# Welfare Review Submission Template

## Pillar One: Simpler and sustainable income support system

Changes to Australia’s income support system over time have resulted in unintended complexities, inconsistencies and disincentives for some people to work. Achieving a simpler and sustainable income support system should involve a simpler architecture, a fair rate structure, a common approach to adjusting payments, a new approach to support for families with children and young people, effective rent assistance, and rewards for work and targeting assistance to need.

### Simpler architecture

**Page 42 to 52** of the Interim Report considers the need for a simpler architecture for the income support system. The Reference Group proposes four primary payment types and fewer supplements. The primary payment types proposed are: a Disability Support Pension for people with a permanent impairment and no capacity to work; atiered working age payment for people with some capacity to work now or in the future, including independent young people; a child payment for dependent children and young people; and an age pension for people above the age at which they are generally expected to work.

In shaping the future directions for a simpler architecture the Reference Group would like feedback on:

* What is the preferred architecture of the payment system?
* Should people with a permanent impairment and no capacity to work receive a separate payment from other working age recipients?
* How could supplements be simplified? What should they be?
* What are the incremental steps to a new architecture?

| This submission has taken me weeks to slowly go through and I am unable to complete as I would have liked. I also have not been able to really edit this, so apologise for any double ups and if I have not addressed anything fully. There is just so much to say and not enough energy or time…  However, this highlights how damn hard it is to do even a task like this. I have not been able to complete anything at home except bare necessities plus have also spent numerous days in bed. But I have felt so strongly about this proposal that I am trying my utmost to complete this and submit because I am scared for my future, and scared for everyone else who has an incurable illness/disease or physical or mental condition and are on DSP and may be moved to this payment. It has taken all my valuable time which should be looking after my actual needs.  There is not enough transparency in regards to these new proposed payments, or for that matter this reform in whole. How do we know they will meet the needs of people who are in need of these benefits – the most vulnerable in our society!  I agree there needs to be a more streamlined effect to the architecture of these payments. However, do not believe this current proposal is the answer or going to work. In fact, I foresee it creating more work in managing people as everyone will be lumped together and truly fear those who need extra support will not receive it. Currently those on DSP do not receive enough support as it is!  I am also gravely concerned with the mental welfare of people with these changes. Worried that it will increase poverty, suicide rates amongst young, elderly and disabled a like. I fear we will see a rise in crime as people try to survive in order to live and make ends meet.  It seems to be that people on Disability Pensions (DSP) is one of the major focus points of this reform and I believe this report is harsh and not in touch in touch with the real world, and not really considering the real issues for people with disabilities and this will result in more health and social issues if they were to go down this path.  People should NOT be removed off DSP payments and onto this proposed new Working Age Tiered Payment. People with disabilities, even those who have a capacity to work, are not the same as normal unemployed people. Therefore, they SHOULD NOT be lumped into the same category. There needs to be more support within the DSP category, not making things tougher or moving the problem which will make people’s quality of life a lot worse, which is exactly what this proposed reform intends.  It is highlighted in page 34, paragraph 6, a breakdown of percentages of primary issues and that there appears to be an increase in the area of DSP recipients. I would suggest that it would make more sense to have two types of disability payments – one for temporary and the other for permanent. Temporary being for categories of conditions like sickness benefits, accidents where recovery is expected, certain mental illnesses that can be controlled etc. They can best be monitored separately this way and appropriate support given to manage their conditions and help them return to work when able. This is just an example, however, even within this category it is not black and white as some of these people may need to be on permanent DSP, or transfer to it in the future.   However, for all others, they should be left on permanent DSP with no re-assessment as their conditions are of an incurable nature or a progressive, severe nature or a combination of these. I actually do not think the government has thought carefully about permanent incurable progressive diseases like multiple sclerosis (MS).These people are not going to miraculously get better by being forced to work. In fact, this could cause their disease to flare and become worse. Same for other incurable progressive conditions. It is a well-known documented medical fact that stress exacerbates conditions like MS. There are fatigue issues with MS, and other incurable autoimmune diseases.  These are intrinsic to the disease and then people are also subjected to extrinsic factors. These conditions fluctuate daily and also often within the course of the day. They cannot plan ahead as they do not know how they will be. One day they may be able to achieve more than other days. Some days unable to achieve anything. So how on earth can this government even remotely consider placing people in this category into a normal type of unemployment benefit, as that is what this new payment is – just another name for Newstart but with progressive and non-compliance sanctions issued by people with no medical degree or real knowledge of most of these conditions.  I fear about these changes as a person living with MS. I face daily challenges with this insidious disease. I cannot make future plans as I have no clue how I will be from day to day. My day even changes throughout the day. There is no warning signal when you have over done things. I struggle to do my daily activities in my home. I spend on average around 3 days completely in bed through exhaustion or exacerbation of symptoms. Some weeks more, some less. Last week I spent 4 days basically in bed. Only able to get up and down for bathroom etc.   This is life for many of us, yet we ‘look well’. But no-one realises the constant array of hidden symptoms we deal with that constantly fluctuate, and/or new symptoms that arise. So what would happen with me if I was transferred and unable to get out of bed for work?? On my bad days I cannot even manage to do things for myself, let alone even consider having to deal with an employer. This government is truly clueless about people with conditions like MS, and that scares the life out of me!!    In regards to supplements, pharmaceutical allowance is already incorporated into pension payments. Telephone allowance and utility allowance is a pittance and quite frankly a joke. This should be included in the payment and not separate. Supplements should also be included into the payment. However, there should be a letter detailing and notifying recipients the actual breakdown figures so they know exactly what their payments are broken into.  In regards to incremental steps. It should only apply to new recipients. |
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A person living with MS, especially as it progresses, has what we dub good and bad days. A good day is not like a healthy normal person. Good days are when people may see us when we manage to go to the shop, or catch up on a phone call, or with a friend, or get a few things done at home that a healthy person would normally have done without much thought just in the course of every day activities.   
  
