

DATE: Wednesday, 9 July 2014

## Welfare Review Interim Report

Welfare Review  
C/- Welfare System Taskforce  
Department of Social Services  
PO Box 7576  
Canberra Business Centre  
ACT 2610

If the 'Interim Report of the Reference Group on Welfare Reform to the Minister for Social Services', titled, 'A New System for Better Employment & Social Outcomes 2014', is to be read as anything other than a politically ideological excuse to remove the bulk of the most disadvantaged people in our country from their current Social Welfare/Income Support/Pensions, in order to obtain a purely fiscal outcome, a number of critically salient points that are not addressed must, before any further action is taken, first be acknowledged as lacking, then detailed in full, and remedies as how to resolve these issues, fully explained so as to avoid the inevitable future direction, namely the creation of a permanent Indian-style Dalit underclass of Australians, whom, because of the proposed reforms to the income support systems, will be substantially worse off for every day, week, month and year that they are unable to access the intended goal of paid employment!

As someone with multiple disadvantages, I wish to address the abysmal absence of these critical and salient points that are not addressed in the Interim Report that will negatively impact upon my life, and the lives of others like myself, if the proposed reforms become law.

## 1. PEOPLE WITH MULTIPLE DISADVANTAGES

### a - HOUSING

#### i) Effective Rent Assistance

The *Interim Report* fails to acknowledge the fact that Government has been aware, for many decades, that Australia faces a critical lack of affordable housing, and yet in



all of this time has done little to nothing to address and rectify the growing problem, choosing instead to leave it to the States and Territories and/or the private sector and/or market forces.

Almost everyone now agrees that the ideological and politically sensitive roots of this problem are to be found in both *Negative Gearing* - which is simply yet another tax subsidy that should now be removed from the wealthy and the corporation, and increasing *foreign investment in real estate* - which artificially inflates prices, particularly in capital cities, and should, as in comparable countries, also be removed, or far more stringently regulated.

These two scourges to housing affordability have seen rents rise dramatically over the past decade, all-the-while rent assistance to those on an income support payment has fallen in real terms.

And as for successive Governments repeated mantra that the private sector and/or market forces are the only solution to the problem of housing affordability, the now more than adequate proof is that the problem of housing affordability still exists, which should tell any politician, bureaucrat, or individual with a functioning brain, that the private sector and/or market forces under the current system, are either unable or unwilling to create affordable housing!

The average housing rent, according to the Australian Bureau of Statistics 2010 ranged in Australian capital cities from \$370pw in Adelaide, being the cheapest, to \$470pw in Darwin, being the most expensive, with a mean nationwide rate being \$420pw. And this is in contrast to the single rate of a Disability Support Pension, which, including rent assistance was \$415.65pw in 2010, the same year as the published statistic . . . namely an amount less than average rent!

The *RMIT University* report *Falling Behind - 'THE GROWING GAP BETWEEN RENT & RENT ASSISTANCE 1995-2009'* clearly revealed the unaffordability of rental accommodation for many Australians, particularly those in receipt of income support.

This one factor alone has already driven, and is continuing to drive many Australians to live in illegal accommodation in inner cities and industrial estates, or in more remote regions far removed from services, and/or in the shoddy, non-Council approved dwellings, humpies, stripped out caravans, shipping containers, Tee-pees and tents that now litter the hinterland of the Australian coastline, particularly in areas of scenic attraction or perceived lifestyle benefits, with all of the ensuing negative problems.

In many areas I am personally aware of, and have experienced first hand, these now mimic the kind of slums found in third world countries, with Australians of disadvantage having no access to a toilet, bathroom facilities, tap water, electricity and transport, and who exist at the mercy of predator Landlords and Land Owners who operate their illegal multiple dwelling properties like medieval fiefdoms. Something that most Councils and local politicians turn a blind eye to, or like my current local Member, the Hon. Thomas George, Lismore, and his Ballina counterpart, the Hon. Don Page, tactically support. (Letters attached).

