

Live

The stage of life Australians can't afford to ignore

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Prominent Australians make their pitch for the election

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The Australian Financial Review asked prominent people to propose one policy initiative they believe political parties should pledge to do, should they win the election.

40 mins ago – 10.07AM

Time to stop turning a blind eye to end-of-life planning

Kate Carnell

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Violet chair Kate Carnell: "Despite 90 per cent of Australians preferring home care and half wanting to die at home, fewer than 5 per cent actually do." **Bethany Rae**

Kate Carnell chairs Violet, an online platform that helps people talk about, plan and manage the last stage of life. She says federal funds for end-of-life planning would reduce costly hospitalisations and prevent unnecessary suffering.

What's the pitch? The last stage of life has become overly medicalised, frequently characterised by unnecessary distress and regret. While Australians meticulously plan births, weddings and financial futures, we systematically avoid discussions about life's final chapters.

This widespread avoidance has measurable consequences: families routinely make critical healthcare decisions in hospital corridors during moments of crisis. With fewer than 14 per cent of Australians having documented end-of-life plans, we face a significant challenge that leads to inappropriate medical interventions and misallocates valuable healthcare resources.

The Violet Initiative has developed a proven tech-enabled national model that helps people express their wishes, plan meaningfully for future care and navigate a complex and fragmented system. Violet's approach is personalised,

culturally responsive and transforms this experience for individuals and families.

Why is it needed? By 2032, 65,000 Australians will turn 85 annually, five times today's numbers. Systems are not ready. Families are not prepared.

While government attention rightly addresses childcare reform – a vital investment – a crisis is building at the other end of the care spectrum. The “sandwich generation” includes millions caught between raising children while taking on increasing caring responsibilities for ageing parents, while juggling careers, relationships and financial security.

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This burden falls overwhelmingly on midlife women, who face impossible daily choices between career advancement and family care. They form an invisible workforce, patching holes in a system never designed for the demographic shift we are now experiencing, yet politicians have largely overlooked them.

Despite 90 per cent of Australians preferring home care and half wanting to die at home, fewer than 5 per cent actually do. Currently, 25 per cent of hospital beds are occupied by patients in the last stage of life receiving inappropriate care that is misaligned with their expressed preferences for care in their homes and communities.

Violet has guided more than 25,000 Australians through meaningful conversations and planning for this stage of life. Research confirms that better planning significantly reduces unnecessary hospitalisations and low-value care.

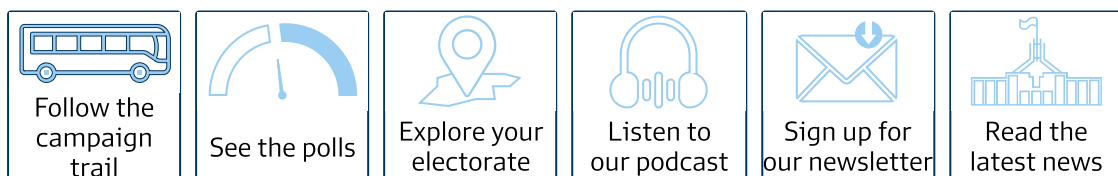
How much would it cost? Violet seeks \$5 million over three years to expand our vital services nationwide. After this initial investment, the program would be sustainably funded through existing federal programs such as Carer Gateway and Support at Home. Our proven model offers a cost-effective solution while reducing the burden on Australia's healthcare system.

Violet's national model provides:

- ◆ Support via phone or video conference across the country
- ◆ Personalised 30-minute intake call connecting people with tailored support based on their specific circumstances
- ◆ A 24/7 digital companion platform providing immediate help with conversations, care options and practical matters, available in multiple languages with cultural sensitivity features
- ◆ Professional development program for healthcare, aged care and home care staff
- ◆ Five-module digital platform guiding users through planning for later life, including future care, financial, legal and life matters, and legacy projects

What would you scrap to pay for it? Meaningful, values-based end-of-life planning demonstrably reduces costly, unnecessary hospitalisations. A national rollout of Violet's program would generate returns by freeing hospital capacity and eliminating billions spent on unwanted, unnecessary medical interventions, while delivering the home-based care most Australians prefer.