Bad days are generally spent not being able to do much at all except continually having to nap in order to function. Weather also exacerbates our symptoms terribly – a well documented fact! Stress also exacerbates our symptoms and one thing people with MS are advised is to reduce all the major stressors in life that we can. Now the government is placing great stress on people with MS.

This report fails to consider and understand this group of the chronically ill. If they did some actual proper research into the category of incurable progressive unpredictable conditions, they would find that this group has worked and gradually had to go from full-time, to part-time, to sometimes casual and then DSP. It is NOT by choice a ssuggested by Mr Abetz in his appearance on Q & A. It is because of necessity. No-one wants to lose their ability to work or financial freedom but sometimes unfortunately it is taken away without any say… However, we are treated as if this is a choice, it is not! Mr Abetz seems to think forcing someone to work is going to miraculously cure us from our disease…

I am very concerned these issues will not be taken into account. Also, it does not matter how much employer education is out there, people with incurable progressive unpredictable conditions are classed as a liability to any business, and this is something the government knows, yet seems to appear to ignore. So how will the government overcome this issue asthe employer needs to know their employee is going to be at work and most people in the category I am talking about cannot even plan activities for the next day. We can have a wish list and hope their day goes to plan, but have no clue until the day arrives how they will be, and then the day can change depending on weather, stressors and mobility issues which also fluctuate, as spasticity is another common complaint people with MS deal with either daily or intermittently. There are also issues of brain fog and other cognitive issues that fluctuate, bladder and bowel issues, vision, balance, neuropathic pain and many more that some are permanent and others fluctuate, or can come and go without warning at any time, or any day.   
  
This government also needs to recognise that a lot of the people in this category have struggled even when they worked, or if currently working still trying to hold onto employment. Most, especially as the disease progresses, never get a break like normal employees. They tend to have more absence of leave (usually a cause for termination of employment and which also can cause issues from obtaining new employment given generally a person has to give a formal referee from their previous employer) because of their condition. They use their sick leave, and then all their holiday leave and then leave without pay which causes further stress. This is not a good life balance - holidays being spent sick and unable to do anything. People with chronic illness also have very high out of pocket expenses and these are not easily covered even currently on DSP. This is where the NDIS is meant to close the gap to help.

Re-assessments for this category within DSP is a complete waste of time and tax payers money! As people are not going to mysteriously become well, or cured. In fact, this perverse way of thought may and will cause many people to become worse. These conditions are incurable, unpredictable and progressive. These people did not have DSP in their ‘life plan’, far from it. Most struggled to hold onto work and then had no choice in the end but to apply for DSP. This is not what I had planned for my life, nor is it what others had planned for their life!

This government should be looking at what preventative measures it can take in order to ensure in the future that these diseases will not be such a burden on society. The way to do that is to fund more research to find a cure! MS is the most common neurological condition that affects your adults. It attacks people in the prime of their lives. We would prefer a cure and a way to prevent, and hopefully reverse damage so we can have our lives back. I am sure all people on DSP would share this same view about their conditions!

I am concerned for those under 35 on DSP being forced to work for the dole. This could have a detrimental effect on a person with MS as it could exacerbate their condition, and/or cause a new attack which may cause further disease progression and disability.

I would disagree with the comments on page 34, paragraph 4, that people receiving Newstart with partial capacity to work are less likely to end up on DSP when their condition worsens or they develop co-morbidities. I would challenge that comment as I believe there is no real data or evidence that suggests this at all.

I am quite concerned with the criteria of classification of zero% of capacity to work for DSP given we have NO clue what that means – no transparency! There is NO mention of when the actual capacity to work cuts in – again no transparency. Is it 8 hours or less? I have heard government mention 8 hours per week would entail a person being transferred to this Working Age Tiered payment. I would suggest this is absolutely inappropriate as 8 hours a week is hardly being employed or able to work. In essence it is only classed as casual employment. I believe this could actually be detrimental to many people.

What concerns me is the fact that people with MS look well. It seems to be the greater public, and also this government, seem to think to have a disability it needs to be seen. This is simply not true! There are numerous hidden symptoms (some mentioned previously) that come with MS, and also other chronic illnesses. A plethora of symptoms a person deals with day in/ day out that are very trying to live with. No-one asks to have this disease, yet Mr Abetz stated that being on DSP is a ‘lifestyle choice’. I challenge him to spend a day in the life of a person with MS and see if he feels the same…  
  
People with MS, and other incurable progressive autoimmune diseases tend to have their fatigue misinterpreted as a lack of interest, laziness etc., because a person looks well. The public expects to see someone look tired, to be tired as they do not understand fatigue with these conditions. By the time we look tired it means we are in for trouble with symptoms exacerbating and ending up in bed for extended periods of time for most. It is not until you suffer from this type of fatigue that you realise how much energy goes into standing and sitting. That life before MS one just did things without thought because we could. No active thought to it takes a lot of energy to stand because it never impacted. But once you have a condition like this we become very aware of just how much energy tasks that people do every single day without thought take. We actually have to work out ways to conserve our energy, which takes careful planning. If I am going for an outing, I have to rest days before and after. This is life for many of us, yet we look well…  
  
Given this I am gravely concerned about people being re-assessed, especially by people who are not a MS neurologist specialist or treating specialist or doctor as they do not know a patients history. Or being assessed by someone who sits behind a desk with no medical degree or knowledge of conditions they are assessing. I cannot express enough my utter concern of the detrimental damage that will occur by forcing people to work and sanctioning them when they have insidious incurable unpredictable progressive chronic disease or illnesses.