And then many, who have no other option, find their only accommodation being their motor vehicle, and/or the politically sanitized expression of what is now called 'rough sleeping' instead of homelessness, and have to confront all of the attached negative problems, including the inability to honestly register a motor vehicle if one can not provide their actual residential address!

## ii) Public Housing

The NSW Dept. of Public Housing (and presumably other States and Territories), web site lists the wait time in every city and town where Public Housing is available.

In areas of high demand, this wait time now exceeds 24 years!

I have personally been informed that my wait time for Public Housing in Lismore is 20 years - which will mean that I will be well over 70 (and more than likely either geriatric or deceased) before even qualifying!

However, the *Interim Report* fails to acknowledge that the removal from a Pension to some other to-be-created category, such as the proposed 'Working Age Payment' and its unknown multitude of various tiered options, would automatically remove or disqualify the recipient from current Public Housing and their place on the waiting list, or at least create the very real potential of every current recipient being reassessed in order to review their eligibility for Public Housing under the same rigors that the *Interim Report* intends to propose upon those currently deemed permanently unable to work!

This could very well mean that many people who are currently deemed disabled and Pensioners, will lose their Public Housing.

### iii) Shared Accommodation

Although difficult to read whether or not the *Interim Report* is actually proposing that many people of multiple disadvantage should be coaxed, or forced into shared accommodation, simply in order to achieve a fiscal benefit for Government, for many people with a disability, shared accommodation is no safe option at all.

After-all, how many politicians or 'normal' Australian citizens would choose to live with a known kleptomaniac, or diagnosed schizophrenic, or a suicidal, or a psychopath, or a drug user, or an alcoholic, or the potentially violent? Any? And any who would, outside of paid employment within a mental health institution, or with non-family members, and instead complete strangers with unknown histories and at various stages of treatment or non-treatment and/or known prognosis?

If this is actually the *Interim Reports* suggestion, then it is nothing but fascist and literally smacks of communism and the repressive and repugnant dictatorial regimes of these failed systems, instead of what anyone with any degree of sanity would wish for Australia and Australians!

**RECOMMENDATION:** Federal Government must immediately close the rort that is negative gearing, clamp down on foreign investment in housing, and initiate a public housing program in conjunction with the States and Territories, on the same scale as post-WW2, avoiding the recreation of social ghettos, environmental deserts, poor design, substandard materials, energy inefficiency and community and environmental unsustainability.

This alone would create ongoing employment opportunity for hundreds of thousands of Australians, increase the national infrastructure asset base, provide much needed affordable accommodation, and create social cohesion and community integration.

### b - WORK

For whatever reason, the *Interim Report* abjectly and abysmally fails to define this most crucial and central term of the entire reform.

Worryingly, this failure mirrors the non-definition of the word work as found in the Draft Report of the National Disability Insurance Scheme and National Injury Scheme, page 48 Draft Recommendation 4.6 where employment or work is proposed as being below the current minimum 15 hours a week cut off, where an individual unable to perform such is currently deemed as permanently disabled, and for remuneration below any award, and in one instance at least, set by the Department of Housing,

Community Services and Indigenous Affairs at as low as \$1.79 per hour. Something contested in the case, *Nojin and Prior v. Crown*.

RECOMMENDATION: The definition of *work*, and the minimum hours that *work* represents, and proposed remuneration rates must be fully addressed prior to any further action, implementation or mutual obligation.

#### c. CURRENT OR FUTURE CAPACITY TO WORK

Again, for whatever reason, *the Interim Report* abjectly and abysmally fails to define the period of time before future capacity to work becomes a permanent impairment with no capacity to work. Currently the phrase '*future capacity to work*' is something that could be as open-ended, and without recourse or redress by the impacted individual, as eternity!

This is an appalling failure by the Reference Group on Welfare Reform, and an abject disgrace!

Like the phrase '*a period of time*' this is something that currently only those of the lowest legal mindset resort to in order to avoid fiscal responsibility and outlay.