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The current system represents clear market inefficiency: 25 per cent of hospital beds are occupied by patients who would rather be at home. Violet's model helps to correct this misalignment between healthcare delivery and patient preferences.

By supporting families to have these conversations before crisis hits, we align care with people's wishes, reduce trauma, decrease healthcare waste, and help more elderly Australians have the dignified experience they deserve – in their homes and communities. This approach delivers measurable economic benefits while providing critical support for the 4 million Australians in the sandwich generation, juggling care responsibilities.

6.39PM – Apr 30, 2025

Regulate crypto to 'protect consumers, support innovation'

John O'Loughlen

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Coinbase regional managing director John O'Loughlen: "Cryptocurrency is now a mainstream asset option, with more than 5 million Australians already owning it." **Bethany Rae**

John O'Loughlen, regional managing director of cryptocurrency exchange Coinbase, says the next government needs to prioritise regulating digital assets or risk Australia being left behind.

What's the pitch? Australia has a history of meaningful financial reforms including the superannuation guarantee in 1992 and the introduction of the GST in 2000. Ambitious reform should not be a thing of the past. The next government should prioritise the introduction of clear, fit-for-purpose digital asset regulation.

This includes a licensing framework for crypto service providers and stablecoin issuers, clarity around the use of stablecoins, action on “de-banking”, and policy that supports blockchain innovation across Australia's economy.

As a first step, we recommend the next government forms a joint industry-government working group in its first 100 days to bring forward legislation that supports innovation, protects consumers and creates regulatory certainty for businesses looking to invest and grow in Australia. This will promote Australia as a hub for crypto, Web3 and blockchain innovation.

As an industry, we're eager to work with government to achieve this. We've already engaged extensively with both major parties and independents. There is alignment on many of the issues. What's now needed is leadership and swift action to get this done.

Why is it needed? Cryptocurrency is now a mainstream asset option, with more than 5 million Australians already owning it. The world's largest asset managers, including Australian super funds, are investing in the sector, and emerging Web3 and blockchain companies – already contributing \$2.1 billion annually – are promising drivers of economic growth.

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Yet, Australia is falling behind global peers. Countries like the United States and Singapore, along with the European Union, are moving forward with proactive, risk-based digital asset regulation that provides confidence for investors, innovators and consumers alike. Regulatory frameworks are already establishing these markets as leaders of the next wave of financial services, attracting capital, talent and company formation.

Meanwhile, regulatory uncertainty in Australia is having the opposite effect. Local entrepreneurs are increasingly looking offshore. Investment is being redirected to more supportive jurisdictions. And consumers are left unsure of their protections and at risk of banks closing their accounts, simply for investing in this emerging asset class.

Without swift action, Australia risks becoming a market of users and consumers, not builders and exporters. That's not a position we can afford in a rapidly digitising global economy.

How much would it cost? Like any regulatory reform, this requires thoughtful consultation and policymaking. However, much of the foundational work has already been done through token mapping, previous Senate inquiries, and extensive industry engagement. What's needed now is political will and a plan for implementation.

The cost of inaction is far greater. Without clarity, Australia will continue to lose investment and talent to other markets. Done properly, digital asset regulation and Web3 industry investment will more than pay for itself through increased tax revenue, job creation and reduced enforcement burdens as legitimate actors operate in a clearer environment.

What would you scrap to pay for it? Rather than scrapping anything, this is about rebalancing priorities. Australia currently devotes significant regulatory and compliance effort to maintaining and modernising traditional financial infrastructure.

A small shift in focus – towards supporting the technologies reshaping global finance – could unlock private sector growth that enables us to build the next generation of digital infrastructure locally.

7.44PM – Apr 29, 2025

Business education scheme would 'neutralise freeloaders'

John Buchanan

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Sydney University professor John Buchanan: "The assumption that governments must hand out more money to solve business' skills problem must end." **Bethany Rae**

John Buchanan, professor of business information systems at Sydney University, says employers should share the costs of quality on-the-job training.

