# 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; a tiered 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?

| I agree that the system is complex and can be more cost efficient if it is simplified. The government needs to consider a few issues. Firstly, if young people and those with a disability are expected to earn or learn then many in Australia will have to leave home to do this, has the accommodation crises that will arise from this in university and tafe centres been considered? Secondly, young people and their parents have to be able to afford to do this otherwise it wont happen. The cost of living for parents of youth who get no government assistance is increased. This should be taken into account as the tax paid to the support welfare now falling onto the parents of those who are not able to earn and those who choose to learn. The cost of living away from home is much greater than the benefits paid to those eligible to receive them and education costs are set to soar if Christopher Pyne gets to de-regulate funding.  We live in Newcastle NSW and there are some jobs as well as plenty of training facilities here but the prospects for my children to gain and keep a job are compromised because the youth unemployment rate is 36% as of March this year. [Http://www.theherald.com.au/story/2156164/hunter-youth-unemployment-hits-326/](http://www.theherald.com.au/story/2156164/hunter-youth-unemployment-hits-326/)  These figures will increase when you put people with a disability able to work for more than 15 hours a week into the mix and that is very worrying. Kids are competing with older more experienced people, 427 visa holders and back-packers for jobs that just aren’t there.  The NDIS does not effect disability payments and is designed to replace the work of state government departments like adhc while giving choice and control to the individual on what therapists and services they use. Clients were never charged for these services so it makes no sense and is unfair to reduce their pensions because they get a package from NDIS.  The fruit picking jobs that Senator Eric Abetz talks about are not advertised on seek or other mainstream employment sites. They are actually very hard to find unless you go to a back-packer Australia site. So these employers need to advertise more widely if they want Australians to seek these jobs.  The DSP should not change until you have programs in place that have changed the attitude of employers to people with a disability. The proposed changes seem to be rewarding employers financially for taking someone off DSP while reducing payments to those who have the disability. This is skewed reasoning. Without a Disability Discrimination Commissioner with lived experience of a disability there is no-one who truly understands the issues these people face to advocate for them.  I have a 21 year old who has a disability; he is smart and trained in Cert 111 Events. He has struggled to be interviewed for the hundreds of jobs he has applied for in many fields since he was 15. This is despite the supported wage system. As part of WHS laws disability has to be declared on application forms. There are so many people applying for each job that it is easy for an employer to site other reasons besides disability for not granting an interview.  My son, like many others, is not entitled to a package from NDIS because he can see therapists in the Health Department so using the NDIS as a means of extra support for the disabled is not realistic as some wont receive it but they still may not be able to drive themselves to their health appointments and job interviews. If they have a package from NDIS they will no longer receive mobility allowance. Disability never goes away, and those without a disability cannot understand the difficulties faced by those who have one. By removing the pension as the safety net for these people you are treating them like everyone else who hasn’t got a job and they are not like everyone else. My son is one example of the complexities of the situation and there are many more out there.  You also need to consider young people who have a progressive disability like MS for example, they may be able to work full-time or specific number of hours now but in the future their capacity might change, reducing their ability, they also have episodes of MS that may affect their work capacity but are not long term. |
| --- |

### 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?

| People’s lives are not simple so a simple system is ridiculous. For example a person living in a share house may have their circumstances change and they may have to suddenly take single accommodation just like a couple who may separate. if you change the single rate of pensions then you are compelling people to share accommodation which then reduces their capability of finding work. They are limited in where they can live and therefore their ability to move to an area of higher employment is governed by the share properties they can find. if people with autism and other neurological conditions that make it hard for them to deal with living with others are forced into this then that is clear discrimination.  The report makes an assumption that the benefit currently is a disincentive for couples to reunite if the partner is on a lower income because the single parent would loose out. This is ridiculous as you will find a plethora of evidence that shows the majority of women and children in this category have left their partner for good reasons and it is ludicrous to look at saving money based on such an assumption.  My children are young adults living at home and they do not cost me less than when they were younger. They cost more. High school costs at public schools are now $400 per year for the subjects my daughter is doing. When she was in primary school they were $50 per year and voluntary. She is bigger, eats more, her clothes cost more, she is up later and uses more electricity and she pays more for public transport. When she leaves school this year, she will be 18 and able to vote, her school costs go down but she is set to get nothing to support her because of what we earn so there will be training costs or job search costs to replace the school costs. |
| --- |

### 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?

| As rents rise and access to affordable housing continues to be in crises, payments should be adjusted to meet the needs of recipients. If the government wants to save money by reducing welfare payments, it needs to spend money on housing and job creation and soon. So far this government has done much to reduce employment in this country while allowing employers to take in foreign workers at reduced wage costs. This makes it harder for the unemployed to get jobs not easier. |
| --- |