RECOMMENDATION: The definition of *future capacity to work*, must be fully addressed prior to any further action, implementation or mutual obligation.

#### d. PERMANENT IMPAIRMENT

Once again, for whatever reason, the *Interim Report* abjectly and abysmally fails to define the term, how many multiple disadvantages might go to make up a permanent impairment, or whether or not this will only be decided on a case-by-case basis.

A further factor of concern is the suggestion by the *Interim Report* that the current practice of relying on one's own treating physician to ascertain the impairment of the individual, according to the set of rigid guidelines under Centrelink and the Disability Act, leads to inconsistencies.

However the *Interim Report* fails to address how a separate body of government appointed adjudicators would be able to differentiate between those of multiple disadvantage, or avoid corruption, or not lead to the same inconsistencies on a case-by-case basis when ascertaining and deeming the individual with a permanent impairment!

RECOMMENDATION: A full science-based and fact-backed review into the *Interim Reports* stated inconsistencies that the current practice of relying on one's own treating physician to ascertain the impairment of the individual, how any other proposed system could be guaranteed free of the same inconsistencies and potential for corruption, and the definition of *permanent impairment*, must be fully addressed prior to any further action, implementation or mutual obligation.

#### e. POVERTY - LACK OF TRANSPORTATION - REMOTE/RURAL

##### i) Poverty

The *Interim Report* fails to acknowledge the fact that, apart from the automatic

reduction in the rate of income support from the current numerous Pensioner categories, or what are proposed to be redefined into just two categories, namely, either a Disability Support Pension for those with no capacity to work, and an Age Pension, to the proposed so-called Working Age Payment and its unknown multitude of various tiered layers, that all of the current subsidies, many of which are State and Territory provided, will all also automatically be invalidated, therefore creating further financial impoverishment for the welfare recipient.

And some of these subsidies are currently the only means whereby many Pensions are currently able to afford their own transportation. Myself included.

For example, NSW offers its various Pensioners free car registration. A subsidy of some \$700 per annum. Other States offer a 50% reduction in car registration. And on top of that there will be the very real potential loss of; *Telstra Landline Rental* - making telecommunication for many unaffordable, *Reduction in Electricity* - making home heating and/or cooling and refrigeration unaffordable, *Subsidised Public Transport* - stranding many in their homes, *Subsidized* or free *Access To National and States Parks* - leaving many unable to afford a day or two away, *GP Bulk Billing* - leaving many unable to access their Treating Physician, and the loss of the financial institutions *Deeming Account and Fee-Free Bank Savings Account*, into which the income supplement is paid, meaning that all who loose this will have to pay their financial institution or Bank a fee, or portion of their income supplement in order to access their payment . . . something that the original designers of Australia's Social Welfare system would have found abhorrent.

All amounting to a considerable, if not utterly crippling punishment on top of the proposed over-all reduction in the rate of income support.

## ii) Transportation

The *Interim Report* abjectly fails to acknowledge the non-existence of Public Transportation in rural/remote Australia, basing its many recommendations for the proposed reforms to social welfare upon models in countries some 100 or more times smaller than Australia, namely New Zealand, Britain and the Netherlands, all with populations many times closer to services and service providers than Australia.

It should immediately be acknowledged by the *Interim Report Reference Group* that none of these countries impose the current enforced travel criterion of over two hours or many hundreds of kilometers in order to satisfy Job Provider employment requirements just to qualify to receive and maintain income support! And I am sure that the quoted countries would find such an impost outrageous, if not immoral!

Quite simply, Australia is totally unlike these quoted nation states, to which the Interim Report has the audacity to compare.

For those, who, because of the proposed reforms, lose their current Pension status, after being deemed to have a partial capacity to work, will also automatically be obliged to meet the current severe travel requirements in order to continue to receive their income support.