What's the pitch? Talk of "skills shortages" is widespread, yet enrolments at universities and TAFE are rising. What is falling are employer contributions to on-the-job skill development. In 2005, almost 40 per cent of workers reported

their employer provided them with work-related training. By 2021 this had fallen to 23 per cent.

If employers want job-ready applicants, they need to provide quality on-the-job training that rounds out formal education in the workplace.

It is time to establish a Business Education Contribution Scheme – i.e. a pooling of funds from employers to share the costs of quality on-the-job training.

Why is it needed? Skills developed both in institutions and on the job are public goods. However, the benefits gained are not necessarily captured by the organisation developing their workforce. In business this manifests itself in employers' concern about workers they train being “poached” by rivals.

To neutralise freeloaders, many countries have schemes that pool employer funds for skill formation. Such arrangements ensure all businesses financially contribute to paying for workforce development.

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How much would it cost? Experience of quality training-levy arrangements is that they cost relatively little to run but generate significant additional resources for skills development.

For example, between 1990 and 1994 we had a Training Guarantee Levy. This obliged organisations with payrolls of over \$200,000 to spend at least 1 to 1.5 per cent on training – and if they did not, they paid the levy as extra tax. In 1992 alone this generated an extra \$700 million expenditure in training by Australian employers. A comprehensive evaluation of the scheme in 1995 revealed it had a huge positive net benefit.

What would you scrap to pay for it? The key problem of policy in this area is not so much wasted money but intellectual rigidities – especially those associated with business welfare dependence.

The assumption that governments must hand out more money to solve business' skills problem must end. An effective Business Education Contribution Scheme would foster greater collective self-reliance in the business community. This is not another tax – it's shared insurance against skills stagnation, ensuring all businesses contribute to a more capable, mobile workforce.

5.00PM – Apr 28, 2025

‘Seatbelt’ needed for pokies, online gambling

Aruna Sathanapally

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Grattan Institute CEO Aruna Sathanapally: "Pokies are more common in our suburbs than post boxes, ATMs or public toilets, and they are concentrated in our poorest neighbourhoods." **Bethany Rae**

Grattan Institute CEO Aruna Sathanapally says no one should lose their house, or their life, gambling – and the harm is largely preventable with better regulation.

What's the pitch? Australia should introduce a mandatory pre-commitment system for pokies and online gambling.

Why is it needed? Australia has a gambling problem. We have the highest gambling losses in the world. And no wonder – gambling is everywhere: on our screens, in our pubs and clubs, and available anytime at our fingertips. Pokies are more common in our suburbs than post boxes, ATMs or public toilets, and they are concentrated in our poorest neighbourhoods.

Gambling losses are draining already tight household budgets, and losses can lead to financial and mental distress, relationship breakdown, family violence and suicide. But gambling harm is largely preventable with better regulation.

To reduce the harm being caused to hundreds of thousands of Australians, we need a "seatbelt" for the most dangerous gambling products – pokies and online betting. Together, pokies and betting account for more than three-quarters of Australia's gambling losses. No one should lose their house, or their life, gambling.

Mandatory pre-commitment with maximum loss limits would ensure gamblers no longer lose more than they can afford. The federal government should establish a national pre-commitment system for online gambling, and state governments should roll out statewide pre-commitment schemes for pokies.

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Pre-commitment schemes require gamblers to choose their limits in advance – before they lose track of time or start chasing losses. The system then enforces these limits.

The scheme should have maximum loss limits to prevent catastrophic losses, particularly given the evidence that many people, when asked to set limits, will choose an unrealistically high level (such as \$1 million a day). More than 90 per cent of people who gamble on pokies and online betting would be unaffected by a maximum loss limit of, say, \$500 a month – and those who would be affected are overwhelmingly at risk of severe gambling harm.

How much would it cost? A mandatory pre-commitment scheme for online gambling could potentially be an extension of the federal government's national self-exclusion register (Betstop), which cost just under \$50 million to set up, with the cost covered by industry. A sector levy could cover the costs of an extension of the scheme.