In regards to supplement payments: I am VERY concerned with the fact that if people are moved off DSP they no longer are classed as being on a pension. Now this comes with more added stress, especially financially. This will mean that people lose their state subsidies plus also other concessions because they are no longer classed as a pensioner, and will not have a pension entitlement card. People on DSP already struggle to make ends meet and this is why the NDIS came about. To help address the out of pocket expenses that people with disabilities have. It was to be extra help to close the gap. Yet the government is about to take more away from the most vulnerable in our society. People are not going be able to survive. We will see a rise in suicide and deaths if this reform goes through, I have no doubt about that.   
  
As it is, even with medical appointments, most will not bulk-bill patients. However, some will give a reduced rate for actual pensions. But if one is moved from DSP they will just have a health care card and that will not provide a person with a reduced rate from specialists. It is already to the point many people put off seeing specialists because they charge more than half of what a person receives in a week.

Then add medication expenses and other therapies and the list goes on. Home help as well all costs money. We end up having to stop certain services because we simply cannot afford them, even if at reduced rates because living with a chronic illness is expensive. It would be inhumane to move people with MS off DSP, as it would for others with incurable diseases and permanent disabilities that affect their ability to work.

No-one should be moved, and there needs to be more transparency with this reform as we do not even know what zero capacity to work is. I have heard Liberal politician’s state anyone deemed to be able to work 8 hours will be shifted to this new payment – that is ludicrous!!!

I am very fearful because this proposal has no transparency to it. It attempts to say they will provide different payments to different people – I have to ask myself how on earth is this streamlining within this new payment, more creating an administrative nightmare –yet does not elaborate what the rate of payment will be, or whom will receive more and how much. We have no idea will an older person receive more than a younger person. No idea how single parents will be treated. So how on earth can a person support this proposal when it lacks transparency.  
  
I am concerned that this new attitude from this government toward people with disabilities and/or chronic illness and forcing them work is actually bordering on breaching the Human Rights Australian Framework as it can be perceived as the government is forcing people to work. Especially given progressive sanctions will be placed upon people (no transparency to what these entail) and sanctions for non-compliance (once again no transparency). Also with comments directly from people like Mr Pyne and other Liberal politicians that people must take whatever job, at whatever pay, no matter what their qualifications are etc.

**Your right to freedom from forced work (section 11)**

A person must not be forced to work or be made a slave. A person is a slave when someone else has complete control over them.

People on DSP should not be moved. They need to remain on this pension and be provided with more support. People who can work generally do. However, one of the biggest barriers for most is the fact that jobs tend not to cater for the fluctuating unpredictability of a condition like MS. So how is a person with MS that has progressed to the stage that they can no longer work full-time or even part-time going to find themselves a job for a few hours per week and hold onto it… It is an unrealistic and unjust expectation - a very myopic view.

This review is all about another band aid fix – save money short term while not looking at the long term implications, or big picture of what effect this is going to actually have on people and the community! Looks good on paper but is not practical in the real world!

Deal with the issue of long term unemployed people first and providing them with skills and opportunities to obtain work, and create more jobs for the ones who are already unemployed. Look at providing more assistance to single parents and people on DSP instead of this tyrant, nearly barbaric approach.

In short, people with MS and other incurable chronic progressive illnesses should NOT be moved off DSP nor re-assessed!

### Fair rate structure

**Page 55 to 60** of the Interim Report considers changes that could be considered to rates of payment for different groups. In shaping the future directions for a fairer rate structure the Reference Group would like feedback on:

* How should rates be set, taking into account circumstances such as age, capacity to work, single/couple status, living arrangements and/or parental responsibilities?

