

The Senate

Community Affairs
Legislation Committee

Social Services Legislation Amendment
(Maintaining Income Thresholds) Bill 2018
[Provisions]

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Secretariat

Ms Jeanette Radcliffe (Committee Secretary)

Ms Kate Gauthier (Principal Research Officer)

Mr Michael Kirby (Senior Research Officer)

Ms Carol Stewart (Administrative Officer)

PO Box 6100
Parliament House
Canberra ACT 2600

Phone: 02 6277 3515

Fax: 02 6277 5829

E-mail: community.affairs.sen@aph.gov.au

Internet: www.aph.gov.au/senate_ca

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45th Parliament

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ABBREVIATIONS

Bill	Social Services Legislation Amendment (Maintaining Income Thresholds) Bill 2018
DAPP	Dad and Partner Pay
Department	Department of Social Services
FTB A	Family Tax Benefit Part A
FTB B	Family Tax Benefit Part B
Minister	The Hon. Dan Tehan MP, Minister for Social Services
Payments Guide	Department of Human Services, <i>A guide to Australian Government payments – 1 July–19 September 2018</i>
PPL	Paid Parental Leave

LIST OF RECOMMENDATIONS

Recommendation 1

1.42 The committee recommends that the Bill be passed.

Chapter 1

Social Services Legislation Amendment (Maintaining Income Thresholds) Bill 2018

1.1 The Social Services Legislation Amendment (Maintaining Income Thresholds) Bill 2018 (Bill) extends an indexation pause on certain higher income limits for the following family payments:

- Family Tax Benefit Part A (FTB A)
- Family Tax Benefit Part B (FTB B)
- Paid Parental Leave (PPL) and
- Dad and Partner Pay (DAPP).

1.2 The Bill also pauses indexation for the annual FTB A and FTB B supplements.

1.3 Indexation for each payment will not recommence until 1 July 2021.

Background

1.4 This Bill implements a measure titled 'Family Tax Benefit and Paid Parental Leave — maintaining income thresholds' which was announced in the 2017 *Mid-Year Economic and Fiscal Outlook*.¹

1.5 Indexation is the automatic increase of certain amounts in line with inflation as measured by the Consumer Price Index. *A New Tax System (Family Assistance) Act 1999* and the *Paid Parental Leave Act 2010* provide for regular indexation and specify the method of indexation.²

Family Tax Benefit payments

1.6 FTB A and FTB B are payments that help to defray the cost of raising children. The rate of FTB A a family is eligible for depends on the family's adjusted taxable income and the number and age of the children they have. The rate of FTB A payable varies from nil to \$237.86 a fortnight per child depending on the age of the child and the family's adjusted taxable income.³

1 The Hon. Scott Morrison MP, Treasurer of Australia and Senator the Hon. Mathias Cormann, Minister for Finance, *Mid-Year Economic and Fiscal Outlook 2017–18*, December 2017, p. 179; The Hon. Dan Tehan MP, Minister for Social Services (Minister), *Explanatory Memorandum—Social Services Legislation Amendment (Maintaining Income Thresholds) Bill 2018*, pp. 1, 3.

2 *A New Tax System (Family Assistance) Act 1999*, sch. 4 cl. 3; *Paid Parental Leave Act 2010*, ss. 42, 43.

3 Department of Human Services, *A guide to Australian Government payments – 1 July–19 September 2018*, p. 2 <https://www.humanservices.gov.au/sites/default/files/2018/06/co029-1807.pdf> (accessed 10 July 2018) (Payments Guide).

1.7 There are three different methods of calculating the payable rate of FTB A. One of the factors used to determine which method of calculation should be used is whether an individual's adjusted taxable income exceeds the 'higher income free area'.⁴

1.8 The higher income free area is currently \$94 316.⁵ If the family's adjusted taxable income is above the higher income free area, the amount of the payment is reduced by 30 cents for every dollar the family earns above the higher income free area until the payment is nil.⁶

1.9 The higher income free area is due to be indexed on 1 July 2020.⁷ The effect of the Bill is that the higher income free area will remain at \$94 316 until 1 July 2021.⁸

1.10 A family may be eligible for the FTB A supplement if it has an adjustable taxable income of less than \$80 000 per year.⁹ Before 1 July 2018, the gross amount of FTB A supplement was worth up to \$737.30 per child.¹⁰

1.11 The effect of the Bill is that the gross amount of the FTB A supplement will not be reindexed until 1 July 2021.¹¹

1.12 Families are not eligible for FTB B where the higher income earner in a couple, or a single parent, has an adjusted taxable income of \$100 000 or more.¹²

1.13 Families who are eligible for FTB B are also eligible for the FTB B supplement. Prior to 1 July 2018, the FTB B supplement was \$357.70.¹³

1.14 The Bill has the effect of maintaining the income limit and the FTB B supplement at current levels until 1 July 2021.¹⁴

4 *A New Tax System (Family Assistance) Act 1999*, sch. 1, cl. 1.

