

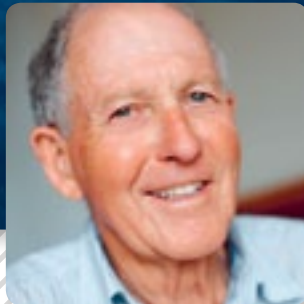


Australian Government



# What a carbon price means for you

THE PATHWAY TO A CLEAN ENERGY FUTURE



[www.cleanenergyfuture.gov.au](http://www.cleanenergyfuture.gov.au)

# What the carbon price package means for Australian households...

**9 IN 10 HOUSEHOLDS** will receive some combination of tax cuts and increased payments to help them with the cost of living impact of the carbon price.

**OVER 1 MILLION** extra Australians will no longer need to lodge a tax return.

**ALMOST 6 MILLION** households will be assisted to meet their average price impact.

**OVER 4 MILLION** households will get assistance that is at least 20 per cent more than their average price impact.



Carbon price

+



Renewable energy

+



Energy efficiency

+



Land use

=

clean  
energy  
future

## Introduction

This booklet contains information about the Government's comprehensive plan to move Australia to a clean energy future.

It is a plan for all Australians. It will cut pollution and drive investment in cleaner energy sources, such as solar, gas and wind, along with new energy sources like geothermal and wave energy.

From 1 July next year, subject to legislation being passed, the biggest polluters will pay for every tonne of carbon pollution they put into the atmosphere.

The carbon price package will ensure that by the end of the decade Australia will cut 160 million tonnes of pollution from the atmosphere each year. That's the equivalent of taking 45 million cars off the road.

Some of the costs paid by polluters will be passed through to the prices of the goods you buy. That is why over half of the money raised from the carbon price will be used to fund tax cuts, pension increases and higher family payments. The remaining money will be invested to support jobs and help to build Australia's clean energy future.

This booklet is designed to help you learn more about the new financial assistance you and your family may receive.

This assistance will be delivered through ongoing increases in payments and two rounds of tax cuts. This will help you play your part to cut carbon pollution and look after your household budget at the same time.

You can visit the [www.cleanenergyfuture.gov.au](http://www.cleanenergyfuture.gov.au) website to find out what payments and tax cuts you may receive. The website will also provide you with ideas on how to cut power bills and pollution without cutting back on life's essentials.

Putting a price on carbon is a big change for Australia — but it will help protect the economy, environment and future generations.

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## Why is Australia cutting its carbon pollution?

### Climate change is happening and risks damaging Australia's environment and way of life

The CSIRO, the Bureau of Meteorology, and academies of science from around the world have all advised that the world is warming and high levels of carbon pollution risk environmental and economic damage.

For example, extreme weather events, such as droughts, heatwaves and bushfires, are likely to become more frequent and severe. This threatens Australians' homes, businesses and communities, and vital industries such as agriculture.

### The world is moving to a clean energy future

Countries are already taking action on climate change. In addition, 89 countries — representing 80 per cent of global emissions and 90 per cent of the world's economy — have already pledged to take action on climate change.

Globally, more money is now invested in new renewable power than in conventional high-pollution energy generation. China is now the world's largest manufacturer of both solar panels and wind turbines.

### The Australian Government has a comprehensive plan to build a clean energy future

Australia has an opportunity to move to a clean energy future and cut pollution before the task becomes more difficult and costly.

The Government's plan includes:

- introducing a carbon price
- promoting innovation and investment in renewable energy
- encouraging energy efficiency
- creating opportunities in the land sector to cut pollution.

To make this plan a reality, the Government will introduce legislation in 2011.

### Australia's carbon pollution

Australia generates more pollution per person than any developed country, including the United States. We produce significantly more pollution per person than India and China.

Australia's carbon pollution is high because electricity is mainly generated by burning coal. Transport, mining, industry, farming and deforestation also contribute.