| I am concerned with the mention of pay rates and capacity to work. Once again no real transparency which makes it difficult to give adequate feedback.  Is the government suggesting they will pay a lower rate based on whether a person is capable of working ex amount of hours now or in the future in the hope of forcing them into work, as this is what this report infers! If this is the case it is not going to work. It will cause more stress upon families as there just are not enough jobs out there for people. If the government provided enough jobs and truly did something about discrimination in the workplace (just a joke as businesses work behind closed doors to oust people with chronic medical conditions etc., by making their positions untenable and trying to ensure they stay within the realms of the law so as not to be perceived as ‘discriminating’ – fact!), people may be able to hold onto their jobs a little longer before being forced to become medically retired, as that is what it is for people with chronic illnesses. We are forced to retire from work because we are not fit and able commit to the work we did; no longer able to work in order support ourselves because of our illness.  In regards to payments, people’s individual circumstances need to be taken into account like living alone, out of pocket costs for medical health issues etc. I think it is especially important to address those living alone as expenses are just the same as a couple and in many cases more expensive. It also very important that this government does NOT base payments on the NDIS coming into effect (no-one knows whether it will truly be rolled out in full). As the NDIS is meant to be an additional measure to help people with the additional out of pocket expenses associated with their disability, not instead of… This review is going to take money away from people on DSP by transferring to unemployment benefits and then sanction them for not working as that is the crux of what this review is all about. But they also seem to be expecting the NDIS to pick up the slack here, which this is not what the NDIS was designed to do.   I am also extremely concerned about this new payment because the government has currently stated that young people on Newstart will receive 6 months of payment, then 6 months without if they have not found employment whilst at the same time of no It becomes dangerous territory if you begin to cut pay rates based on ability to work, which is what is inferred in this review. We will see an increase in mental health issues, domestic violence, family breakdowns, crime, suicides etc., because of further financial stress. We already know that financial stress adds and sometimes causes these situations to arise.  Current rates for Newstart are not even enough for people to genuinely survive on in this current economic climate. The cost of living is high, especially in capital cities. There actually has been a sharp increase in suicide rates in the UK since the introduction of their new welfare system. Lots of documented cases and it troubles me that this government is modelling and following in the footsteps of a system that is failing in the UK.  t receiving payments meet a certain criteria for looking for work (which also truly has not been defined except number of jobs one must apply for which again is ludicrous as everyone’s situation is different!), or be sanctioned. Currently unemployment is the highest in 12 years – 6.4% - which indicates the drastic shortage of jobs available and this is predicted to get worse. Yet this government is wanting to place unrealistic expectations with non-compliance sanctions for work participation when there simply are not enough jobs. Then adding to this, want to transfer others into this category increasing the number of people looking (being forced) for work in order to receive benefits to keep them alive, as that is basically what is going to transpire.   It seems this review is based on the UK system which is failing. There has been an increase in suicides amongst the disabled groups because of poverty issues associated with cuts to payments. Why on earth would we want to base our system on one that is currently failing there… Should we not be proactive and look for our own solutions instead of looking abroad at countries who are failing in these domains. It becomes a very sad situation if a government becomes only concerned with dollars and cents and not about its people, and that seems to be the UK’s approach..  If this is the case, then I am dead against this all together and once again would raise the issue that this could be a breach of the Human Rights Australian Framework – Your right to Freedom to Work (section 11). |
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| I think this government needs to be reminded that they are paid handsomely by tax payers!! That they also receive for life once they have served a particular time of service, which could be perceived as welfare payments, given that taxpayers are funding this. This payment is around five times or more than that of a pensioner. Why not only receive what someone on a pension receives, given that is all the government thinks a person needs to survive, so why should they be different. Why should these payments be for life? They are not disabled or sick or disadvantaged.  I do not see private enterprise paying their employees superannuation when they leave after a period of time of service, or when they retire. Imagine how much of tax payers money would be saved if this was to cease!  I am also concerned about the mention of parental responsibilities. How and why should a parent be responsible for an adult child! It is unfair that this government is inferringwithin this review about putting more pressure onto families that are already struggling. Having 6 months on and off payments for youth is only going to put more financial pressure on families who cannot afford it. There is already enough evidence that financial stress causes marriage break-downs, family break-downs, suicides and domestic violence.  We are a first world country that has been presented with a welfare reform that is basically taking us back to the third world. It is not a way forward. It is a giant step backward. Once again it appears a band aid solution to a budget problem. We need visionaries in government. One’s who can look at the bigger picture and look at ways to fix the root of problems, not just band-aid effects for budget purposes. |

### Common approach to adjusting payments

**Page 60 to 64** of the Interim Report considers a common approach to adjusting payments to ensure a more coherent social support system over time. In shaping the future directions for a common approach to maintaining adequacy the Reference Group would like feedback on:

* What might be the basis for a common approach to adjusting payments for changes in costs of living and community living standards?

| Once again I am extremely concerned with adjusting of payments. The government has made it clear numerous times in the media now that they are paying too much in welfare and want to reduce it. So I am very concerned the lack of transparency in this review.  I am gravely concerned that we will see a reduction in payments, especially people who are transferred to this new Working Age Tiered Payment structure.  Currently Newstart is not enough money for unemployed people to live on. It is not in line with the cost of living. I am very worried about transferring people with a lot higher needs (especially medical needs), especially those on DSP and Single Parents to the Working Age Tiered Payment that is going to have progressive and non-compliance sanctions which once again we have no clue what these entail… |
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### Support for families with children and young people

**Page 65 to 68** of the Interim Report considers how the payments could be changed to improve support to families with children and young people. In shaping the future directions for support for families with children and young people the Reference Group would like feedback on:

* How can we better support families with the costs of children and young people to ensure they complete their education and transition to work?
* In what circumstances should young people be able to access income support in their own right?