5 *Payments Guide*, p. 3.

6 *A New Tax System (Family Assistance) Act 1999*, sch. 1 cl. 28.

7 *A New Tax System (Family Assistance) Act 1999*, sch. 4 cls. 1, 7.

8 *Bill*, sch. 1 cl. 1.

9 *A New Tax System (Family Assistance) Act 1999*, sch. 1 cl. 38A.

10 *Minister, Explanatory Memorandum—Social Services Legislation Amendment (Maintaining Income Thresholds) Bill 2018*, p. 3.

11 *Bill*, sch. 1 cl. 1.

12 *A New Tax System (Family Assistance) Act 1999*, sch. 1 cl. 28B.

13 *Minister, Explanatory Memorandum—Social Services Legislation Amendment (Maintaining Income Thresholds) Bill 2018*, p. 3.

14 *Bill*, sch. 1 cl. 1.

Paid Parental Leave and Dad and Partner Pay

1.15 PPL is paid to the primary carer of a newborn child (usually the birth mother) who is on leave from work in the first year of life, or in cases of adoption, the placement of the child, for up to 18 weeks at national minimum wage.¹⁵

1.16 PPL is only payable if in the relevant year the person had an adjusted taxable income not more than the PPL income limit.¹⁶ The relevant year may be different for a primary or secondary claimant. For a primary claimant, the relevant year for the purposes of PPL is the financial year before the claim was made or the child was born /placed with the family, whichever is the earlier.¹⁷ For a secondary claimant, the relevant year is the financial year that ended before the person made the claim or the person became the primary carer for the child.¹⁸ The PPL income limit is currently \$150 000.¹⁹

1.17 Section 42 of the *Paid Parental Leave Act 2010* provides that the PPL income limit will be indexed on 1 July 2020. The Bill postpones indexation of the PPL income limit to 1 July 2021.²⁰

1.18 DAPP provides financial support to fathers and partners that take time off work around the birth or adoption of a child. DAPP is paid for a maximum of two weeks at national minimum wage.²¹

1.19 DAPP is subject to an income limit. The income limit for DAPP is the income limit for PPL.²² The Bill therefore also postpones the indexation of the income limit for DAPP until 1 July 2021.

Provisions of the Bill

1.20 The Bill contains one schedule with five items.

1.21 Item 1 amends the *A New Tax System (Family Assistance) Act 1999* to extend the indexation pause on the following payments until 1 July 2021:

- the higher income free area for FTB A
- the income limit for FTB B
- the gross supplement amount for FTB A and
- the gross supplement amount for FTB B.

15 *Paid Parental Leave Act 2010*, s. 4.

16 *Paid Parental Leave Act 2010*, s. 37.

17 *Paid Parental Leave Act 2010*, s. 39.

18 *Paid Parental Leave Act 2010*, s. 39.

19 *Paid Parental Leave Act 2010*, s. 41.

20 Bill, sch. 1 items 3–4.

21 *Paid Parental Leave Act 2010*, ss. 115AE(5), 115EC.

22 *Paid Parental Leave Act 2010*, s. 115CJ.

1.22 Items 2–5 amend the *Paid Parental Leave Act 2010*. Items 3 and 4 postpone the indexation day for the PPL income limit from 1 July 2020 to 1 July 2021.

1.23 Items 2 and 5 amend guides to the eligibility for PPL and DAPP. These sections advise that to be eligible for the payments, a person's income must not be more than the PPL income limit of \$150 000 until 30 June 2020 when the income limit will be indexed. Items 2 and 5 amend the guides to reflect that the income limit will remain at \$150 000 until 30 June 2021.

Financial impact

1.24 The amendments are expected to save \$321.9 million over four years.²³ A year-by-year breakdown of the savings expected from the measure is included in the table below.

Table 1.1: Year-by-year breakdown of savings

Year	2017–18	2018–19	2019–20	2020–21	Total
Savings (\$m)	-1.0	41.2	80.9	200.0	321.9

Source: The Hon. Scott Morrison MP, Treasurer of Australia and Senator the Hon. Mathias Cormann, Minister for Finance, *Mid-Year Economic and Fiscal Outlook 2017–18*, December 2017, p. 179.

