentage of household energy usage with automated application to eligible recipients)
- strengthening the energy hardship framework through earlier detection, the banning of disconnections, and pricing reform
- improving energy debt relief, and
- providing subsidies and no-interest loans to support low-income households to access energy efficiency audits and upgrades and electrify and install small scale renewables over seven years.

Private market and institutional incentives

The National Rental Affordability Scheme is winding down, with 32,930 homes to be exited from the Scheme by 2026. This will push thousands of low-income renters into eviction or higher rents. The Society acknowledges that the Housing Accord includes funding to incentivise superannuation funds and institutional investors to invest in the social and affordable housing market. We call for additional tax incentives to support build-to-rent developments to help increase new supply in the private rental market.

We support incentives for institutional investors and superannuation funds to invest in affordable housing by covering the gap between market rent and subsidised rents. We also support build to rent incentives including quarantining an amount for social and affordable housing (at 10 per cent), and capping rent (at 75 per cent of the market rate).

Incentives for private market and institutional investment in rental housing must be prioritised by the National Housing Supply and Affordability Council.

National minimum private rental standards

Residential rental properties must be maintained at the appropriate structural standards, and people's rights and responsibilities must be protected from exploitation in the rental and housing market. Nationally consistent protection for Australian renters should be enabled through legislative protections. These should include removal of 'no grounds' evictions, fair limits on rent increases, regulation of the application process and minimum property standards that address health, safety and energy efficiency.

In August 2023, National Cabinet agreed to [*A Better Deal for Renters*](#) to harmonise and strengthen renters' rights across Australia. This includes a consistent approach to genuine reasonable grounds for eviction, moving towards limiting rent increases to once a year and phasing in minimum rental standards. It is essential that this work be expedited to provide more certainty for both renters and landlords and improve the living arrangements and wellbeing of over six million people in the private rental market.

The Society has signed on to National Shelter Australia's joint statement on priority areas for rental reform. These include better protections against no-cause evictions, stronger protections and fair limits on rent increases, basic energy efficiency standards and accessibility, better support for tenant self-advocacy, penalties for non-compliance and a landlord registration (or licensing) scheme, and access to free tenancy advice, assistance and advocacy.

Reducing the capital gains tax discount

The distribution of personal wealth in Australia is

becoming more unequal, particularly when measured across age groups. The wealthiest section of the population is those aged over 65 years and much of this wealth is linked to home and property ownership - almost half of the growth in household wealth since 1990 is connected to residential property.

Further, the wealthiest 20 per cent of households own more residential property by value than all other households combined. High-income households are three times more likely to own investment properties than other income households.

Conversely, home ownership has declined among all age groups but has especially affected those aged 25 to 44 years and in middle-income groups. Declining home ownership, and longer periods to pay mortgages, will mean diminished income for many when they retire.

Policies and schemes that drive up market prices are contributing to the decline in home ownership. Pressures in the rental market could be decreased if the decline in home ownership could be arrested. This is why the Society supports the Regional First Home Buyer Scheme and the Help to Buy shared equity scheme.

Recent Parliamentary Budget Office figures found that total tax revenue foregone in the 2023-24 year due to negative gearing deductions and the capital gains tax discount on residential investment properties was \$10.92 billion. It is projected to increase to \$165 billion by 2034-35 (PBO, June 2024).

It is timely that both are reviewed to inform the much-needed debate on taxation reform. While inaccessible and unaffordable housing is affected by supply issues, there is no doubt that these tax treatments have also impacted the housing sector. Judicious changes are needed to avoid unintended consequences and help improve the accessibility and affordability of both rental properties and home ownership in Australia.

For instance, a modest reduction in the capital gains tax discount from the current 50 per cent to 37.5 per cent would cover the costs of increasing Commonwealth Rent Assistance by 25 per cent. Ninety per cent of high wealth households would not be impacted by this change as most households are not claiming capital gains (which requires selling a property) in any one year.



Being homeless is a denial of dignity and limits people's life potential.





MEETING THE NEEDS OF FIRST NATIONS PEOPLES

Summary

The Society stands in respectful solidarity with First Nations peoples.

We honour First Nations peoples' cultures, lands, waters, histories and rights to live in an Australian society free of economic, social and cultural discrimination.

Our members, volunteers, and staff acknowledge and adhere to these values in all aspects of their work.

We celebrate the deep, abiding pride that First Nations peoples have in their diverse cultures, and we greatly value the contributions they make to Australian society.