| You cannot force a child to complete their education. This ideal of a kid having to complete year 12 is a load of rubbish. It does not better their chances of employment at all. In fact, it can be detrimental. Especially in the circumstances of apprenticeships as the older they are, the more money it costs an employer to take them on and most employers are discouraged about having to pay higher wags for apprentices. In addition, the older the person, the higher the cost of living for the person and the rates of apprentice wages and may not be enough for the age category in order for them to live.  There are also numerous children who are not academic, and never will be. These children will struggle with year 11 and 12 which then puts so much stress upon them and could lead to a further increase in mental health conditions or teenage suicide rates. We have already seen a rise in the number of children having mental health issues because of HSC demands and now the government wants to put children who are not academic into this kind of environment – ludicrous!   The Labour government had the right idea of setting up trade schools within high schools. This should be something that occurs. We need to support the trades or soon we will see less and less trades and then will be relying more and more upon overseas skilled migrant workers which should not occur. So how about the government spending more money in the education sector and implementing trade schools.  There also needs to be more support in high schools for years 10-12. Currently school does not provide the right pathway to university. Most kids get to university and cannot even write an essay. What they learnt in school compared to what is expected in university academia wise is a huge gap, and university lecturers and tutors are not there to hold their hands. They are there to provide education for their chosen field. So we need to address these issues within school commencing with students in year 10.  The education system needs to be overhauled in regards to numeracy and literacy commencing in infants and primary, and then also for high school years. Get rid of useless areas of curriculum like Shakespeare for instance which serves no purpose to the vast majority of students. Most of the teachers do not even understand Shakespeare yet are expected to teach it. We need to get back to basics and strengthen foundations which will help develop a child’s ability to learn. School needs to be a positive experience, not negative. If we can overhaul the education system and provide students with what they truly need, instead of so many subjects that are of no use in life for most, we may see more students able to successfully complete year 12 and university, and go onto having good careers.   Whereas, currently our education is letting our kids down. It is not a positive environment for those struggling and then they are expected to struggle further to year 12 and pass with things like ‘Life Skills’ etc., which has been a waste of 2 years for a student. It does not help them obtain employment or entry to university etc. All it has done is cause lower self-esteem and possibly dampened their prospective for careers like trades as they then become too old, as apprentice wages are too low for young adults of 18 years of age who then have to complete 3-4 years of an apprenticeship.   However, I cannot envisage any of these more positive ideas ever come to fruition because this government has ripped the guts out of funding for public schools…  A young person should be able to access income support in their own right once they either finish year 10 or 12 depending on their circumstances and family circumstances, and employment opportunities. There also needs to be a safety net here for those who cannot finish year 10 due to disability or other reasons. An example of other reason could be to take up an apprenticeship or TAFE training, or family issues where they may have to become a carer. Therefore, the age of 16 should apply to this category. |
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### Effective rent assistance

**Page 68 to 71** of the Interim Report considers Rent Assistance and suggests a review to determine the appropriate level of assistance and the best mechanism for adjusting assistance levels over time. In shaping the future directions for Rent Assistance the Reference Group would like feedback on:

* How could Rent Assistance be better targeted to meet the needs of people in public or private rental housing?

| Rent assistance should be the same as private or public housing. In fact, people in private housing need more assistance.   However, that there needs to be something in place by the government where rents are capped. That owner/investors can only charge up to a particular amount based on the current economic climate and area, as currently they rate of rent is absolutely ridiculous and young people and families who struggle financially will never be able to afford their own homes as a large portion of the wage/salary goes toward rent and basically paying someone else’s mortgage. So something needs to change in this area in order to help encourage people to be able to save in order to purchase their own properties in the future.   Also the government needs to look also at ways to allow people to purchase current housing commission homes. However, these homes need to be suitable as many have not been upkept by the government and are basically falling down around people. This is another area that needs to be addressed. |
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### Rewards for work and targeting assistance to need

**Page 72 to 78** of the Interim Report considers changes to means testing for improved targeting to need and better integration of the administration of the tax and transfers systems to improve incentives to work. In shaping the future directions for rewards for work and targeting assistance to need the Reference Group would like feedback on:

* How should means testing be designed to allow an appropriate reward for work?
* At what income should income support cease?
* What would be a simpler, more consistent approach to means testing income and assets?

| Currently, ???  In regards to asset testing, the current criteria is out of date and does not reflect the current economic climate. Most houses these days are somewhere between $500,000-$1,000,000 for an average home, so asset testing needs to be increased to reflect around $1,000,000 for the home. Current amount for bonds, shares, money in bank is also way too low. These need to increase without it affecting a person’s payments.  The current structure of working credits is an absolute joke and does not help people to work. In fact, it can cost a person a lot more to work. There needs to be a higher threshold of what a person earns before any reduction of payment rates is applied. It should be done on a sliding scale as well. This will be more encouraging for people as they won’t see themselves worse off. |
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## Pillar Two: Strengthening individual and family capability

Reforms are needed to improve lifetime wellbeing by equipping people with skills for employment and increasing their self-reliance. To strengthen individual and family capability changes are proposed in the areas of mutual obligation, early intervention, education and training, improving individual and family functioning and evaluating outcomes.

### Mutual obligation

**Page 80 to 85** of the Interim Report considers more tailored and broadening of mutual obligation and the role of income management. In shaping the future directions for mutual obligation the Reference Group would like feedback on:

* How should participation requirements be better matched to individual circumstances?
* How can carers be better supported to maintain labour market attachment and access employment?
* What is the best way of ensuring that people on income support meet their obligations?
* In what circumstances should income management be applied?

| By leaving people on DSP on their payments, and Single Parents on their payments so these groups are addressed separately as their needs are very different to general unemployed.  Most carers end up in a position where they had to give up their need jobs because there is no flexibility and needed for them to continue working. Plus the needs to the person become great that they need to be there. So I am very concerned about carers being forced to work, as there just are not enough flexible suitable jobs out there for people, and with unemployment rates so high, this makes it harder.  This government is so out of touch with reality when it comes to disabilities and carers. You simply cannot put the same expectations on these groups. They need more support. Instead this reform is going to place further pressure upon them…  I disagree with income management completely. What right has the government got to decide how a person’s money is going to be allocated in order to live, where or what they can eat etc. Once again I feel this impeaches on being inhumane. There needs to be more education and resources where alcohol or drugs are a problem, as income management is not going to solve the problem and may cause people to result to measures of crime which then places increased risk in our community. |
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### Early intervention

**Page 85 to 88** of the Interim Report considers risked based analysis to target early intervention and investment and targeting policies and programmes to children at risk. In shaping the future directions for early intervention the Reference Group would like feedback on:

* How can programmes similar to the New Zealand investment model be adapted and implemented in Australia?
* How can the social support system better deliver early intervention for children at risk?