Legislative scrutiny

1.25 The Senate Standing Committee for the Scrutiny of Bills examined the Bill and made no comment on it.²⁴ The Bill has also been considered by the Parliamentary Joint Committee on Human Rights which found that it did not raise human rights concerns.²⁵

Conduct of the inquiry

1.26 The Bill was introduced to the House of Representatives on 10 May 2018.²⁶ On 21 June 2018, pursuant to adoption of the Selection of Bills report, the Bill was referred to the Senate Community Affairs Legislation Committee for inquiry and report by 14 August 2018.²⁷ The Senate subsequently granted further extensions of time for the committee to finalise its report by 28 November 2018.²⁸

23 Minister, *Explanatory Memorandum—Social Services Legislation Amendment (Maintaining Income Thresholds) Bill 2018*, p. 1.

24 Senate Standing Committee for the Scrutiny of Bills, *Scrutiny Digest No. 6 of 2018* (20 June 2018), p. 54.

25 Parliamentary Joint Committee on Human Rights, *Report No. 5 of 2018* (19 June 2018), p. 53.

26 *House of Representatives Votes and Proceedings*, No. 109, 10 May 2018, p. 1520.

27 *Journals of the Senate*, No. 101, 21 June 2018, pp. 3242–3243.

28 *Journals of the Senate*, No. 107, 14 August 2018, p. 3442; *Journals of the Senate*, No. 111, 21 August 2018, p. 3555; *Journals of the Senate*, No. 120, 19 September 2018, p. 3823; *Journals of the Senate*, No. 124, 17 October 2018, p. 3963.

1.27 The committee advertised the inquiry on its website and wrote to organisations requesting submissions by 20 July 2018. The committee received five submissions. A list of submissions to the inquiry can be found at Appendix 1.

1.28 The committee thanks the submitters who contributed to the inquiry.

Issues identified and number of people affected

1.29 Through the Senate Estimates process and its submission, the Department of Social Services (Department) has provided advice about the number of people that are likely to be affected by the Bill.

1.30 The Department advised the committee that in the 2018–19 financial year an estimated 1.2 million FTB A families and 1.2 million FTB B families may be affected by the indexation pause because they receive the end-of-year supplements for one or both payments.²⁹ Pausing indexation of the supplements will mean that families who are entitled to the FTB A supplement will forgo \$14.60 for each eligible child in the 2018–19 financial year and families entitled to the FTB B supplement will forgo \$7.30 in the 2018–19 financial year.³⁰

1.31 The Department further advised the committee that maintaining the existing income thresholds and limits for FTB A is expected to affect 119 400 families and maintaining the limits and thresholds for FTB B is expected to affect 9300 families.³¹

1.32 Maintaining the existing threshold is expected to affect 680 individuals who would otherwise be eligible for PPL and 530 individuals who would otherwise be eligible for DAPP.³²

1.33 Submitters to the inquiry raised two main issues.

1.34 The National Social Security Rights Network, the National Council of Single Mothers and their Children, and the Australian Council of Social Service raised concerns that extending the indexation pause on the FTB A and FTB B supplements would place additional financial stress on families who rely on the end-of-year payments to supplement their income.³³

1.35 The National Council of Single Mothers and their Children explained that many low income families rely on the supplements to help pay for basic necessities or meet unexpected costs.³⁴ These may include education expenses, costs of running or

29 Mr Shane Bennett, Group Manager, Payments Policy, Department of Social Services (Department), *Committee Hansard*, 31 May 2018, p. 28; Department, *Submission 3*, p. 3.

30 Department, *Submission 3*, p. 3.

31 Mr Bennett, *Committee Hansard*, 31 May 2018, p. 28; Department, *Submission 3*, p. 2.

32 Mr Bennett, *Committee Hansard*, 31 May 2018, p. 28; Department, *Submission 3*, p. 2.

33 National Social Security Rights Network, *Submission 1*, [pp. 1–2]; National Council of Single Mothers and their Children, *Submission 2*, p. 5.