Obviously the only option for many, finding themselves unable to afford their own transportation as an outcome of losing their Pensioner status, will be: Shank's pony, ie walking - if physically able that is, for many hours on potentially fatal narrow and dangerous country roads and highways with no pedestrian provisions; Hitch-hiking - a potentially equally fatal act, which is why it is a criminal and punishable offence in NSW; vacation of current accommodation- which if rented could place the individual(s) in breach of their Rental Contract under the Tenancy Act with all ensuing legal ramifications and costs, just to find no affordable accommodation available closer to services and service providers, ensuring and entrenching not only poverty and homelessness, but the removal from existing support networks!

And the last option for those who currently live in rural/remote Australia and will be unable to meet Centrelink's stringent travel requirements without available transportation, would be to breach the relevant Centrelink requirements altogether and forgo their income support, forcing them into criminality and active participation in Australia's growing black economy, estimated to have cost Australia some \$5 Billion in 2012 - *Sydney Morning Herald* Oct 21 2012 - *Australia Institute think tank*, with all of its socially destructive and equally potentially fatal consequences. Something that I dread will become my final option if I am also removed from the Disability Support Pension and these reforms are adopted and become law.

**RECOMMENDATION:** All steps must be taken in conjunction with the States and Territories to guarantee that no current Pensioner will lose their subsidies when, or if transferred to a tiered Working Age Payment.

Banks and Financial Institutions must be made to offer every individual on income support, a fee-free account into which their welfare payment is deposited.

Individuals living in rural/remote areas, and/or where public transportation is non-existent, must be acknowledged as being of greater disadvantage, and either provided financial transport subsidies or be exempted from current enforced travel criterion.

All of these points must be fully addressed prior to any further action, implementation or mutual obligation.

## 2. ENGAGING WITH EMPLOYERS

The *Interim Report* fails to acknowledge the fact that currently the vast bulk of Australian employers are not disadvantaged job seeker ready or willing, having demonstrated their failure to take up the long-termed unemployed, let alone mature age workers, those with mental disabilities, and more-so, those with multiple disadvantage.

### a. WORKPLACE HEALTH AND SAFETY

The *Interim Report* fails to address the issue of workplace health and safety in its proposed reforms that plan to re-categorize individuals with a disability currently in receipt of the Disability Support Pension into those who have a current or future (that appallingly undefined *period of time*) capacity to work under the suggested multi-tiered Working Age Payment.

In most of these cases, with the vast majority of those currently deemed as disabled having a diagnosed mental health condition or a multitude of health conditions, this will necessitate that those with diagnosed mental health conditions at various stages of treatment, non-treatment, medication, non-medication, trigger factors, volatility, stability, etc. will have the fatal potentiality to place themselves, and/or entire Australian workplaces in contravention of current Workplace Health and Safety Laws.

Moreover, with multiple documented cases of workplace violence triggered by those with mental health conditions, often whilst on psychopharmacological medication linked to such behavior, as many mass workplace shootings in America confirm again and again, the *Interim Report* fails to guarantee that this, or anything like it, would not become just as commonplace in Australia.

And that alone should scare the bejezuz out of every employee in every workplace currently supporting these reforms!

The *Interim Report* also abjectly fails to acknowledge the fact that most pharmacological medication employed to treat those with a mental health condition or a multitude of conditions, is in fact, according to the medications long, long list of side-effects, prohibitive to employment, the operation of machinery of any kind, and most often creating drowsiness . . . which is hardly conducive to the maintenance of Workplace Health and Safety!

#### b. WORKCOVER - WORKER'S COMPENSATION - LEGAL RECOURSE

The *Interim Report* also fails to address the issue of Workcover, Worker's Compensation, and the employees lawful right to Legal Recourse.

Obviously of concern here is whether or not those currently deemed disabled, who are in receipt of the Disability Support Pension, once re-categorized into those who have a current or future capacity to work under the suggested multi-tiered Working Age Payment, will have legal recourse to sue their employer, corporation, individual government bureaucrat or representative, Job Network Provider that vetted them as having a current or future capacity to work, and/or access to Worker's Compensation and/or Workcover, if the workplace aggravates or further impacts upon their current disability.