Mandatory pre-commitment schemes for pokies should be rolled out by state governments. Pokies venues would need to comply with the scheme as a condition of their license, and could be given the option to sell their licences back to the state government instead.

Buyback costs could be substantial if many venues choose to surrender their licences. While this is unlikely – because pokies are so profitable – a big reduction in pokies numbers would also come with great social benefits at a one-off cost to the taxpayer. Even better, state governments could pay for it by reducing pokies tax concessions for clubs, which currently cost state governments at least \$1.2 billion a year.

What would you scrap to pay for it? The finances could be covered, as detailed above. But this system would more than pay for itself in lives saved and harm reduced.

In the 1960s and 1970s, Australia's road toll was high and proposed safety measures such as seatbelts were met with consternation. But over time these measures have become part of life – and the road toll has more than halved. We need the same approach to make gambling a safer, better bet.

8.54AM – Apr 28, 2025

The \$71b agricultural export sector needs a champion

Robert Iervasi

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Robert Iervasi would like a minister for food and beverages, supported by a national food council. **Bethany Rae**

The CEO of food and beverage maker SPC Global, Robert Iervasi, says the \$71 billion agricultural export sector deserves more political attention.

What's the pitch? My big policy pitch is for the newly elected Australian government to immediately appoint a minister for food and beverages, supported by a national food council, to advise the minister on all matters relating to the nation's food and beverage supply ecosystem.

This move was a clear recommendation of the federal parliamentary inquiry into food security in Australia by the House standing committee on agriculture in November 2023.

This new ministry would be responsible for providing a co-ordinated, whole-of-industry perspective, and its key objective would be to create a clear national food and water plan to drive Australian agribusiness forward.

The national plan would address relevant aspects of food and beverages with a whole-of-government, cross-portfolio approach to agriculture, economic development, manufacturing, international trade, employment, regional and rural affairs, environment, health and nutrition, science and innovation.

It would comprehend challenges, risks and opportunities across the food spectrum, develop ways to mitigate key issues, and help remove the burden of

complex, conflicting and often restrictive layers of regulation.

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A new national food council would align the government with relevant industry sectors, from growers to consumers, to understand the complexities and interrelatedness of the supply chain.

The council and ministry would also ensure fairer competition, support innovation and better enforce ethical practices, so that international players did not unfairly erode the Australian food industry's value to the country and consumers.

Why is it needed? Food security is critical for any country and its citizens, and Australia is no different. We want every Australian to be able to access food and water that is healthy, safe and readily available at a fair and reasonable cost.

We also want that food to be grown and processed in ways that are economically, environmentally and ethically responsible. We need to ensure that we're able to safely and securely supply food and beverages for many years to come.

In this respect, we're still very much a lucky country, as high-quality food and water production is something Australia is very good at and something we can do more to protect and grow locally and on a global scale. It is clear that our food and agricultural industry is facing many challenges and threats such as rising costs, labour shortages, freight and supply disruptions, international competition and protectionism, market concentration, biosecurity and extreme weather events.

Each year we're seeing more farmers and their families walk away from life on the land. We're seeing cheaper imports increasingly flood our markets, and price-conscious consumers are not aware of the longer-term macro effects of buying cheaper imported products in place of Australian-made products.

Some of these international products are produced in regions where slave labour is used, environmental impacts don't meet accepted standards, or where other governments heavily subsidise their local growers and manufacturers to compete in international markets, even reducing the price of products to below the cost of production.

We see more food and beverage manufacturers going offshore. A declining agribusiness industry would further affect Australia's GDP, and further deplete our already struggling regional and rural communities. Imagine our regional areas and communities without local manufacturers providing employment, opportunities and investment – it's not something we should allow to happen in our rich and diverse land. Eventually, it will result in more imported food, future price uncertainty and – most critically – diminish our country's vital food security and quality. It's time to act.

What would it cost? Currently, Australian agriculture accounts for:

- ◆ 10.8 per cent of all goods and services exports (\$71.5 billion in 2023-24);
- ◆ 2.4 per cent of value added (GDP) in 2023-24;
- ◆ 5.9 per cent of rural employment and 2.2 per cent of national employment (315,600 people in 2023-24).