34 National Council of Single Mothers and their Children, *Submission 2* p. 5.

repairing the family car or paying utility bills.³⁵ The Australian Council of Social Service estimated that during the period of the indexation freeze between 2010 and 2016, the FTB A supplement dropped in value by \$85 and the FTB B supplement lost approximately \$40 in value.³⁶ While the supplements were indexed in 2017 and 2018, these submitters are concerned that some low income families may be placed under greater financial stress by increased living costs if the supplements are not indexed.³⁷

1.36 In his second reading speech, the Minister for Social Services, the Hon. Dan Tehan MP (Minister), emphasised that the measure does not affect the fortnightly assistance provided to families who receive FTB A or FTB B.³⁸ The Minister noted that the government spends \$19 billion per year on family tax payments and that pausing indexation 'will contribute to the sustainability of the family and parental payments system into the future, meaning we can continue to help those that need it most'.³⁹

1.37 The second issue raised by submitters is that the extended indexation pause on the higher income limits means that the value of the threshold has reduced over time.⁴⁰

1.38 In its submission, the Department acknowledges that the higher income free area for FTB A and the FTB B income limit has not been increased since 2009 and the income limit for PPL and DAPP has not been indexed since the schemes were introduced in 2011 and 2013 respectively.⁴¹

1.39 The Australian Council of Social Service submits that this has tightened the means test for these payments without additional public debate.⁴² The Department acknowledges that indexation pauses have 'been used by successive governments to better target payments to low and middle income families'.⁴³

Committee view

1.40 The committee acknowledges that some submitters have concerns about the financial pressure that the indexation pause may place on families. The committee considers that in the context of the payments currently extended to families, the additional \$14.60 per child per year to the current payment of \$737.30 per child per

35 National Council of Single Mothers and their Children, *Submission 2*, p. 5. The results of survey on what families spent their family payments on can be found on page 4 of the submission.

36 Australian Council of Social Service, *Submission 4*, [p. 1].

37 National Social Security Rights Network, *Submission 1*, [p. 2].

38 Minister, *House of Representatives Hansard*, 10 May 2018, p. 3643.

39 Minister, *House of Representatives Hansard*, 10 May 2018, p. 3644.

40 Australian Council of Social Service, *Submission 4*, [p. 2].

41 Department, *Submission 3*, p. 1. The income limit for FTB B was reduced from \$150 000 to \$100 000 in 2015.

42 Australian Council of Social Service, *Submission 4*, [p. 2].

43 Department, *Submission 3*, p. 1.

year or the additional \$7.30 to the current payment of \$357.70 is unlikely to make a significant difference to most families. It will, however, provide a substantial saving to the budget between 2018 and 2021 and will help make the income support system more sustainable over the longer term.

1.41 The committee considers that family payments need to be targeted towards those who need it most. Maintaining the indexation pause on the higher income limits for family payments is fiscally prudent, assists the sustainability of the social payments system and assists the task of budget repair.

Recommendation 1

1.42 The committee recommends that the Bill be passed.

Senator Lucy Gichuhi

Chair

Additional Comments by Labor Party Senators

1.1 Labor Senators on this committee note the recommendation of the Chair's report.

1.2 Family Tax Benefit (FTB) payments, both Part A and Part B play an important role by assisting parents with the cost of raising children.

1.3 Labor Senators note the evidence presented by the Department that the freeze on the indexation of FTB supplements would impact an estimated 1.2 million FTB A families and 1.2 million FTB B families in the 2018-19 financial year.

1.4 Labor Senators on the committee have serious concerns about the broad effect the measures in the Bill could have on low income families.

1.5 In their submission to the Inquiry, St Vincent de Paul noted the unacceptably high incidence of child poverty in Australia. They wrote:

Despite being one of the wealthiest countries in the world, around 17.4 per cent (731,300) of all children in Australia are living in poverty, an increase of 2 percentage points over the past decade. The rates of poverty are highest among single parent households, with more than one in three (40.6 per cent) children in lone parent families living below the poverty line. Since 2012, the poverty rate for children in lone parent families has gone up from 36.8 to 40.6 per cent.¹

1.6 The committee received evidence from the National Social Security Rights Network and the National Council of Single Mothers and their Children that extending the indexation pause on the end of year supplements for both FTB A and B would exacerbate stress for families who rely on these supplements to bolster their income.²

1.7 The extension of indexation pause to the end of year supplements for both FTB Part A and Part B are therefore of concern.

1.8 St Vincent de Paul presented evidence that this measure 'will have the greatest adverse effect on low-income families'.³

1.9 The impact of freezing the indexation of the supplements would fall most heavily on lower income families. This is particularly true for FTB A families, where the supplement is relatively larger, paid per child and only available to families with a combined income of up to \$80 000.