| *Not enough time to address this one.* |
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### Education and Training

**Page 89 to 90** of the Interim Report considers the need for a stronger focus on foundation skills in both schools and vocational education and training, and on transitions from school to work. In shaping the future directions for education and training the Reference Group would like feedback on:

* What can be done to improve access to literacy, numeracy and job relevant training for young people at risk of unemployment?
* How can early intervention and prevention programmes more effectively improve skills for young people?
* How can a focus on ‘earn or learn’ for young Australians be enhanced?

| Firstly, the most important part when it comes to numeracy and literacy skills is to ensure our teachers are of high quality and possess the right skills. At present we are seeing more and more teachers who are unable to spell. So how are these teachers meant to teach our children? We need to see entry exams for teachers for numeracy and literacy skills and the level needs to be set high. At present basically anyone can get into teach. If they cannot pass the tests, and still would like to teach, then there needs to be pathways for them to undertake to increase their skills so they can obtain entry.   We also need to see exams reintroduced into teaching degrees. Currently it appears all assessment based and computer generated assignments or essays. We need to see written exams to ensure they use their literacy skills correctly as well as have their numeracy skills tested. This alongside of assessment based tasks and classroom assessed tasks will help ensure we have excellent teachers for the future. If we do not fix this side, we will be continually flogging a dead horse as how are students meant to increase their skills when some of their teachers do not possess good skills.  As mentioned previously in another section (pages 65-68), we need to close the gap on academic expectations between senior high school years and university. Students need to be more university prepared. Currently year 12 finish their school year early. Why not consider using the rest of the school year as participation in school with university preparation classes.   There needs to be more focus during years 10-12 for areas like essay writing but there also needs to be an opportunity to conduct classes after HSC purely for academic writing skills for preparation for university entry for those who need this. That way classes could be conducted for the whole day purely on foundations for university focusing each week on a different style of academic essay writing.   Also classes on how to research correctly and different styles of referencing as this is also an area that most young university students struggle with, and some never master it because they have not been given the tools and/or skills to know how to. Sadly most students think that google and using any website is adequate for a reference in academic essays…   Once again though it highlights the need for more funding into public schools instead of being taken away. If you want to fix this employment issues, then ensuring we have top notch public schools and high quality teachers, is and should be a number one priority!! Yet sadly this government does not seem to think this is the case. They want outcomes, but not prepared to put the money where it is needed to make the changes to achieve the outcomes for long term. |
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### Improving individual and family functioning

**Page 90 to 93** of the Interim Report considers cost effective approaches that support employment outcomes by improving family functioning and the provision of services especially to people with mental health conditions to assist them to stabilise their lives and engage in education, work and social activities. In shaping the future directions for improving individual and family functioning, the Reference Group would like feedback on:

* How can services enhance family functioning to improve employment outcomes?
* How can services be improved to achieve employment and social participation for people with complex needs?

| *NOT ENOUGH TIME TO ADDRESS THIS* |
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### Evaluating outcomes

**Page 93** of the Interim Report considers improved monitoring and evaluation of programmes aimed at increasing individual and family capability to focus on whether outcomes are being achieved for the most disadvantaged. In shaping the future directions for evaluating outcomes the Reference Group would like feedback on:

* How can government funding of programmes developing individual and family capabilities be more effectively evaluated to determine outcomes?

| *NOT ENOUGH TIME TO ADDRESS THIS* |
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## Pillar Three: Engaging with employers

Employers play a key role in improving outcomes for people on income support by providing jobs. Reforms are needed to ensure that the social support system effectively engages with employers and has an employment focus. These reforms include making jobs available, improving pathways to employment and supporting employers.

### Employment focus – making jobs available

**Page 95 to 100** of the Interim Report considers what initiatives result in businesses employing more disadvantaged job seekers. In shaping the future directions for making jobs available the Reference Group would like feedback on:

* How can business-led covenants be developed to generate employment for people with disability and mental health conditions?
* How can successful demand-led employment initiatives be replicated, such as those of social enterprises?

| Unfortunately I have not had enough time and not well enough to address this section, and would have liked to. There needs to be a lot of work done within local communities and government to ensure there are very flexible jobs where people with disabilities and mental health conditions. Sadly there are not have enough jobs locally for people in this category. We also need to be careful that people are not taken advantage of in this category because of their condition and work for wages that make them truly the working poor. |
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### Improving pathways to employment

**Page 101 to 107** of the Interim Report considers the different pathways to employment for disadvantaged job seekers such as vocational education and training and mental health support models. In shaping the future directions for improving pathways to employment the Reference Group would like feedback on:

* How can transition pathways for disadvantaged job seekers, including young people, be enhanced?
* How can vocational education and training into real jobs be better targeted?
* How can approaches like Individual Placement and Support that combine vocational rehabilitation and personal support for people with mental health conditions be adapted and expanded?

| *not enough tiime to address this but refer to other sections where i discuss trade schools in high schools, as well as work experience in the community – which is totally different to this ide of forced green army which will not give people work skills to obtain employment!* |
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### Supporting employers

**Page 108 to 110** of the Interim Report considers what can be done to support employers employ more people that are on income support including better job matching, wage subsidies and less red tape. In shaping the future directions for supporting employers the Reference Group would like feedback on:

* How can an employment focus be embedded across all employment and support services?
* How can the job services system be improved to enhance job matching and effective assessment of income support recipients?
* How can the administrative burden on employers and job service providers be reduced?

| *NOT ENOUGH TIME TO ADDRESS.* |
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## Pillar Four: Building community capacity

Vibrant communities create employment and social participation for individuals, families and groups. Investments by government, business and civil society play an important role in strengthening communities. Also, access to technology and community resilience helps communities build capacity. Building community capacity is an effective force for positive change, especially for disadvantaged communities.