[Source: Australian Bureau of Agricultural and Resource Economics and Sciences' *Snapshot of Australian Agriculture 2025*]

I believe the appointment a minister for food and a new national food council could create its own efficiency savings and drive growth in our critical food sector.

Being a food and beverage manufacturer in Australia is not easy, and the costs associated are not readily understood. Costs come from all areas of regulation – labour laws, labelling laws, food and safety laws, competition laws, compliance laws, taxes, environmental laws – the list goes on. This hinders the industry's potential to grow and compete on a global scale.

What would you scrap to pay for this? In the mid to longer term, the cost of *not* acting in this crucial space could have a far greater impact on our GDP, exports and employment, and ultimately risk Australia's future food and water security. The time to act is now.

1.00PM – Apr 27, 2025

Give everyone access to Australian discoveries: Foley

Cathy Foley

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Cathy Foley says open access would also mitigate risks of misinformation by offering Australians reliable evidence-based resources. **Bethany Rae**

Former Australian chief scientist Cathy Foley says open access to Australian research and experiments will kick-start sluggish national business investment in research and development.

What's the pitch? This initiative proposes making research literature open access to all Australians with an Australian IP address, while making all Australian-led research globally accessible. Research literature documents the results of experiments, findings, advances, breakthroughs, theories and approaches, serving as a repository of trusted knowledge for innovation, policy development, professional use and public access to credible information.

Why is it needed? Currently, 64 per cent of global journal articles from the past 15 years remain locked behind paywalls, accessible only to those with subscriptions or the ability to pay for individual articles. Open access aims to eliminate these barriers, enabling wider engagement with research.

Open access is essential for boosting Australia's business investment in R&D, which lags within the OECD. Easier access to published research would empower Australian businesses to engage more with science and research, enhancing innovation and productivity.

EY modelling estimates that over an initial eight-year period, open access could lead to up to \$1.4 billion in additional business R&D investment, a \$2.3 billion

GDP uplift, and 1000 new jobs. It complements other initiatives such as researcher mobility, breaking down silos to build interconnected R&D systems tackling societal challenges and government priorities such as transitioning to net zero.

The public access model also supports lifelong learning, a recommendation of the Productivity Commission for fostering an agile workforce. Professionals would benefit from staying updated with developments relevant to their fields, enabling adaptation to evolving industry roles.

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For example, health professionals, educators, public servants and community program developers have all highlighted the challenges of limited access to critical research for evidence-based practices. Better access would also bolster teaching, supporting senior students with trustworthy information.

Additionally, open access mitigates risks of misinformation, as identified in the *Strengthening Australian Democracy* report, by offering Australians reliable evidence-based resources. It ensures equity within Australia's research sector, allowing broader access to journal articles and facilitating open publishing.

How much would it cost? Australia spends about \$575 million annually on academic publisher fees, distributed across various institutions. Under the open access model, these payments could be centralised and redirected. Additional costs include:

- ◆ \$1 million to \$2 million a year for establishing an Australian Public Service task force with an expert advisory panel;
- ◆ \$5 million for information and communication technology infrastructure akin to the Trove public digital library, supporting culturally significant small publishers.

Continuing administration costs could be modelled on systems such as PBS support, although this is a much smaller policy budget (25 times smaller budget), while IP address authentication would be absorbed by publishers because they already handle this.

What would you scrap to pay for it? Replacing individual subscription payments with a centralised approach would change responsibility dynamics between publishers and institutions, redirecting existing expenditures.

Because this has wide-ranging benefits across all government departments and would provide improved productivity, this could be funded by a minor efficiency budget clawback.

Current contributions by each Commonwealth, state and territory department's budget are between 0.001 per cent and 1 per cent of their annual budget, with education paying the most.

The future maintenance costs would be absorbed because of the increase in revenue created by the reorganisation and public procurement, leading to wide-ranging impact for the nation.