1.10 Labor Senators are of the view that any measure which could potentially exacerbate this situation should be avoided.

1 St Vincent de Paul Society National Council, *Submission 5*, p. 2.

2 National Social Security Rights Network, *Submission 1*, pp. 1, 2; National Council of Single Mothers and their Children, *Submission 2*, p. 5.

3 St Vincent de Paul Society National Council, *Submission 5*, p. 2.

1.11 Labor Senators also note that the impact of freezing the indexation of thresholds for Paid Parental Leave, Dad and Partner Pay will impact people with an individual income of over \$150 000. In addition, the freeze in the FTB B Higher Income Earner Limit will impact families where the primary income earner has a taxable income of \$100 000 or more.

Conclusion

1.12 Labor Senators recommend the Senate does not support the freezing of the indexation of Family Tax Benefit supplements which would have the greatest impact on low income families.

Senator the Hon Lisa Singh

Senator Murray Watt

Dissenting Report by the Australian Greens

1.1 The Australian Greens oppose the measures contained in Social Services Legislation Amendment (Maintaining Income Thresholds) Bill 2018 (Bill).

1.2 The Bill gives effect to measures announced in the 2017–18 MYEFO. Specifically, the Bill:

- extends the indexation pause of the
 - Family Tax Benefit (FTB) Part A higher income free area at \$94 316
 - FTB Part B primary earner income limit at \$100 000
 - Parental Leave Pay and Dad and Partner Pay income limits at \$150 000 for an additional year, specifically 2020–21, and
- pauses the indexation of the FTB Part A and FTB Part B end-of-year supplements for 2018–19, 2019–20 and 2020–2021.

1.3 These measures will provide the Government with savings of \$321.9 million over four years. The vast majority of the savings (\$312.6 million) are achieved through the FTB measures.¹

1.4 There were five submissions to the inquiry. Only one of these submissions – from the relevant Government Department – supported the Bill.

1.5 The National Council for Single Mothers and their Children Inc. (NCSMC) says in its submission:

Family tax benefits are crucial support and not a savings measure.²

1.6 The National Social Security Rights Network (NSSRN) says in its submission:

Freezing indexation for these family assistance payments means that some families who gradually earn more income (in line in CPI increases) will move above the higher income thresholds and lose their entitlement, or move into a higher income bracket and receive a reduced rate of payment. Although these families may earn more income, the value of their income will not necessarily increase in real terms.³

1.7 They go on to say that:

The effect of this Bill is that many families will end up with less due to loss of or reduced entitlement to these family payments. These families will be

1 Senate Community Affairs Legislation Committee, Answers to Questions on Notice, Social Services Portfolio, Additional Estimates 2017-18, *Question SQ18-000035*.

2 National Council for Single Mothers and their Children Inc., *Submission 2*, p. 1.

3 National Social Security Rights Network, *Submission 1*, p. 1.

required to meet higher living costs on reduced finances, leading to increased financial pressures.⁴

1.8 The NCSMC says:

Australia has the most tightly targeted family support systems in the OECD and therefore any cuts directly impact upon struggling families.⁵

1.9 The Australian Greens do not want to see families facing additional financial challenges and want to see the Government's efforts focused on measures that will effectively reduce financial disadvantage and poverty.

1.10 The NCSMC is concerned that:

...cuts will be sharply felt in remote, rural and regional areas. Areas where employment options are limited, and the cost of essential services are high. We are fearful that it will compound disadvantage.⁶

1.11 The Australian Greens are of the view that the proposed changes are more egregious when considered in the context of the ever-increasing targeting of our social safety net. The Government needs to stop going after those accessing our social safety net and provide them with adequate support. It especially needs to halt its continued attempts at eroding access to family assistance payments, particularly when the research shows they "are an effective method of reducing child poverty."⁷

1.12 As the NCSMC says:

Overall, due to lower government benefits and lower payment indexation many single parent families are considerably worse off as a direct result of policy change enacted by various governments since 2005.⁸

1.13 The NSSRN says:

...these measures will gradually result in the elimination of these payments from our social security and welfare system, including for those on lower incomes and most in need. We have an international and social responsibility to ensure that all families and children have access to adequate financial support.⁹

1.14 In the Statement of Compatibility with Human Rights within the Explanatory Memorandum for the Bill, it says:

Maintaining the higher income limits and supplement rates at their current levels until 30 June 2021 will ensure that Government assistance is targeted

4 National Social Security Rights Network, *Submission 1*, p. 1.

5 National Council for Single Mothers and their Children Inc., *Submission 2*, p. 1.

6 National Council for Single Mothers and their Children Inc., *Submission 2*, p. 2.

7 National Social Security Rights Network, *Submission 1*, p. 2.

8 National Council for Single Mothers and their Children Inc., *Submission 2*, p. 1.

9 National Social Security Rights Network, *Submission 1*, p. 3.

to low and middle-income families. This measure will result in savings and ensure that family and parental payments are sustainable into the future.¹⁰

1.15 However, there is no measure in the Bill that will see the purported savings flow to these low and middle-income families; they will receive no extra benefit.