We recognise and admit past and continuing injustices as the first step towards reconciliation.

We support the United Nations Declaration on the Rights of Indigenous Peoples. Improved outcomes will only be achieved when First Nations peoples are able to 'live in dignity, to maintain and strengthen their own institutions, cultures and traditions and to pursue their self-determined development, in keeping with their own needs and aspirations'.

We are committed to providing employment and procurement opportunities for First Nations peoples, particularly through Reconciliation Action Plans, and strive to ensure our workforce and supply chains reflect the diversity of the communities we serve.

Our history of advocacy

The Society has a long history of supporting constitutional recognition of First Nations peoples including the Uluru Statement from the Heart. In 2012 we supported the Constitutional Recognition Bill and again in 2014, in a submission to the Senate Select Committee on Constitutional Recognition.

In 2022, the Society's position was restated in our Federal Election Statement, A Fairer Australia and updated in our 2023 statement on First Nations peoples. We also supported the 2023 Constitution Amendment Bill.

Many of our partners including the National Aboriginal and Torres Strait Islander Catholic Council and church-based charities such as Anglicare Australia, Catholic Social Services Australia, The Salvation Army, and Uniting Care Australia also supported constitutional recognition and the Uluru Statement from the Heart in full.

We are all too aware of the few significant improvements made to the wellbeing of First Nations peoples, despite changes in governments and policies. Effective change can only be achieved by empowering First Nations communities, groups and individuals to contribute to the important policy making decisions that impact on their lives. This is why we continue to advocate for improvements to the co-development and co-design of policy and funding of services and programs.

What has been done cannot be undone. But what can now be done to remedy the deeds of yesterday must not be put off till tomorrow. *Pope John Paul II, Alice Springs, 1986.*





The Society calls for:

- Commonwealth leadership to progress the Uluru Statement from the Heart agenda
- funding of, and commitment to, full implementation of the National Agreement on Closing the Gap, particularly bringing its Priority Reforms to life by all Australian governments
- the age of criminal responsibility to be raised from 10 to at least 14 years of age, and
- increased community-led programs and services that support justice reinvestment and keep children safe.

Uluru Statement from the Heart

The Society calls on Commonwealth leadership to progress the Uluru Statement from the Heart agenda. Reconciliation efforts, including supporting the work of Reconciliation Australia, remain vital, particularly after the failure of the 2023 Referendum. We believe that truth-telling is at the heart of creating a just and reconciled Australia.

Truth-telling enables a fuller and more accurate account of Australia's history by recognising the strength and contribution of Aboriginal and Torres Strait Islander peoples. It acknowledges the historical silencing of injustices and ongoing impacts of colonisation on First Nations people (Reconciliation Australia, 2024).

Closing the Gap

The Society welcomes the Australian Government's National Agreement on Closing the Gap and its commitment to work alongside the Coalition of Peaks and state ministers to change the way Australian governments work with First Nations by implementing its four Priority Reforms.

However, ongoing and additional investment and review are needed to ensure progress is being made. The Society's supports the Lowitja Institute's 2024 *Close The Gap Campaign Report* which affirms the Productivity Commission's 2024 Review of the National Agreement on Closing the Gap report and recommends further investment in:

- Progressing Voice, Treaty and Truth
- Leadership and Governance
- Building our Economies, and
- Implementing the National Agreement on Closing the Gap.

The annual Productivity Commission's Closing the Gap data report (July 2024) shows that some progress has been made with five of the 19 targets now on track, compared to four last year. A further five targets show improvement but are not on track to be met, while progress towards four targets is worsening.

While the proportion of babies born at a healthy weight has improved, life expectancy remains unchanged, with Indigenous males and females expected to live 8.8 and 8.1 years respectively less than other Australians.

Most concerningly, targets are not on track to

reduce the rates of adult imprisonment, children in out of home care, suicide or children commencing school not being developmentally on track.

The 2024 Budget committed worthwhile additional funding towards the establishment of a National Commissioner for Aboriginal and Torres Strait Islander Children and Young People (\$5.9 million), a suicide prevention strategy (\$12.8 million), a First Nations Prison to Employment Program (\$76.2 million), a new Remote Jobs and Economic Development program (\$707 million) and a National First Nations Education Policy and Teacher Strategy (\$74.8 million and \$2.4 million respectively).