And if not, then is the *Reference Group on Welfare Reform* also suggesting and/or proposing changes to current Industrial Relations laws in order to create and establish what could only become an Indian-style Dalit underclass of working Australians, even further disadvantaged and legally penalized? Something that every single Australian should find repugnant and totally unacceptable!

#### c. VOLUNTEERING

That the *Interim Report* distorts the term volunteering, a free-willed individual act of charity with no financial reward, into one openly promoting cajoling, bullying and enforcing the disadvantaged job seeker into what, without their willing consent, could only be described as slavery or servitude - namely enforced employment without financial recompense, is, to say the least, thoroughly sickening, regressive, and a breach of United Nations Treaties that Australia is a signatory to!

The abuse of forced volunteering in this manner suggested by the *Interim Report* reforms can only set in place in Australian society the acceptance of an Indian-style Dalit underclass.

#### d. ONGOING MONITORING & EVALUATION

The *Interim Report* not only fails to adjudicate any body to perform the critical task of ongoing monitoring and evaluation, but it also fails to provide even a basic outline of the financial cost of this body that is to perform this task.

Of concern here is the establishment of yet another layer of wasteful bureaucracy, and/or private sector and/or Not For Profit that could or will cost the budget billions of dollars, as already experienced under the creation and roll-out of the National Disability Insurance Scheme, along with the experience of the creation of now tens of thousands of Job Network Service Providers who all replaced the much leaner, more efficient and financially thriftier Commonwealth Employment Service or CES.

#### e. ACCESS TO TECHNOLOGY

The *Interim Report* fails to acknowledge that for those of multiple disadvantage, whose only revenue comes from an income support payment, access to technology is

simply an unaffordable luxury. As is accommodation. As will soon be transport. As will soon be health, Etc, etc.

For those living in rural/remote areas, far removed from State provided libraries and Council provided 'hot-spot' connections, internet access is already prohibitive, and that's not even considering the necessary personal hardware and software costs!

**RECOMMENDATION:** Every one of these points must be fully addressed prior to any further action, implementation or mutual obligation.

## SUMMARY

The failure of the *Interim Report of the Reference Group on Welfare Reform* to address these most basic, critical and potentially societal changing issues, either reveals an appalling lack of understanding of the reality that many Australian welfare recipients and particularly those with multiple disadvantage, already face, revealing what could only be a stereotypical ivory-tower mindset common in the elite, political/bureaucrat class from which the Reference Group is formed . . . or a cold fiscal response and a calculated preconceived political agenda with its *Mission Australia* and *Future Directions* of creating an Indian-style Dalit underclass deemed of less worth and allocated fewer rights who will simply enrich Job Network Providers!

Personally I have no confidence what-so-ever that any of the points that I have raised in this submission will be acknowledged or addressed, having experienced that very outcome from my submission to the Disability Care and Support Productivity Commission in 2011. (Copy attached). I fear that the Australia that I have known and loved most of my life, is now a thing of the past. I fear that those in power, and those who control and stand behind that power, have already decided to remake Australia, for their own financial benefit, into an image duplicating the corporate entity that is the United States of America.

And considering that the USA has the worlds largest percentage of its population incarcerated, makes it, in my opinion, a model that only those with a psychopathic personality would desire to emulate.

Therefore I sum up my submission in words which should haunt every student of history.

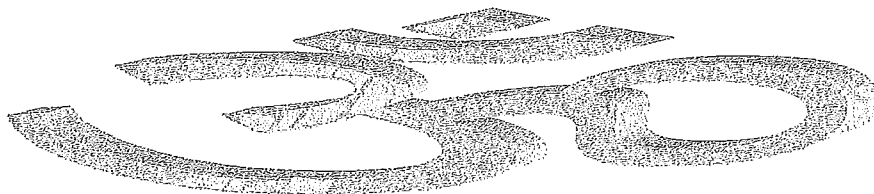
"Fascism can best and most simply be described as  
'corporatism', for it is merely the usurping, the replacing  
and the merging of state power with that of corporate power."  
- Benito Mussolini