Australia's carbon pollution is continuing to grow at a rapid rate. Without action, it is expected to continue to grow by almost two per cent a year to 2020.

As part of international action, Australia has committed to turn this around and cut its carbon pollution by at least 5 per cent compared with 2000 levels by 2020, which will require cutting net expected pollution by at least 23 per cent in 2020.

The Government has set a further target of cutting pollution to 80 per cent below 2000 levels by 2050.

Reducing carbon pollution means we have to produce and use energy in a cleaner, smarter way.

### What will this achieve?

Experts say the Government's plan to move to a clean energy future will:

- significantly cut pollution
- foster innovation and investment worth billions of dollars in renewable energy
- transform the energy sector away from high polluting sources, like brown coal
- store millions of tonnes of carbon in the land through better land and waste management.

### → DID YOU KNOW

**By 2020 the carbon price package will take 160 million tonnes of pollution out of the atmosphere every year. That's the equivalent of taking forty-five million cars off the road.**

### Supporting jobs

The Government has carefully designed a number of measures to support jobs and competitiveness as Australia moves to a clean energy future. These measures will support jobs in existing industries like aluminium, steel, cement and coal.

These measures are designed to ensure that Australia continues to experience strong jobs growth while at the same time providing economic incentives to cut pollution.



## How will a carbon price cut pollution?


### A carbon price is the cheapest and most effective way to cut pollution

Economic experts around the world recognise that putting a price on carbon is the most environmentally effective and cheapest way to cut pollution. These include economists from respected institutions such as the Organisation for Economic Cooperation and Development (OECD) and the Productivity Commission.

Currently, releasing carbon pollution is free despite the fact that it is harming Australia's environment.

A carbon price changes this. It puts a price on the carbon pollution that Australia's largest polluters produce. This creates a powerful incentive for businesses to cut their pollution, by investing in clean technology or finding more efficient ways of operating.

It encourages businesses across all industries to find the cheapest and most effective way of reducing carbon pollution.



**A new Clean Energy Finance Corporation will invest \$10 billion in renewable energy, low pollution and energy efficiency technologies.**

**A new Climate Change Authority**

The Government will create an independent body, the Climate Change Authority, which will track Australia's pollution levels and provide independent advice to the Government on the performance of the carbon price and other initiatives.

**A carbon price is a price paid by big polluters**

A carbon price is not a tax on households — it will be paid by Australia's biggest polluters. This means around 500 big polluters will be required to pay for their pollution.

These businesses will need to buy and surrender to the Government a permit for every tonne of pollution they produce. The initial price for these permits will be \$23 per tonne.

If businesses lower their pollution, the amount they pay will be less. This is how the carbon price provides an incentive for businesses to invest in cleaner ways of doing business and to operate more efficiently.

The Government recognises that businesses may pass some of their costs on to consumers.

That is why over half of the money raised under the carbon price will be used by the Government to cut taxes and increase payments to assist households, as detailed in this booklet.

The rest will be used to support jobs and competitiveness and build a new clean energy future.

**A strong and growing economy**

The economy will continue to grow as Australia embraces a clean energy future.

Treasury modelling estimates that under a carbon price average incomes grow strongly. It shows that Australia can have strong economic growth and jobs growth while making substantial cuts to Australia's carbon pollution levels. Average incomes are expected to increase by about 16 per cent from current levels by 2020, an increase of around \$9000 in today's dollars. By 2050, the increase is expected to be more than \$30,000.

National employment is projected to increase by 1.6 million jobs by 2020.

To find out more about Treasury's economic modelling of the carbon price, visit [www.treasury.gov.au/carbonpricemodelling](http://www.treasury.gov.au/carbonpricemodelling).

### Price impacts of introducing a carbon price

The impact of the carbon price will be modest compared to other price increases.

The carbon price will increase prices by 0.7 per cent over 2012–13, as measured by the consumer price index (CPI).

This is much smaller than the:

- 2.5 per cent increase from the GST and related tax changes
- 2.9 per cent average annual inflation between 2001–02 and 2009–10.