### 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?

| Young people should be entitled to income support when they turn 18. They are then able to vote, drink, make decisions without their parent’s consent and marry. It is totally demeaning to expect them to live off their parents after that age. I have an 18 year old and own most of my home, my partner and i both work. In the case that she leaves home to find work e.g. goes to Sydney, we have to pay for her accommodation, furniture, transport, food and groceries until she is able to get a job. You can’t get a job if you are out of area because you have to be able to get to interview quickly and be ready to start ASAP. Her accommodation alone in a capital city will cost at least $170 per week, one quarter of my husband’s income and far more than she is costing us now without taking into account her other living away from home costs.  Living in Newcastle we are not far from a capital city but if you live in a regional centre or rural town, you have very little hope of getting a job or undertaking training unless you relocate first. |
| --- |

### 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?

| If public housing costs were re-directed to rent assistance in the private market there would be less housing available. It also pays landlords to make housing available to the marginalised and rents just go up. There is already a crisis. My work has made me aware of a single mother in public housing who is waiting for a more appropriate house to keep her 5 year old, who has a disability, safe from the road. She runs, climbs out windows that haven’t been fixed. She can’t use the back yard because it floods and tree branches fall on windy days. This parent has been waiting a year, so the child is effectively locked up to keep her safe.  A few young men were killed due to street violence and we have laws changed and tv campaigns on “one punch”. That’s admirable but one woman dies a week in Australia due to domestic violence. It is important that the government recognises the lack of alternative housing as one of the main causes behind this and prioritises this group for affordable housing. |
| --- |

### 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?

| Means testing should take into account a families responsibility to children if they are unemployed and or training. This cost is real and affects their real income. It would be better to keep people able to fund a mortgage and eventually own their own home so government doesn’t have to provide rental assistance in the future. So buying a home is not an asset until it is owned. If mortgage payments are compromised by paying for your children to find a job or train for one there is a real risk that people will have to sell their home.  Income support should cease for everyone when the basic wage is achieved. Simple.  A person trying to save to relocate to work or train should not be penalised to do so, that would be a disincentive. |
| --- |

## 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?

| Income management should only be applied when a real need is identified like child protection or substance dependency. This is how change for the long-term welfare recipient is achieved. Family and community services in NSW are easily able to provide the database to federal government. It can be identified who is working toward change and who is at risk of loosing their children. Why they are at risk and what changes they need to make to keep their children.  Welfare recipients who are substance dependent are not going to get a job or train until their dependency is addressed. You can’t just cut off their supply and expect you won’t increase crime, create anger and resentment or expect someone to employ them. Programs need to be available to them to reduce, manage and eliminate their dependency and their welfare payment can be linked to them participating in the program and working towards change. **Maslow’s Hierarchy Of Needs** told us this years ago. If you do this you will also break the welfare cycle as children in that family are able to see that change is possible.  There are recipients who were in domestic violence situations and have escaped so they get to manage their income better in order to protect their children. This should be recognised and they should be rewarded by not having government undermine their efforts.  It should not be assumed that young people looking for a job or training cannot manage their own income or are not entitled to recreation activities. If you eliminate their participation in these activities you will create despondency and depression further reducing their ability to work/study and increasing a need for sickness benefits to be paid. |
| --- |

### 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?

| The 2007 Wood Enquiry in its recommendations told us how to address early intervention. The Brighter Futures program was developed to prevent families from escalating to child protection( CP) levels. Now, because of lack of funding to case management in government departments, Brighter Futures is looking after CP families and there is no early intervention. Bring back these programs and fund ngo’s to manage them, they do it better and they pay their case managers much less to do it.  Don’t look at just one model from one perspective; look at the British Colombia model. The link below will tell you more.  Read the work of Dr.Tim Moore, from the Murdoch Institute and he will give you a road map, based on real evidence and research for how to do this. [Http://www.rch.org.au/uploadedfiles/Main/Content/ccch/CCCH\_Place-based\_initiatives\_report.pdf](http://www.rch.org.au/uploadedFiles/Main/Content/ccch/CCCH_Place-based_initiatives_report.pdf) |
| --- |

### 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?

| Bring back the full Gonski. If you want to improve the outcomes for future generations the key is in providing education to those who are most marginalised. Then you will see a reduction in the future welfare budget. I can see that parents who send their children to private schools want their share of their education tax dollar. But they are making a choice. If every education tax dollar was spent on government schools there would be less need for parents to move their children (religion aside).  Christopher Pyne is wrong when he says it is not all about money but about making teachers smarter. I have worked in public education in many marginalised communities and you don’t get more dedicated and resourceful teachers than the ones battling working with children who are disadvantaged. It is easy to teach kids who are supported at home in say, hunter’s hill, Sydney, where the P&C can raise tens of thousands of dollars per year. It is not so easy to teach children who come to school without breakfast.  The education system prepares our children for life. This is not the same need in every community and their needs to be better funding and partnerships in marginalised communities to help children develop the resilience and skills to rise above the welfare cycle they see at home and as part of their future. Not everyone will be a solicitor or doctor when they leave school so schools need to address more than just academic success; they need to reflect the needs of their cohorts for future success.  Forget the focus on earn or learn, it wont work without first addressing the reasons why people are unable to do this. Work for the dole will not work to enhance people’s capacity. |
| --- |