Yours faithfully



Azan Männ





[REDACTED]

DATE: Friday 15 February 2008

[REDACTED]

Dear Janet

During my attempt to have some of my incorrectly addressed mail addressed to my correct address of either:-

[REDACTED]

or, dependant upon the senders computer system:-

[REDACTED]

I have recently been notified by Australia Post under their Quick Address System that the reason that mail sent under this system is not, nor can not, be correctly addressed is because of the fact that the local Council have not notified Australia Post that a legal dwelling exists at this address.

Wishing to have my mail sent to my correct address, I was advised by Australia Post to take the matter up with the local Council.

Upon notifying Kyogle Council of the problem that I have been having with the Australia Post Quick Address System, Kyogle Council has just informed myself, today, that the rental premises in which I reside, being '[REDACTED]', Lillian Rock, is an illegal, or unapproved, self contained dwelling for rental tenancy.

I am now shocked and totally traumatised, as this fact not only immediately voids my Contents Insurance Policies that I have taken out at considerable expense to cover my possessions, both past and present, but I have also been notified by Fair Trading that all of the Tenancy Rental Agreement automatically becomes a void document; that the Rental Bond would also be viewed as a void requirement and that I have been misled into renting this premises, that I have, on numerous occasions, been informed by yourself is an approved and legal rental dwelling.

I never ever would have moved into this dwelling nor signed a lease agreement with yourself if I had known that 'The Flat' was an illegal and unapproved dwelling, since I had had such a bad experience with my previous Landlord, [REDACTED] or 'Fastbucks' at my previous Coorabell address, where I knowingly rented an illegal structure.

Now confronted with this disturbing information, I also have to inform yourself that because of my innocent attempt to make sure that my mail would be correctly addressed and sent to 'The Flat' instead of merely [REDACTED], Kyogle Council have told me that they now are required to investigate the legality of this premises and will therefore be making an inspection

NOTE: INCOMING PHONE CALLS WITHOUT CALLER I.D. BEING DISPLAYED MAY NOT BE ANSWERED

this coming Monday, 18 February 2008 .

In my state of mental health and with my ongoing disability, this discovery has impacted severely and negatively upon myself.

Therefore, unless I can be assured that my possessions will be fully insured and covered in the event of a claim, and, that I am not renting an illegal and unapproved structure, I simply can not remain in such a perilous and unstable situation.

It is with an incredible amount of sorrow that I am forced to take this action, but as my only source of income is from a Disability Support Pension; a Gross amount well below the recognised Henderson Poverty Line, I simply can not financially afford do otherwise.

I therefore hope that you will understand and accept my actions in exposing this situation as being totally innocent and unintentional. If I were a wealthier person I could afford to be much more generous and simply provide yourself with 14 days notice before moving on. But not being such a wealthy person, I can not.

I know that you are aware that while renting this property, I have shown myself to be extremely generous in my own meagre way, where I can, through my lantana clearing, gardening, planting, landscaping and maintenance of your property, along with my renovation of 'The Flats' kitchen, all of which I have provided, with your approval, at no cost to yourself.

I request that you advise myself, as soon as possible, as to your intention of the premises that I rent, due to this imbroglio.

Yours faithfully



( aka [REDACTED] Azan Mann )

Janet Ida Brearley  
430 Lillian Rock Road  
LILLIAN ROCK 2480  
NSW

Dear Janet Ida Brearley,

**RE: CONSUMER, TRADER AND TENANCY TRIBUNAL  
NOTICE OF ORDER**

According to the Order, the landlord is to pay the tenant the sum of \$2,150.00 on or before 01 October 2008.

It is requested that this amount be paid directly into the Bank Account of Azan Mann, being:-  
THE COMMONWEALTH BANK, LISMORE

BSB Number [REDACTED] Account Number [REDACTED]

Thankyou.

Azan Mann