## What does the carbon price package mean for me and my family?

### The impact on prices will be modest

The carbon price will be paid by around 500 of Australia's largest polluters. They will need a permit for every tonne of carbon pollution they produce. The cost of that permit is the carbon price.

Some businesses will pass on the carbon price, leading to modest rises in prices. In 2012–13, it is expected to increase the cost of living by 0.7 per cent.

To put this in context, this impact is less than a third the size of the price impact associated with the GST and related changes to the tax system.

Many prices, particularly food, will hardly be affected. On average, food will go up by less than \$1 per week for households.

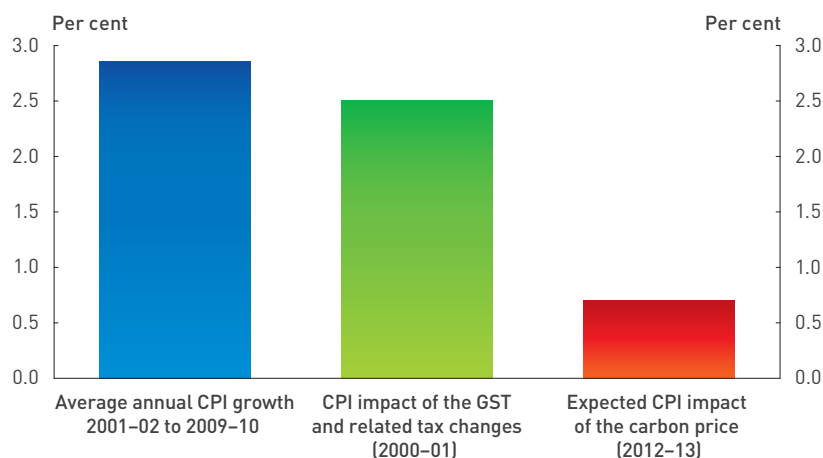
The carbon price will not apply to the price of fuel that households pay at the petrol bowser.

Average weekly household expenditure will go up around \$9.90, including \$3.30 per week on the average electricity bill and \$1.50 per week on the average gas bill. On average, households will receive \$10.10 per week in assistance.

Appropriate action will be taken against businesses that use the carbon price as an excuse to put up prices beyond the cost of carbon.



### Price impact from the introduction of a carbon price compared to history







## Millions of households will be better off

The Government will introduce legislation to ensure that those Australians that need help the most, particularly pensioners and low and middle income households, will get assistance to help manage increases in the cost of living from the carbon price.

On average, households will see cost increases of \$9.90 per week, while the average assistance will be \$10.10 per week. This assistance will help Australian households to participate in the transition to a clean energy future.

By 2012–13, Australia is expected to have almost nine million households. Of these:

- **Over 4 million households will be better off compared to their average price impact.** This means they will receive assistance that is at least 20 per cent greater than the expected impact of the carbon price on the cost of living for a household of their type and income.
- **Almost 6 million households will be assisted to meet their average price impact.** This means they will receive assistance that covers at least the average impact of the carbon price on the cost of living for a household of their type and income.
- **Around 8 million households will get some assistance.** This means they will receive some assistance through tax cuts, payment increases, or both.

On top of this financial assistance, households that improve their energy efficiency will be able to save money, while also helping to reduce carbon pollution.

Households that become more energy efficient will still get to keep all of their tax cuts and payment increases, which means the carbon price package will still provide them with a financial incentive to do their bit for the environment. To find out more visit [www.livinggreener.gov.au](http://www.livinggreener.gov.au).

### → DID YOU KNOW

**The carbon price will impose no red tape on small businesses.**

**All small businesses will be eligible for extra tax concessions.**

[www.cleanenergyfuture.gov.au](http://www.cleanenergyfuture.gov.au)



## How much will I get?

More than half of the revenue raised from polluters will go to households to help meet price impacts and help them do their bit for climate change.