8.32AM – Apr 25, 2025

We could be 6000 urgent care clinics: pharmacists

Trent Twomey

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Trent Twomey: "Enabling community pharmacy to do more would save – not cost – money, while also boosting efficiency and productivity." **Bethany Rae**

Pharmacy Guild national president Trent Twomey says allowing community pharmacists to treat and prescribe medicines for certain conditions would relieve pressure on hospitals and GPs and make it easier for patients to get fast, efficient treatment.

What's the pitch? Unleash the potential of the more than 6000 community pharmacies and 30,000 community pharmacists across Australia.

In Queensland, community pharmacists can treat 23 conditions, prescribing medicine as clinically required. This should be rolled out across the country and harmonised to the Queensland model.

Trained pharmacists must also be able to prescribe Pharmaceutical Benefits Scheme medicines to ensure they remain affordable for patients and equity is achieved for all Australians.

The next government should also change the rules to allow pharmacists to permanently offer patients a continuation of their medicines.

After a natural disaster, community pharmacists can issue a prescription repeat of most PBS medicines. This must be made permanent. It will stop confusion among patients, reduce bureaucratic delays and improve productivity. It allows community pharmacists to help those who may, for no fault of their own, have been unable to see a GP.

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Why is it needed? We know 50 per cent of women will get a urinary tract infection in their lifetime. UTIs are the second-highest potentially preventable hospital admission. In every state and territory women can now access a private consultation with a highly trained community pharmacist for the treatment of an uncomplicated UTI.

Enabling trained community pharmacists to do more will reduce the number of people entering the health system at the highest cost setting – hospitals. It will also reduce pressure on GPs, allowing them to focus on complex cases, and make it easier for patients to get fast, efficient treatment when they need it. If we do this right, we can unlock the potential of pharmacies to be an additional 6000 urgent care clinics.

How much would it cost? Our modelling shows enabling community pharmacy to do more would save – not cost – money, while also boosting efficiency and productivity.

The same number of people will be getting sick and needing a prescription. This change would just bring consistency in allowing the prescription to be covered by the PBS as if the patient had gone to a doctor.

Similarly, for community pharmacists to be able to refill a prescription during a personal emergency there would be no additional cost.

Treating patients early by allowing all healthcare professionals to practise to their scope of practice will mean fewer complications and preventable emergency department presentations. Hospital consultations – without an admission – cost the taxpayer on average \$900 per visit.

Community pharmacy consultations cost far less. As small businesses, community pharmacies know how to operate effectively to ensure maximum efficiency and service to patients.

What would you scrap to pay for it? These changes are a more efficient way of offering healthcare – so we wouldn't need to scrap anything to pay for it. In fact, in the long run it will save the taxpayer money.

There's no rationale for not allowing pharmacists to refill a regular prescription during a personal emergency. There are existing safeguards to protect patients,

and it would make a huge difference to their ability to keep taking their prescribed medicine.

For an efficient health system, we need patients to receive appropriate treatment in the lowest cost setting – patient-directed care. Unlocking community pharmacy will result in a more efficient health service that delivers for patients and the taxpayer.

Overall, allowing community pharmacists to prescribe – and prescribe on the PBS – will save money from the health budget. It will reduce pressure across the health system through reduced emergency presentations, reduced hospital admissions and reduced urgent care clinic presentations. Patients who get their medicine faster will get better faster.

8.58AM – Apr 24, 2025

Scrap 'cruel' student loans system

George Williams

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Western Sydney University vice chancellor George Williams: "The fact that this deeply unfair policy has endured despite the last change of government defies belief." **Bethany Rae**

Western Sydney University vice chancellor George Williams says the student fee system is broken and Australia "cannot continue to doom young people to a lifetime of debt".

What's the pitch? A fair go for young Australians – scrap the cruel Job Ready Graduates HECS package and give students a quality higher education they can afford.

Why is it needed? We cannot keep overlooking the next generation; they are our future.

When it comes to education, especially higher education, our nation cannot continue to doom young people to a lifetime of debt. How can education improve lives and open doors to opportunity if students can never afford the cost of getting one?