The Productivity Commission's July 2024 data report found pockets of good practice, where outcomes were exceeded. Consistent themes to improved outcomes included governments enacting the Closing the Gap's Priority Reforms, a strengthened Aboriginal Community Controlled sector, shared decision making and data, and governments changing their operations. Equity of outcomes for Aboriginal and Torres Strait Islander people is within reach if governments breathe life into the Priority Reforms (Commissioner Siegel-Brown, 2024).

The *Standing Council of Attorneys-General* has also noted that significant and transformational criminal justice reform will be required by all Australian governments to turn the tide on First Nations adult incarceration (September 2023).

The continued monitoring of progress against outcomes is vital and demonstrates that more must be done.

The Australian Human Rights Commission's annual *Close the Gap Report* chronicles the success of culturally safe and place-based, Aboriginal-led initiatives and calls for urgent investment in community-led solutions. As noted by the Secretariat of National Aboriginal and Islander Child Care, "Just letting us sit at the table is not enough to drive the change we need. Listen to our solutions to improve the lives of our children and families. And work with us to make the change a reality." The Society supports this call wholeheartedly.

Age of Criminal Responsibility

The Society supports the Change the Record campaign, the only Aboriginal-led justice coalition

of experts aimed at ending the incarceration of, and family violence against, First Nations peoples.

All children should be safe and have access to resources and networks that help them make good life choices. The entry of children into the youth justice system disproportionately impacts First Nations children, with too many being locked away in juvenile detention facilities and even adult prisons.

The Society supports the *Justice Reform Initiative* and believes that 'punishing away' the issue by increasing penalties and building more detention facilities are not the solution. Evidence shows children remain in cycles of disadvantage and imprisonment due to a lack of early critical support services, including health, disability, rehabilitation and family supports. Holding children in prison also begins a cycle of criminalisation - the younger the child is when first having contact with the justice system, the more likely they are to go on to reoffend.

The United Nations Committee Against Torture is seriously concerned about Australia's extremely low age of criminal responsibility, the practice of keeping children in solitary confinement and the use of physical restraints to discipline children.

The Society supports:

- the Law Council of Australia's call for all governments to raise the age of criminal responsibility to 14 years
- the National Children's Commissioner's report, *Help Way Earlier*, which recommends raising the age of criminal responsibility, as well as early support services and a Cabinet Minister for Children
- ongoing funding of community-led solutions and early support services that help children to learn from their mistakes, and to grow and thrive.

The Society welcomes the re-convening of the Age of Criminal Responsibility Working Group, reporting to the Standing Council of Attorneys-General. While we are heartened by changes made in the ACT and Tasmania, progress elsewhere is slow, and in some jurisdictions, the progress made has been rescinded.

Victoria's Cabinet had previously approved the decision to raise the age of criminal responsibility

to 14 years but rescinded this policy position, and has raised the age to 12 years only, a decision criticised by youth justice advocates, especially Aboriginal legal services.

The newly elected Queensland Government has committed to strengthening youth justice laws by repealing detention as a last resort and enacting 'adult crime, adult time'.

The newly elected Northern Territory Government rescinded recent changes made in August 2023 to raise the age of criminal responsibility from 10 to 12 years. As expressed by the National Children's Commissioner, this is extremely disappointing.

The Society has called for continued funding of culturally led, early-intervention and support services, including the Justice Policy Partnership's development of community-based pathways away from the criminal justice system for children under 14 years.

A *Justice Policy Partnership Working Group* has been established to co-design a national strategic framework for justice reinvestment and an independent National Justice Reinvestment Unit will support the framework. We welcome the Australian Government's commitment of \$10.7 million in the 2024 Budget to support the Justice Policy Partnership, which will focus on reducing the rates of adult and youth incarceration. We note that the Justice Policy Partnership is finalising an Implementation Roadmap for 2024 which will set out the key elements required to implement the Strategic Framework, and we look forward to its release.

The public release of the *Age of Criminal Responsibility Working Group Report (September 2023)* and commitment by Attorneys-General to progress this important work is welcome. Importantly, the Standing Council of Attorneys-General have noted that reforms to raising the age of criminal responsibility must be conceived as part of the broader continuum of approaches that seek to mitigate the drivers of justice system contact among children and their families, and that jurisdictions prioritise reforms in these approaches, alongside reforms to raising the age of criminal responsibility.