There are two ways that households will receive assistance:

- increases in pensions, allowances and family payments that they may receive
- income tax cuts on top of these increases.

The assistance will mean:

- **pensioners and self-funded retirees** will get up to \$338 extra per year if they are single and up to \$510 per year for couples combined
- **families** receiving Family Tax Benefit Part A will get up to an extra \$110 per child per year
- eligible **families** will get up to an extra \$69 in Family Tax Benefit Part B per year
- **allowance recipients** will get up to \$218 extra per year for singles, \$234 per year for single parents and \$390 per year for couples combined
- on top of this, 7.5 million taxpayers with annual income of under \$80,000 will get a tax cut, with most receiving at least \$300 per year.

On average, households will see cost increases of \$9.90 per week, but receive assistance of \$10.10 per week.

## Assistance will be permanent and will increase

The Government will introduce legislation for permanent increases in household assistance — through extra payments and tax cuts.

### Extra payments will be permanent and will increase

Increases in payments will start from May–June 2012, to help households to get ready for the carbon price. Payment assistance will automatically rise in line with price changes in the economy to keep pace with the cost of living. This includes any impacts on the cost of living from when Australia moves to an emissions trading scheme with a flexible carbon price set by the market.

### Tax cuts will be permanent and will increase

The first round of tax cuts will be in 2012–13 when the carbon price starts. The second round will be in 2015–16.

Combined, the two rounds of new tax cuts will typically deliver a tax cut of at least \$385 to most taxpayers with incomes up to \$80,000.

### → DID YOU KNOW

You can use the online estimator to learn more about the assistance available.

[www.cleanenergyfuture.gov.au](http://www.cleanenergyfuture.gov.au)

### → DID YOU KNOW

The Government will ensure the ongoing adequacy of household assistance.

## Tax cuts for millions of people

Some of the revenue from the carbon price will pay for new tax cuts for millions of Australians. These tax cuts will be in legislation and will be permanent. They will help Australians meet impacts on prices from the carbon price and to participate in the transition to a clean energy future.

### A first round of tax cuts in 2012

From 1 July 2012, all taxpayers with incomes of up to \$80,000 will get a tax cut, with most receiving at least \$300 per year.

This means around 60 per cent of taxpayers will get a tax cut of at least \$300. No one will pay more income tax as a result of the carbon price package.

### Tax cuts grow, with a second round in 2015

Further tax cuts will be delivered in 2015 for all taxpayers with incomes up to \$80,000, with most receiving a tax cut of up to \$385 in total.

These tax cuts will provide assistance to cover the projected impact of the carbon price out to the end of the decade.

### Tax cuts for working Australians

Damien is 25 and single and working his way around Australia. He earns around \$670 a week — that's an annual income of \$35,000. From 1 July 2012, the Government's tax cuts will mean that Damien will have an extra \$300 a year to cover his expected average cost of living impact of \$250 per year.

The higher tax-free threshold means Damien's employer won't have to take as much tax out of his regular pay each fortnight — which means Damien will have more in his pocket from week to week.

To find out how you might benefit, go to the online estimator at → [www.cleanenergyfuture.gov.au](http://www.cleanenergyfuture.gov.au)





### Tax cuts and simplification

Eugenie is married to Steve and has just returned to the workforce after many years at home with the kids. Eugenie has found a part-time job paying \$340 a week, or \$17,680 per year. In 2012 she will get a tax cut of \$177 per year.

This means better returns from working. Just as importantly, a higher tax free threshold means she gets to keep all of her wages from week to week and may not have to lodge a tax return.

## Over 1 million more Australians will no longer need to lodge a tax return

In 2012, people will pay less income tax because the Government will more than triple the tax-free threshold, from \$6,000 to \$18,200.

This means that regular wage earners with incomes below the new tax-free threshold will get to keep all of their wages in their regular pay packets and will not need to go to the effort of lodging annual tax returns.