At Western Sydney University, we now find ourselves in the food as well as education business. We've introduced food pantries to help students collect basic staples such as oats, flour and rice for free so that they can make cheap and nutritious meals.

Like so many around the country, our students find themselves at the front line of the cost-of-living crisis. Youth Allowance is just \$47 a day and the PhD stipend is \$87 a day, but the average cost of renting in Sydney is \$100 a day.

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One of the Albanese government's policies to address cost pressures revolves around reducing all outstanding Education Loan Program (HELP) and other student debts by 20 per cent. If legislated, this policy would assist 3 million graduates and cost \$16 billion.

While this policy is commendable, it does not fix our broken student fee system. It does not address the root cause of student poverty and debt, which is high course fees.

The cost of some degrees skyrocketed when the previous Coalition government's Job Ready Graduates package was introduced. The fact that this

deeply unfair policy has endured despite the last change of government defies belief.

One perverse outcome of the JRG package was to put arts degrees covering areas such as history and English literature into the highest fee category, despite these graduates earning the lowest incomes and often coming from the most disadvantaged parts of society.

An arts student today will incur a debt of more than \$50,000 for three years' study. Some will never earn enough to pay this off, effectively incurring a debt until death.

That is why I am strongly advocating for a policy change first proposed by Innovative Research Universities, of which Western Sydney University is a member.

The cost of university courses is allocated to one of four fee bands per year: band 1 costs \$16,992, band 2 costs \$13,241, band 3 is \$9314, and band 4 is \$4627.

We propose scrapping the top band.

Courses would fall into the three remaining bands, based on the amount graduates can expect to earn. Humanities degrees would move to the new mid-

band, with students incurring a debt of \$28,000 (as opposed to more than \$50,000) for their three-year degree.

We would also restore government funding to universities for science, technology, engineering, and mathematics subjects, which are crucial to Australia's ability to be a smart, innovative nation.

How much would it cost? \$1.77 billion a year.

What would you scrap to pay for it? Programs that evidence shows involve wasteful, duplicated spending that fail to improve lives, productivity and living standards.

8.08PM – Apr 22, 2025

Fears fewer 'rat catchers' risk Defence paralysis

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Jennifer Parker, a former naval officer turned maritime security academic, worries that the expansion of Defence's bureaucracy to meet peacetime requirements could risk paralysing decision-making in a crisis or conflict.

What's the pitch? Talk on Defence in the last term and into the election has focused on capability, workforce and spending. While an important issue, absent from the discussion, has been the structure of Defence.

Whoever forms the next government will face the formidable task of reshaping the structure of the Australian Defence Force and the Department of Defence to ensure readiness for any potential crisis or conflict in our region.

The ADF – the army, navy and airforce – and the Department of Defence were formed in 1976 following the influential Tange reviews.

The structure of the ADF has developed over time, with the forming of the Joint Operations Command in 2004 to manage ADF operations across the three services, and the Joint Capabilities Group in 2017. The Department of Defence has undergone several structural changes since its inception.

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Subsequent reviews have expanded the Defence bureaucracy to meet peacetime requirements, most notably through the 2015 First Principles Review. While that review aimed to streamline Defence and ensure it was fit for purpose, it instead entrenched a cumbersome committee system and reduced accountability among key decision-makers.

A decade on, the department's structure has further morphed, now comprising 14 groups, and the roles of the army, navy, and air force chiefs have been diminished. Although these measures may reduce peacetime risk, they risk paralysing decision-making in a crisis or conflict.

Why is it needed? Military strategists have long warned that prolonged peace can breed excessive bureaucracy, as illustrated by the Royal Navy's challenges at the Battle of Jutland during World War I – sparking the famous rat-catchers or regulators debate [leaders who are willing to break conventions to achieve a goal, versus those who are cautious and rule-bound].

Although Australia has participated in conflicts over the past 80 years, they were distant engagements of choice. A conflict in the Indo-Pacific, however, would demand a far more agile Defence structure, with whole-of-nation and whole-of-government co-ordination.