### 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?

| See above for Dr. Tim Moore’s work. |
| --- |

### 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?

| Only service providers can determine if outcomes are being met and when they are successful, those services have their funding reduced or it ceases. This is a long-term goal and when change for the better occurs it means these programs are needed so don’t de-fund them, keep them going.  Support for change should never be funded to the private sector. It is immoral for anyone to profit from it as it is the tax payer who should profit as they are the ones funding it in the first place. The profit will come in a reduced welfare budget. NGO’s and government educational institutions are the only services that should be funded for this purpose.  Listen to program providers, if they say more money is needed to target overcoming disadvantage then it is. Ngo’s are more believable than for-profit organisations. |
| --- |

## 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?

| As above, business will take the money stripped back from non-profit programs and they will make the profit that is saved from the disadvantaged community. This is not rocket science. If government invests today in the disadvantaged, rather than the advantaged they will reap the benefit of breaking the welfare cycle for economic growth tomorrow.  Australia does not have the current level of philanthropic activity you see in America. There are many reasons for this but it cannot be expected that business will take up the role of government to protect the vulnerable just because they are stripped of their safety net. You would need to have many years of further disadvantage where there is no housing, higher crime rates, lower wages and few jobs before they step up to change the situation. That is. Unless government supplies them with the income to do this and then it is not philanthropic it is just government paying the rich to take on a task that could be rectified quicker for the years ahead by government initiative. |
| --- |

### 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?

| It should not be made the responsibility of the disabled or those with mental health issues to educate employers on their responsibility to engage them. By taking funding off them and funding education to employers on what they should be doing does just that. It should be a condition of the supported wage system that the employer seek training and pay for it themselves.  Relocation allowances are a brilliant idea but what happens if the person is still unable to find work once they have relocated? And what is it that prevented them from doing so? This may evidence the need for job creation in the remote areas, training for those to create their own jobs would be the obvious solution. Job creation has been successful for many who have worked in the arts but these are the courses that have lost funding from state governments and now are either too expensive to get into are not even able to run because institutions cannot get the student numbers they need to justify the cost of running them. |
| --- |

### 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?

| Job services are right when they discuss red tape. The government needs to look at the long term for funding and success. Change won’t come overnight and targets can be determined to get value for money in the short-term without addressing the real need to develop the change needed for the prospective parties. When you try to evaluate a program purely based on numerical data in a three year funding period you are not looking at real stories. Some courses can take three years, the person enrols and is no longer looking for work, three years later they finish the course and then join the unemployed data again if they don’t get a job immediately out of the course.  Outcomes need to be based on the results the services achieve and they also need to be based on how those results were achieved and how long it took. If you take contracts off services because they failed to meet targets within a time-frame you have to ask if the service was at fault or was the target unrealistic.  Supported wages are fine for some members of society but for the disabled you will not know if that is the only reason they were given the job and what happens when it runs out???  I also believe that many people only want the chance to prove themselves in the job market but employers have the pick of the crop and that is who they choose. There is a lot to be said about targets being set in the job market. Woman, indigenous races, the disabled and CALD communities have joined the workforce and contributed greatly to economic growth since the 1960’s. This would not have occurred had it not for these employment targets being set. |
| --- |

## 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?

| Australia does not have the current level of philanthropic activity you see in America. There are many reasons for this but it cannot be expected that business will take up the role of government to protect the vulnerable just because they are stripped of their safety net. You would need to have many years of further disadvantage where there is no housing, higher crime rates, lower wages and few jobs before they step up to change the situation. That is. Unless government supplies them with the income to do this and then it is not philanthropic it is just government paying the rich to take on a task that could be rectified quicker for the years ahead by government initiative. |
| --- |

### 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?

| The income management model will not work and is not recognising that individuals have rights. I have commented on this above. The government is divesting itself of the role it has taken in providing health, education, transport, utilities etc. While becoming a nanny to the disadvantaged. This does not build capacity. People need to take responsibility for their own resource management or they will never know how to do it.  Community initiatives have been discussed above for employment services and child protection issues. The answers are there. |
| --- |

### 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?

| Link placement and traineeships to mirco-business. The business gets someone to work for them who is studying for work in that field, they will bring current knowledge and research to the business and the employer can employ at reduced pay scales. Trainees need to be able to live while doing this so they may need their wage subsidised but their knowledge and capacity grows so they may no longer be a cost to the tax payer when they have finished their course, they have industry experience and can use that to create their own successful business.  Mutuals and Co-operatives are a great way to build capacity where people are able to see the benefit to their own community. I’m not sure how government can support the creation of more of these and support them but I’m sure the organisations can advise on this. |
| --- |

### 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?

| Expand the work ventures project until it is available to all who identify the need. |
| --- |

### 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?

| Read Dr Tim Moore for more on building community resilience and innovative community models, it is all there. It starts with today’s children. In 2007 when the labour government was elected the wood enquiry recommendations were undertaken. Those five year olds are now entering high school. They will be ready to enter the community and look for jobs in another seven years. Change now will eventuate in change then.  The disadvantaged do not need to be managed in punitive ways to reduce spending, they need support to make the changes necessary to manage their own lives without tax payer spending. The answers are out there but not one answer is in the proposed budget. |
| --- |