Up to one million more Australians will no longer need to lodge a tax return.

In 2015, further tax cuts will increase the tax-free threshold to \$19,400.

This will free up to a further 100,000 Australians from having to lodge a tax return.

While some statutory tax rates will be higher, the combined changes mean this will better match the effective rate that a lot of taxpayers are actually paying at the moment. All taxpayers under \$80,000 will pay less tax, and those on higher incomes will pay no more tax than they do now.

No one will pay more income tax as a result of the carbon price package.

Over 1 million more

Australians will no longer need

to lodge a tax return.

## Increased payments for age pensioners

### Pension increases

Age pensioners will be eligible for household assistance that at least offsets all of their expected average price rises under a carbon price.

Age pensioners (including part-rate pensioners) will receive assistance equal to a 1.7 per cent increase in the maximum rate of pension. This is an annual increase of up to \$338 for singles, and \$255 for each member of a couple.

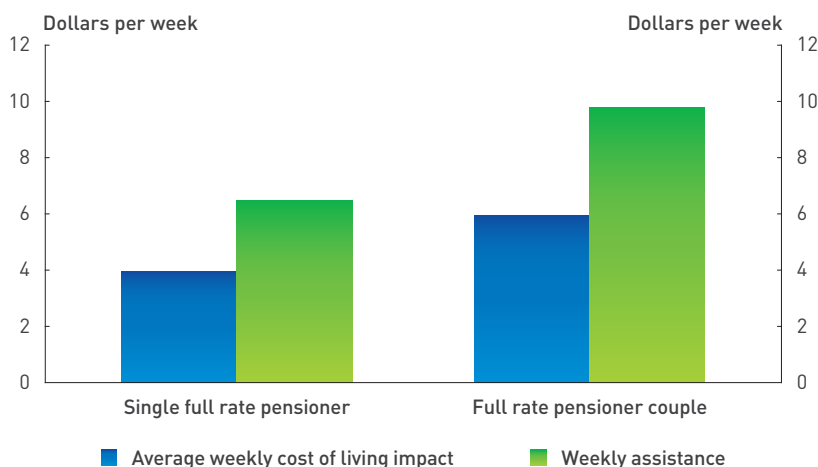
Assistance to pensioners will be automatic and will start before the carbon price starts, through an advance payment of \$250 for singles, and \$190 for each member of a couple paid in May–June 2012.

From March 2013, assistance will be delivered through extra fortnightly payments.

This assistance builds on recent increases in the age pension of \$128 per fortnight for single pensioners and \$116 per fortnight for pensioner couples on the maximum rate, since September 2009.

Veterans will receive assistance through increases to service pensions and other payments such as disability pensions and war widow/widower pensions.

### Increased payments for pensioners



### Assistance for age pensioners

Leslie and Alex are both retired and receive the full age pension. They often look after their grandchildren, and help at the local community centre, but don't receive any extra income from this work.

The introduction of the carbon price is expected to increase their average cost of living by \$284 per year. They will receive an increase in their pension of \$510 per year to help them with these increased costs.

On average, Leslie and Alex will be \$226 per year better off after the introduction of the carbon price package.



To find out how you might benefit, go to the online estimator at → [www.cleanenergyfuture.gov.au](http://www.cleanenergyfuture.gov.au)



### Supporting families

Annette and Pete have two little boys, Jack and Harry. Pete works full-time as a call centre manager and earns just under \$60,000. Annette looks after the boys and is a part-time childcare worker, earning just over \$25,000.

Their expected average cost of living impact from the carbon price is \$570 per year.

Annette and Pete will get about \$948 from the household assistance package, made up of \$806 in tax cuts and \$142 in increased Family Tax Benefit payments.

Annette will get a tax cut worth \$503 per year, increasing the rewards she gets for returning to work. Overall, they will be \$378 per year better off under the carbon price package, based on their expected average price impact.