Finally, the National Children's Commissioner has called for transformational change to Australia's child justice system that puts child wellbeing first

and addresses the root causes of offending by children. The Commissioner supports raising the age to 14 years but also a much-needed national approach to supporting those aged under 14 years to prevent later system contact and promote prosocial behaviour and connections.

We note that the Standing Council of Attorneys-General are considering the National Children's Commissioner's reports and have committed to:

- pursuing evidence-based and rights-based responses to youth justice issues to positively impact Closing the Gap Target 11
- exploring opportunities for jurisdictions to co-contribute financially and in kind to justice reinvestment programs as initiatives commence and progress, and
- agreeing to discuss bail and remand at the next meeting.

Justice Reinvestment

The Society welcomes the Australian Government's commitment to justice reinvestment and strengthening access to justice, with responsibility shared between all governments.

The Society supports:

- the establishment of an independent National Indigenous Justice Reinvestment Unit to monitor justice reinvestment outcomes, and
- ongoing funding of community-led justice reinvestment initiatives.

The Australian Government's \$69 million commitment over four years to establish a National Justice Reinvestment Program to support up to 30 communities to establish locally tailored justice reinvestment initiatives is welcome. The Society fully supports the ongoing commitment of \$20 million per year, from 2026-27. These community-led services will generate positive outcomes and we call for a review and extension of funding to other communities over time. We also are heartened to hear of progress made including the opening of the National Justice Reinvestment Program and the Justice Reinvestment in Central Australia Program.

We welcome the new National Access to Justice Partnership 2025-30 which includes an increase of \$326 million or 64 per cent in funding to Aboriginal and Torres Strait Islander Legal Services and

an increase to Family Violence Prevention Legal Services of \$193 million or 112 per cent from the Indigenous Advancement Strategy.

The Society supports the recommendations made in the independent review of the previous National Legal Assistance Partnership Agreement (Mundy, March 2024) and looks forward to further commitments by Government to implement them.

We were heartened to see \$76.2 million committed over five years in the 2024 Budget to establishing a new First Nations Prison to Employment Program. Transitioning from prison to community is a time of high risk for re-offending. Supported accommodation and wrap-around support are also essential during this period.

Keeping Children Safe

The Society supports the first Action Plan under Safe and Supported: *The National Framework for Protecting Australia's Children (2021-31)*, developed by First Nations young people, families and organisations. Commonwealth funding of Aboriginal Community-Controlled Organisations through the Closing the Gap Evidence and Outcomes Fund to reduce the rates of children in out of home care is also supported.

We welcome all governments delegating powers of child protection services to grassroots Indigenous organisations and supporting kinship connection. We hope that the transformed system, with its focus on prevention, will reduce the number of at-risk children entering the child protection system.

We call on all governments to provide ongoing funding to support changes to child protection services and the provision of parenting programs, alcohol and drug rehabilitation and mental health support for families.

We welcome the Australian Government's commitment to establish a National Commissioner for Aboriginal and Torres Strait Islander Children and Young People. We note that \$5.9 million has been committed over two years to support the Commissioner's role, along with \$11.7 million to extend the First Nations Family Dispute Resolution Pilot.

We hope that the Commissioner will have the power and resources to protect and promote the rights, interests and wellbeing of First Nations children and young people and that by strengthening families and keeping children safe, the unacceptable rates of out-of-home care will start to reduce.





**Our aspiration is for an
Australia transformed
by compassion and built
on justice.**

The Rule





RISING TO THE REFUGEE CHALLENGE

Summary

Since the start of his pontificate, Pope Francis has expressed particular concern for people fleeing war and persecution. He continues to repeatedly call on the global community to welcome and protect them.

In the last decade, Australia has failed in its legal and moral duty to welcome or protect people who have sought asylum in our country, arriving here by boat, despite their being entitled to seek protection under international law.

About 30,000 people who arrived in Australia by boat in 2012-13 have been subject to special, unfair treatment in their refugee (fast track) assessment process. Even if found to be refugees, they were initially only granted temporary visas until the current Australian Government in 2023-24 finally granted 18,000 of these refugees permanent protection.

Thousands are still suffering under this process; many are living in destitution as they are unable to work and have no access to a social safety net.

Several thousand others were sent to Papua New Guinea (PNG) and Nauru for processing, with the Rudd Government declaring in 2013 that they would never be settled in Australia. Forty-four of these people are still held in PNG and about 1,000, medically evacuated from PNG and Nauru, remain in Australia on temporary visas, many with no pathway to safe and permanent resettlement.