1.16 The NSSRN says:

The argument that indexation freezes will ensure sustainability of family assistance payments into the future is not credible given that government policy over the last decade has seen annual cuts to social security payments for families.¹¹

1.17 A good example of this is the pausing of indexation for the FTB Part A higher income free area and FTB Part B primary earner income limit. The indexation of these higher income limits is already paused until 30 June 2020 due to previous legislation of this Government, specifically the Budget Savings (Omnibus) Act 2016. In the Statement of Compatibility with Human Rights in the Revised Explanatory Memorandum for Chapter 17 of the Budget Savings (Omnibus) Bill 2016, it says:

This reform will help ensure the sustainability of the family payments system.¹²

1.18 Yet, here we are again.

1.19 It is worth noting here that the FTB Part A higher income free area has not been indexed since 1 July 2008 and the FTB Part B primary earner income limit, which was introduced from July 2008, has yet to be indexed. It has, however, been reduced from \$150 000 to \$100 000 and has remained at \$100 000 since 1 July 2015.

Freezing of higher income limits

1.20 The Australian Council of Social Service (ACOSS) says in its submission:

Freezing the indexation of the upper-income thresholds for FTB, Paid Parental Leave (PPL) and Dad and Partner Pay (DaPP) is lazy policy. It weakens the original intent of FTB, which was to ensure that the additional cost of children was recognised in our tax and transfer system. This policy also runs counter to other measures taken by government, including tax cuts; families in these income brackets would likely lose any benefit from tax cuts they may receive via loss of FTB.¹³

1.21 Further, they say:

...the value of the thresholds has diminished over time, which has the effect of further targeting payments. These payments are already means-tested to ensure they are appropriately targeted. Freezing upper thresholds, however,

10 Statement of Compatibility with Human Rights, *Explanatory Memorandum*, p. 1.

11 National Social Security Rights Network, *Submission 1*, p. 2.

12 Statement of Compatibility with Human Rights, *Revised Explanatory Memorandum—Budget Savings (Omnibus) Bill 2016*, p. 199.

13 Australian Council of Social Service, *Submission 4*, p. 1.

effectively tightens this means test in a manner that lacks transparency and appropriate public debate.¹⁴

Freezing of FTB end-of-year supplements

1.22 In its submission, ACOSS calls for the FTB supplements to be indexed and says:

These supplements were not indexed in line with inflation for six years between 2010 and 2016, and substantially lost their value as a result. The FTB Part A supplement has dropped in value by an estimates \$85 over that time, while Part B has been eroded by an estimated \$40. For parents on very low incomes, especially single parents, this is a large chunk of money taken out of their already stretched budgets, particularly when things like car registration or electricity bills need to be paid.¹⁵

1.23 While these supplements were indexed on 1 July 2017 and 1 July 2018 (due to the Bill not receiving Royal Assent prior to this date) the point made above regarding the reduction in each supplement's value still remains. Indexing the supplements twice does not make up for the six years they were frozen.

1.24 ACOSS goes on to say:

Such payments go to people on the lowest incomes and should always be indexed to ensure they maintain pace with living costs. In addition, family payments should be benchmarked to wage growth to ensure they maintain pace with community living standards. Child poverty has increased in recent years, and unless payments going to parents and children on the lowest incomes are increased and indexed, we will see this trend continue.¹⁶

Recommendation 1

The Australian Greens recommend that the Bill be opposed.

Senator Rachel Siewert

14 Australian Council of Social Service, *Submission 4*, pp. 1–2.

15 Australian Council of Social Service, *Submission 4*, p. 1.

16 Australian Council of Social Service, *Submission 4*, p. 1.

APPENDIX 1

Submissions received by the Committee

Submissions

- 1** National Social Security Rights Network
- 2** National Council for Single Mothers and their Children
- 3** Department of Social Services
- 4** Australian Council of Social Service
- 5** St Vincent de Paul Society National Council