To find out how you might benefit, go to the online estimator at → [www.cleanenergyfuture.gov.au](http://www.cleanenergyfuture.gov.au)

## Tax cuts and increased payments for families

Millions of families will receive new tax cuts and increases in cash payments.

Around 90 per cent of households will receive assistance to help meet the impact of the carbon price on their costs of living.

### Payments will increase for every family that receives Family Tax Benefit

All families receiving Family Tax Benefit Part A will get an increase, worth up to \$110 per child per year.

All families receiving Family Tax Benefit Part B will get assistance equal to a 1.7 per cent increase in the maximum rate, worth up to \$69 per family per year.

### Tax cuts will help working families

All taxpayers with annual income below \$80,000 will get a tax cut, with most receiving at least \$300 per year. No one will pay more income tax as a result of the carbon price package.

These tax cuts are on top of any increases in Family Tax Benefit.

Single income families where a primary income earner has a taxable income between \$68,000 and \$150,000 will also receive a new supplement of up to \$300 annually, which recognises that they get less tax assistance, compared with a dual income family.

### Assistance will be permanent, and will start before the carbon price

Extra assistance through Family Tax Benefit will start before the carbon price with a lump sum payment in May–June 2012, to cover the first year of the scheme. There will be an ongoing increase in fortnightly payments from 1 July 2013.

9 in 10 households will

receive tax cuts, increased

payments, or both.



## Tax cuts and extra payments for self-funded retirees

### Support for self-funded retirees

Self-funded retirees who hold a Commonwealth Seniors Health Card will receive the same amount of assistance as age pensioners, paid with their quarterly Seniors Supplement.

This will be worth \$338 for singles and \$255 for each eligible member of a couple.

Self-funded retirees may also benefit from tax cuts.

Combined with increases to the Senior Australians tax offset, a single person aged over 65 with taxable income of \$35,000 will get tax cuts of \$502 per year from 1 July 2012.

They would also receive an additional benefit thanks to an increase in the Medicare levy low-income threshold, providing an extra \$160.

### Support for aged care residents and providers

Arrangements will be introduced to ensure that assistance is shared fairly between aged care residents and providers.

Aged care providers bear many costs for their residents, including electricity, and will receive around half of the assistance paid through the age pension. Age pensioners living in aged care will receive the balance of the payment, to help them with increases in their other costs of living.

### Assistance for self-funded retirees

Cynthia and Andrew retired a few years ago. They're spending time with their two dogs and working in their garden. They are worried about climate change, and feel that it is important to do their bit to help.

Cynthia receives around \$50,000 and Andrew around \$20,000 in investment income. Their expected average cost of living increase is around \$466 per year. They are not eligible for a pension, but they are Commonwealth Seniors Health Card holders.

The tax cuts will mean that Cynthia and Andrew have an extra \$303 per year. They will also get an extra \$510 through the Seniors Supplement.

In total, Cynthia and Andrew will receive \$813 in assistance, which is \$347 more than their expected price impact.

To find out how you might benefit, go to the online estimator at → [www.cleanenergyfuture.gov.au](http://www.cleanenergyfuture.gov.au)

**→ DID YOU KNOW**

**Carers and people with disability will receive assistance through their Carer Payment or Disability Support Pension, or tax cuts, or both.**

**→ DID YOU KNOW**

**Around \$1 billion will be spent over the next four years to help farmers and land managers pursue climate change action on the land and promote biodiversity.**

## Supporting people with disability and carers

### Disability Support Pension and Carer Payment increases

People who receive the Disability Support Pension or the Carer Payment will be eligible for household assistance that at least offsets the expected average price impact under a carbon price.

Pension payments will increase by an amount equal to 1.7 per cent of the maximum rate. This will be an increase of up to \$338 for singles, and \$255 for each member of a couple.

Assistance will be automatic and will start before the carbon price with an advance payment in May–June 2012 which will provide assistance to cover the first nine months of the carbon price. Fortnightly payments will increase from March 2013.