### Role of civil society

**Page 112 to 116** of the Interim Report considers the role of civil society in building community capacity. In shaping the future directions for the role of civil society the Reference Group would like feedback on:

* How can the expertise and resources of corporates and philanthropic investors drive innovative solutions for disadvantaged communities?
* How can the Community Business Partnership be leveraged to increase the rate of philanthropic giving of individuals and corporates?
* How can disadvantaged job seekers be encouraged to participate in their community to improve their employment outcomes?

| There are many aspects to this part that trouble me.  Firstly, I do believe that volunteer work is good. I actually think that people on DSP who are not able to work regular types of hours because of their fluctuating symptoms and circumstances should be able to do volunteer work (if able to and want to) because it generally is very flexible – a person offer the time they feel they can work, and also then they can. So great flexibility which paid work does not offer – and not have this volunteer work impact on their payments or be classed as a capacity to work.  This in turn would help people to feel they are a part of the community, and be able to still have a social aspect whilst also contributing. It makes them feel they still are a person of worth, without having demanding expectations on them that they cannot commit to because of their condition. I think this new proposal will actually deter people from considering volunteering through fear it would be considered they are capable of work, when they are actually not. There is a huge difference of working one or two hours here or there compared to several hours every week or day.  I also think that volunteer work can lead to developing skills like communication and other skills which may lead to paid work for others who are able to work. It may also help a person to be able to determine what field of work they are suited to which may lead them into study for that area, and employment in that field in the future.  Given this, we need to see more flexible opportunities, not just in charities, but also in companies and other businesses where people can opt for job experience type volunteer work without being taken advantage of or sanctions for those on the current Newstart. This could have a win/win type of effect as an employer could use this to their advantage in more hands on deck, and the volunteer gains experience. However, there would need to be some sort of safety measure in place that this type of program did not stop employers actually employing staff or making staff redundant. Maybe they could offer a position of two in various departments one day a week so as to they are additional help for the position and/or rotate volunteers around. There has to be a way this could be utilised without volunteers being taken advantage of (if they are looking to hopefully gain work) or current staff being affected. It certainly would be something to consider.  Local councils could also offer volunteer positions which would enable people who are able to offer an hour here or there to do things like reading or numeracy programs with disadvantaged school kids held in local council libraries, or other council premises. Conversational programmes for people who are new immigrants and want to practice English etc. This would help a new immigrant to learn skills and assimilate into our community, whilst also allowing someone, who maybe is not able to work and feel isolated because of this, to feel like a valued member of our society. This would be something that people on DSP who actually cannot undertake regular work may find satisfying and make them feel like a valued member of the community. But this should be voluntarily, not forced and no sanctions.  I actually saw a video the other day about a new program being trialled in America hooking young kids up wanting to practice their English skills with people from an aged care facility via Skype – wonderful idea! As a lot of people in aged care facilities do not always have family, and/or family that visit them regularly. It is also a great idea for bridging the gap with age and also cultures.  Local councils or local business groups could also look at running skill workshops where they have work they needs to be undertaken and the volunteers would have guidance to gain the skills required to complete these jobs. Once again without sanctions on their payments or as an assessment for capacity for work as these would be very flexible conditions but may help people find purpose and/or something that they may be able to do in the future depending on their conditions.   There could be programmes like garden design, horticulture, aged care etc., where people are not doing a course per se, but are gaining some experience in these fields to see if this is something they enjoy. If you can find an area, especially for long term unemployed, that interests them and they gain enjoyment from that, then they will be more likely to pursue this. However, if they are forced to work in jobs they do not like, or are not suitedto, this will only create resentment and or could have some negative implications on the community. Long termed unemployed need to be addressed differently, especially from disadvantaged backgrounds. They need skills and the Green Army is not going to give these people skills to obtain work unless they find they love weeding and gardening and want to pursue something like Horticulture. |
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| One of the biggest issues faced by people on welfare, especially in regional or disadvantaged areas, is lack of experience. Most jobs require experience and how is someone going to get experience if they cannotobtain a job.  Also an area this current government is forgetting is that job satisfaction is an important element to success and also physical and mental health in the future. So we need to provide opportunities for people to gain some experience in various fields to see what they are good at, and where their interests lay. |

### Role of government

**Page 116 to 120** of the Interim Report considers the role of government in building community capacity. In shaping the future directions for the role of government the Reference Group would like feedback on:

* How can community capacity building initiatives be evaluated to ensure they achieve desired outcomes?
* How can the income management model be developed to build community capacity?