Many are held in indefinite detention in breach of our obligations under the International Covenant on Civil and Political Rights and the Convention Relating to the Status of Refugees.

Detention should only be used when a person

poses an unacceptable risk to the community and that risk cannot be addressed in a less restrictive way. It must be time limited and proportionate.

In recent years, Australia also reduced its annual humanitarian intake of refugees, although in 2022 the Morrison Government agreed to take more Afghan refugees in addition to that year's intake cap. Since then, the Australian Government has increased the Humanitarian Program to 20,000 places annually.

The Society calls for:

- an adequate safety net for all asylum seekers and a fairer process for all affected by the unjust fast track process
- resettlement of all people still subject to offshore processing and, people held in PNG and Nauru to be immediately moved to Australia while they await resettlement, and
- increases to the annual humanitarian intake to at least 27,000 by 2027-28, reform of the family reunion program and increases to the community support program to 10,000 (making it additional).

Many of those we assist on bridging visas are struggling to manage daily living due to poor mental health, lack of accommodation, and lack of employment.

St Vincent de Paul Society, 2024 Pre-Budget Submission.



Why an adequate safety net is needed

The Status Resolution Support Services (SRSS) is one of the main forms of support for people while waiting to resolve their immigration status. The SRSS has been cut 95 per cent since 2015-16, from around \$300 million to just \$17 million due to restricted eligibility criteria which has seen recipient numbers drop from around 13,000 to around 1,500 (March 2024). Almost four-in-five of these people are at risk of homelessness and only one-in-five is actually 'job ready', although much higher numbers are deemed so. The result is a shift in welfare costs and responsibilities from federal to state agencies and community-based organisations, at an estimated cost of between \$80 million to \$120 million per year. Charities are being left to fill the gaps and it is not sustainable.

While one-off emergency relief payments are available, they do little to prevent people from living in over crowded conditions, becoming homeless or falling into destitution. During the pandemic, the homelessness rate for people seeking asylum was estimated to increase to over 12 per cent, affecting 14,000 people at an additional cost of \$181 million in health, justice, social and other services. Almost 90 per cent of people seeking asylum and requiring assistance from agencies reported difficulty with paying rent. Over 70 per cent went without meals and around 75 per cent had difficulty paying their utility bills.

If people seeking asylum are to live with dignity while awaiting decisions on their protection application, they must be able to access SRSS and have a valid bridging visa with associated work and study rights that are linked to Medicare.

The bridging renewal process should also be automated.

The 2024 Budget made no provisions to increase work rights, study rights or access to mainstream social support, including Medicare. However, \$604 million was committed in 2024-25 to keeping people in offshore processing centres in Nauru.

Why people must be resettled

It has been 11 years since boat arrivals were shifted from Christmas Island (Australian Territory) to Manus Island (PNG) and Nauru, with no prospect of settlement in Australia. The Albanese Government continues to argue that Australia has no responsibility to the 44 people left in PNG and that, as a result of a confidential agreement between the previous Australian Government and PNG, responsibility now rests with PNG. This has resulted in the PNG Government claiming that the money to support these people has run out, leaving them in destitution since November 2023, when their allowances were stopped. However, the Australian Government is now negotiating with PNG to provide 'further capability support and funding to PNG to assist its continued independent management' of these people (Kaldor Centre). That said, it is unclear when these negotiations will be completed and what improvements, if any, will result for the people concerned. For instance, in September 2024, tenants have received a 'notice of accommodation cessation' requesting them to make preparations to vacate their premises and contact the PNG immigration and citizenship authority 'to arrange alternative accommodation'.

Australia must help facilitate the removal of these people to Australia, New Zealand, Canada, or the USA. For those in PNG suffering from severe

long-term psychological damage and health problems, they face the prospect of early deaths. They should be brought to Australia and provided the services and care needed, while they await permanent resettlement.

Many of the 44 people in PNG have no third-country resettlement options and live without legislative protections, documentation, or official recognition. Many left in PNG are now in marital relationships or similar. The Australian Government must help facilitate resettlement of all these people, including partners, to safe third countries, or to Australia.


The people left in PNG have been abandoned by successive Australian Governments. Yet Australian policies forced all these people to Manus Island. It is well overdue for the Australian Government to resolve this issue once and for all. The wait for them has been too long.