To prepare, we must streamline the Defence portfolio: reduce unnecessary hierarchy, empower the service chiefs, limit committee influence, increase spending ceilings of key leaders and delegate authority down. A concise, focused review should ensure clear accountability, a solid chain of command, greater agility in decision-making at lower levels, with decision-making geared toward the needs of any future crisis or conflict. This will develop a more resilient and self-reliant Defence structure.

How much would it cost? Optimising our Defence structure to match current strategic circumstances is far less expensive than acquiring major new military hardware.

In 2018, for example, the Department of Defence informed a parliamentary inquiry that it had spent approximately \$245 million on consultancies to implement reforms from the First Principles Review.

While that figure doesn't necessarily indicate the cost of a new structural review today – and outsourcing is not ideal – it gives an order of magnitude cost.

What would you scrap to pay for it? In this instance, Defence itself is best placed to determine how it should be organised for future crises or conflicts rather than another external review. Ultimately, the benefits of streamlining our Defence structure would likely far outweigh the costs.

Importantly, business as usual activities – particularly acquisitions – must continue throughout the review, so we don't lose critical preparation time for potential crises.

Naturally, such a review will consume valuable decision-making capacity, potentially posing a greater cost than mere dollars. Still, to realise its benefits, it

must be prioritised over other initiatives – possibly including some workforce measures.

If done correctly, however, it should ultimately generate greater workforce capacity, but it will also ensure the organisation is better prepared for potential crises or conflicts – a lesson we don't want to learn the hard way once a crisis hits.

8.30AM – Apr 22, 2025

Call to extend wind, solar compensation to neighbours

Rob Wheals

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Squadron Energy chief executive Rob Wheals: "If you want to gain support in the regions and end the clean energy wars, this is how it's done." **Bethany Rae**

Rob Wheals, chief executive of renewable energy company Squadron Energy, says people living near wind and solar farms should get annual, tax-free compensation determined by how close they are to the project.

What's the pitch? Roll out national, regulated, tax-free payments for hosts and neighbours of renewable energy projects. Neighbours of projects like wind and solar farms should receive direct, ongoing financial benefits, just as landowners hosting the projects already do.

Landowners who host wind turbines already receive substantial annual payments per turbine, but in most states there is no clear requirement to also financially reward neighbours who are impacted.

This has led to tension and division in regional communities. We need a way to increase trust, equity and consistency nationally, while also reducing opaqueness around landowner payments and increasing consistency across projects. If you want to gain support in the regions and end the clean energy wars, this is how it's done.

We're advocating for a national framework where the government standardises payments to both hosts and neighbours and makes them tax-free. This could also extend to annual compensation payments for hosting transmission infrastructure.

Neighbours living near renewable energy projects would receive annual, tax-free payments determined by their proximity to the project, funded by developers at a regulated rate. This proposal isn't about reducing the financial rewards that landowners receive. That remains the same. It's about smarter and fairer distribution of payments.

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Why is it needed? When people in communities surrounding renewable energy projects don't see tangible benefits, this can fuel resistance and delay the rollout of the transition. We need to increase transparency and equity and do this consistently across the nation.

By sharing the direct financial benefits more equitably, we can build stronger community support and make the energy transition a more inclusive journey. It's a renewable energy peace plan. This will end the unnecessary conflict within regional communities and resistance to projects that are hampering our shift to a decarbonised future.

How much would it cost? The policy simply spreads existing benefits more evenly, supported by making payments tax-free. Under the policy, the government would set a regulated annual payment rate for hosting turbines and solar panels, which would be about 30 per cent lower than current industry rates.

However, because the income would become tax-free, hosting landowners would still take home the same net amount, allowing neighbours to also receive annual, regulated tax-free income.

What would you scrap to pay for it? This policy doesn't require the government to scrap existing programs. It's about setting up a regulated framework that ensures transparency, fairness and consistency across the board.

Developers already factor in landowner payments and community benefits as part of their project budgets. This proposal simply ensures the payments are spread more equitably, while the tax system ensures that hosts still receive the same income.

It's a win for hosts, a win for neighbours, a win for communities, a win for the industry, and importantly, a win for all Australians as we build the new energy system of the future.

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