| One of our main issues with employment and the young is lack of jobs along with lack of on-job experience. All jobs these days want experience, so this becomes quite distressing to young school leavers, or college or university graduates as how are they to gain experience if no-one will give them a chance. I think the government needs to work with business groups in this regard to stop this expectation that young graduates have experience as that is unrealistic. They need to give young graduates a fair go. This expectation is what causes many young ones to lose confidence. It is not providing them opportunities to demonstrate the skills they have learned through their studies. More than anything, it will cause a negative impact as they need to continue with their skills to build upon these. The longer a person, especially someone who has studied in a field for a few years, is not able to apply these skills, they could begin to lose certain aspects of them…   Maybe again we could see a system where some companies allow people some hands on work experience. This is something that needs to be introduced into the college and university side as when we look at trades these people tend to be able to find work more readily because they have had real work experience during their training. So maybe it is time where for college and university courses to consider pairing up with businesses and actually allowing some work experience, maybe a block during holiday sessions. This would help both employer and these students. It would also possibly help employers identify potential employees.  The government should consider discussing this type of arrangement with business groups. Maybe businesses and companies that do this receive some form of rebate or tax concession as an incentive.   I absolutely disagree with this income management. This is NOT a solution. It only creates more problems and also a lot of resentment. It is not good for any community. How dare a third party tell someone what they can and cannot spend their money on. How can a third party, who does not know the individual, know what their needs are as to where this money is to be spent. This is an act of tyranny. The government needs to provide more access to jobs and training for these areas not have the attitude that dictating how money is spent is going to solve a problem because it will not.  They need to work with local businesses and local communities. In aboriginal communities they need to look at support and education for families as a whole. If the parents are not educated, they may not realise the importance of their child being educated. So the government needs to look at ways of educating families in these areas, not placing harsh sanctions and dictating how they can spend their money.  Government needs to stop with band aid type solutions. It needs to address the root of the cause, not just treat the stem. You want to close the gap, then look at the root of the problem and work on ways to solve that. Then we may begin to see a closing of the gap. |
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### Role of local business

**Page 121 to 123** of the Interim Report considers the role of local business in building community capacity. In shaping the future directions for the role of local business the Reference Group would like feedback on:

* How can communities generate opportunities for micro business to drive employment outcomes?
* How can mutuals and co-operatives assist in improving the outcomes for disadvantaged communities?

| Micro businesses in local areas could offer a form of volunteer work opportunities in order for people to gain some experience in different positions. Allowing unemployed people to try out a particular industry in a sense to see whether this is an area of interest. This would help micro businesses as well as volunteers. They could look at different types of programs where they could have someone helping in the office side, or could be manual labour side etc.   If more opportunities are made available for people to taste test different jobs of their choice, that when they find an area of interest, they will be more inclined to pursue this. It is like anything in life, if we enjoy something we are going to want to continue with it and prosper from it. If we are not enjoying it, and especially if there are sanctions placed upon people, it does not make them want to continue. In fact, could have a rather negative impact on them or others.  We need to encourage by providing opportunities, not discourage through harsh penalties.   The government needs to keep building on its ideas for generating opportunities for remote regional areas. |
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### Access to technology

**Page 124 to 125** of the Interim Report considers access to affordable technology and its role in building community capacity. In shaping the future directions for access to technology the Reference Group would like feedback on:

* How can disadvantaged job seekers’ access to information and communication technology be improved?

| Access to technology is important. However, we also must remember that when people are uneducated this is going to be even more difficult as if they do not have basic literacy and numeracy skills, then access to technology for means of applying for jobs is useless.  For a start, we need decent internet access and speed and this copper network is not going to deliver this. It is a third world solution for a first world country! So this needs to be addressed first.  Maybe the government should consider looking at ways to help finance internet cafes within remote regional areas that could be run my local members of the community. The local people running these cafes could also run free courses to teach members of the community how to use a computer and how to use the internet with grants from the government. These cafes could offer free access for purposes of job seeking or online courses, but paid service for other uses on the internet.  This in turn could actually create more jobs for the persons delivering these online courses. They could be run via Skype providing people in remote communities (working aged people and older members) the opportunity to learn literacy and numeracy through online courses where they have someone online (via Skype) to help them. This could be a very good way to address educating people in remote areas. Other courses could then be offered by means of online services. This would also provide people who have mobility issues to maybe also be able to become employed and work from home delivering these services with the governments help.  Governments also should work with local communities to provide libraries in remote communities. Maybe this could somehow been combined with the internet cafe side. A place where people can obtain access to books of interest and for education purposes. Provide stimuli for people to provoke thoughts of aspiration and opportunity within their community and elsewhere. |
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### Community Resilience

**Page 125 to 126**of the Interim Report considers how community resilience can play a role in helping disadvantaged communities. In shaping the future directions for community resilience the Reference Group would like feedback on:

* What strategies help build community resilience, particularly in disadvantaged communities?
* How can innovative community models create incentives for self-sufficiency and employment?

| One of the biggest issues that has led to large disadvantaged communities is that governments in the past have lumped public housing together in whole communities. Basically segregated them. This is partly the root of the problem in regards to the long term unemployed and the continuation of this through generations.  The government needs to restructure the way it handles public housing. They need to demolish these large public housing estates, an example Claymore NSW and rebuild. The government should be looking at purchasing new homes built in various housing estates, and established suburban and city areas. Maybe onehouse or unit in each block.  This would help separate a lot of issues that disadvantaged families are faced with by being lumped together. It won’t fix all aspects but it will help people. They would have better access to schools and other services which tend to be lacking in these large housing commission estates. They would not be living in depressing style of housing, which are not up-kept by government, as seen in some of these areas. It will also take away the negative stigma which a lot of families face living in housing commission areas.   The area one lives, unfortunately, can also have a negative impact on a person obtaining a job and also ones experience in education. So by dispersing public housing into suburban and city areas, as opposed to creating large communities of public housing, would be a very positive move for the future. It is ludicrous to actually think we have whole suburbs that are solely public housing. I think that it is disgrace that Australian citizens in public housing are treated this way. So how can that be a positive thing?!  If you want people to prosper they need opportunity, and sadly in these large housing commission estates they do not have the opportunities that others do, plus are faced with the stigma of where they live. Some may not be bothered by this, but others would be. |
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