Alarmingly, the once empty Nauru detention centre

is also starting to fill up again, with around 100 people transferred there in recent months.

We support the Asylum Seeker Resource Centre's campaign to evacuate people from PNG and Nauru now. Without appropriate medical treatment, the physical and mental health of people detained in PNG and Nauru will continue to deteriorate. For those who have waited in PNG for 11 years, their poor health puts their resettlement prospects at risk. They cannot wait any longer for evacuation and permanent, safe re-settlement.

A further 1,000 people, medically evacuated from PNG and Nauru to Australia also continue to suffer the impact of the offshore processing regime. Since it is Government policy that they will never be settled in Australia, they have been languishing in our community for many years on temporary visas that must be renewed every six months. Around half have no prospect of being safely and permanently re-settled in another country. Australia must find them a home too.

A photograph of a woman wearing a blue hijab and a tan apron, smiling warmly at a young girl. The girl is also wearing a tan apron and looking up at the woman. They are in a kitchen setting, with a yellow bell pepper and a red bell pepper visible in the foreground. The image is partially covered by a blue text box on the left.

The encounter with the migrant, as with every brother and sister in need, is also an encounter with Christ.

Pope Francis

Why Australia's Humanitarian Program and Community Support Programs must be increased, and family reunion reformed

The Society is disappointed that the 2024-25 Federal Budget did not provide for an increase in the number of places within Australia's humanitarian program or complementary pathways that allow displaced people to safely access protection in Australia. The humanitarian program will remain at a ceiling of 20,000 places. This includes all onshore protection places and all community sponsorship places, with the number of resettlement places reduced to make room.

This is despite the recommendations of organisations within the nation's refugee sector, such as the Refugee Council of Australia, which in early 2024 *called* for increasing the humanitarian program to 27,000 places, plus an additional 10,000 places for complementary pathways (Kaldor Centre, 2024).

The UNHCR identified 2.4 million global refugees as being in need of urgent resettlement in 2024, and this number is expected to increase significantly in 2025. Australia's Humanitarian Program must prioritise refugees for resettlement based on protection need. The Refugee Council of Australia (RCoA) recommends that this should be done through UNHCR referrals, as they are best placed to assess protection need and priorities.

The Special Humanitarian Program must support vulnerable people who have close ties to Australia but are outside of their country, face significant human rights abuses and are unable to resettle through formal channels, such as the UNHCR. Family reunion through the Migration Program must be reformed and uncapped, with discrimination based on mode of arrival removed. Clearer guidelines and criteria are needed as most applicants satisfy the formal criteria but are not granted a visa either because other applications are more compelling and/or because there are insufficient visas available to meet demand. This leads to applicants re-applying which means that

refusals do not address the backlog. If there are priority grounds, these must be published (RCoA, June 2024).

The link between the onshore protection visa program and the offshore Humanitarian Program must be broken. Currently onshore protection visas are capped at 3,000 for this year. This reduces the number of refugees in need of being resettled from overseas and exacerbates the backlog in unresolved onshore protection visa applications. The Society supports the Refugee Council of Australia's calls for onshore protection visas to be separated from the Humanitarian Program, uncapped and protection focussed.

We note that little progress has been made to increase complementary pathways, with the only example actioned being the Skilled Refugee Labour Agreement Pilot (RCoA, June 2024).

Complementary Pathways

The extension of the Community Refugee Integration and Settlement Pilot (CRISP) is welcomed but its places should be additional to the Humanitarian Program, with numbers increasing to 2,000 by 2027-28.

The Community Support Program (CSP) should be reformed. For example, visa processing delays make it difficult for employers to line up work and sponsors have to pay too much for applications. Even so, a backlog exists due to the inadequacies of the family reunion process. Further, as CSP is not additional to the Humanitarian Program, much-needed places that should be set aside for UNHCR referrals are being absorbed by fee-paying sponsorships. Similar to CRISP, CSP places should be additional to the Humanitarian Program.

The CRISP and CSP are not complementary when their places detract from much-needed resettlement places under the Humanitarian Program.

As noted by the Refugee Council of Australia, the Skilled Refugee Labour Agreement Pilot has been successful and certainty about its future is needed, with the Program aiming to bring in 5,000 primary applicants to the skilled program by 2027-28.

We are called to welcome and protect refugees, promote their development and integrate them into our communities by jointly recognising the other's cultural richness.

Pope Francis on Migration and Peace, February 2017.





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