### People with essential medical equipment needs

People holding a Commonwealth concession card who have high home energy costs because they rely on essential medical equipment will also be able to claim the Essential Medical Equipment Payment of \$140 through Centrelink. This is in addition to their other assistance.

This extra payment is to ensure they do not incur extra costs for using their medical equipment under a carbon price.







## Assistance for students and low-income earners

### Students and jobseekers

To assist students with the expected impact of the carbon price on their cost of living, student allowances such as Youth Allowance, Austudy and Abstudy will increase by an amount equal to 1.7 per cent of the maximum rate.

This is an increase of up to \$177 for singles — and more if they have dependent children.

Jobseekers will also be assisted with an amount equivalent to a 1.7 per cent increase in the maximum rate of Newstart Allowance, worth up to \$218 for singles and \$195 for each member of a couple.

Parenting payment single will also increase by an amount equivalent to 1.7 per cent of the maximum rate, which is an increase of up to \$289.

Assistance for students and jobseekers will start before the carbon price, with a lump sum payment in May-June 2012.

Students in part-time work and jobseekers who find a job will also receive tax cuts. A person earning \$25,000 per year will get a tax cut of \$503 per year from 1 July 2012.

### Low Income Supplement

Some low-income households might not receive enough assistance through tax cuts or Government payments to offset their average expected cost impact under a carbon price. These households will be able to claim the new \$300 annual Low Income Supplement to ensure they receive enough assistance as they adjust to changes in their costs of living after the carbon price is introduced.

### Public housing tenants

Assistance is not intended to be included in state government public housing rent setting calculations so that public housing residents get the full benefit of assistance.



Many small changes can be  
made to help the environment  
and save money...

**A carbon price is designed to change production processes of large polluters, so they pollute less.**

The carbon price also means that there is a financial incentive for households to consider changes to improve their energy efficiency.

Household assistance does not blunt these incentives. People who make these changes can still keep all of their household assistance and end up ahead.

## You can play your part and save money too

There are many small changes that Australian households can make to help the environment and save money at the same time.

And households that make these savings will still get to keep all of their extra payments and tax cuts.

For example, it is estimated that for a family of four, in just one year:

- washing clothes in cold rather than hot water can save around \$90
- a solar hot water system (replacing an electric system) could save over \$400
- getting rid of the second fridge could save around \$180
- using a clothesline instead of an electric dryer once a week could save around \$55
- switching off appliances at the power point could save up to \$100.

Go to [www.livinggreener.gov.au](http://www.livinggreener.gov.au) for more ideas on how to reduce your energy use and save money.

# To find out more about a **Clean Energy Future** visit [www.cleanenergyfuture.gov.au](http://www.cleanenergyfuture.gov.au) or call 1800 057 590

For information in your language about a Clean Energy Future call the Translating and Interpreting Service (TIS) on 131 450.

Arabic

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Chinese Traditional

用英語以外的語言了解有關創造清潔能源未來(Clean Energy Future)的詳情，請致電翻譯與傳譯服務(TIS)電話：131 450。

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Greek

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Hindi

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За информације на српском о Будućности са čistom energijom (Clean Energy Future) назовите Преводилачку службу (TIS) на 131 450.

Spanish

Para obtener información en su lengua materna acerca del Futuro a base de Energía Limpia (Clean Energy Future) comuníquese con el Servicio de Traducción e Interpretación (TIS) llamando al 131 450.

Turkish

Temiz Enerji Geleceği (Clean Energy Future) hakkında kendi dilinizde bilgi edinmek için 131 450 numaradan Yazılı ve Sözlü Tercüme Servisi'ni (TIS) arayınız.

Vietnamese

Muốn biết thông tin bằng ngôn ngữ của quý vị về Tương Lai Năng Lượng Không Gây Ô Nhiễm (Clean Energy Future), xin gọi Dịch Vụ Thông Phiên Dịch (TIS) số 131 450.





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