**Amended Copy**

**WELFARE REFORM**

**Essential areas of welfare funding**

Welfare of any society should has five areas of priority

* Assistance for severely disabled
* Assistance for short term unemployed and family crisis
* Medical assistance for the needy within these groups
* Aged who are no longer able to work
* Education and training

The key focus of funds should be in these five areas. Apart from education and training, all other areas are as a result of situations beyond the control of the individual. Education and training should be for working-age unemployed. Subsidies for this group should not exceed 3 months, because by then some form of education and training should be in place. ‘Tough love’ is required for this group. When the USA changed their system to focus on education and training for this group, it was predicted there would be people living on the streets, starving children, anarchy. It didn’t happen, faced with those outcomes the unemployed working-age people took what was offered, with impressive results in quality of life. Currently, all five of the deserving groups are being robbed of substantial funding, by people with negative situations of their own making. They deserve access to education and training, but they don’t deserve to be kept by taxpayers who do have a work ethic, they should accept responsibility, or go without.

If able-bodied working-age adults in long term unemployment have complaints they do not have to attend training, they can go to charities, the original providers of welfare. If the government is actually paying them money they are in effect substitute employers, if they don’t want to obey the rules of ‘employment’ they don’t have to, but they don’t get paid – it is an adult choice to work, or not to work. If these recipients continue to act like children, totally devoid of any sense of responsibility – charities are in place and should be assisted, in providing temporary housing, clothing and food. Governments should stop being ‘nanny states’ for anyone not genuinely deserving it. The elderly, the physically sick and disabled, the short term unemployed and those with temporarily family crises are the people for whom welfare was introduced, are all suffering disadvantage because of the exploitation by this group.

The generational poor (2-3 generations raised on welfare) are growing up with an inappropriate sense of entitlement, moulded by government free handouts. They are working-age, but addicted to welfare, without guilt or conscience, this group is rorting the system. Governments have had to cut back on essential services, nursing, hospital beds, teaching and police, to meet the cost of this group, which includes single mothers. The recent Qld flooding disaster meant the government had to cut back on these essential services to raise an amount of money which, coincidently, matched the annual amount spent on restoring government subsidised housing wrecked by the welfare recipients living in them.

Ruby Payne, a professional educator since 1971 and now writer and consultant, explains the difference and significance of ‘generational poverty’ compared with middle class. Her book *A Framework for Understanding Poverty1* defines the factors that create this class difference. Her background is based on the American educational system, where education is far more valued. It is worrying to realise they are the same problems we are experiencing in Australia, where the lower socio-economic groups do not value education to the same degree, making it a much harder policy to sell.

Our welfare system is far more generous, but giving money away, with little, or no, accountability, is as disempowering as having none. It has moulded a welfare underclass with very entrenched values that are significantly different to working middle-class. All classes have ‘hidden rules.’ Those that define the ‘comfort zone’ of poverty are that the noise levels are high (the TV is always on and everyone tends to talk at once), the most important information is non-verbal and one of the main values of an individual to the group is an ability to entertain and amuse. Direct payments of cash, large or small, will never assist people from this zone to move to the middle working class.

**The long term welfare underclass**

Australian welfare has fallen into the same trap as the UK system. England has an entrenched class system dating back through history, something which the new colonies, USA and Australia, did not inherit, to any great degree. Caring for the disadvantaged, which was once the role of voluntary parish workers and the church, moved into the control of the state, initially by a Liberal party representative, in the form of the young Winston Churchill and Lloyd George, in the 20th century. In the late twentieth century, primarily to make the Labour government more electable in UK, party politics and self-interest took control, and the welfare-state has been virtually derailed. An even greater divide between the uneducated poor and the working middle class has been created. Following UK’s system has been disastrous for Australia.

The guaranteed reliability of the welfare ‘safety net of benefits,’ for doing nothing, apart from costing the government megabucks, is disabling not enabling. We have to recreate a work ethic. Giving money to create a voting majority is moving Australia’s egalitarian society down the socially destructive path of the British underclass; the class system of the ‘haves’ and ‘have nots.’

The welfare industry and the media have to stop seeing welfare recipients as the ‘victims.’ The Australian taxpayer is the hapless victim, of the long term working-age unemployed. Taxpayers should be seeing positive outcomes for the money poured into this bottomless pit. They are not. The children of this heavily subsidised group are not growing up well mannered, educated and with middle-class values. Instead, billions of welfare dollars are creating children with some of the worst speech patterns, promiscuous, often extremely low self-esteem, argumentative and who find it easier to steal than earn a living. Often addicted to alcohol and drugs we have a growing number of angry, corrupt young people that are becoming a danger on the streets they trawl, day and night. A disgrace to any society, particularly wealthy societies like Australia.

When I was studying Human Services and Social Science I discovered Peter Saunders’ book, *Australia’s welfare habit and how to kick it (2004),* shunned by Left Wing radicals. He tells how America recognised their ‘welfare system was broken’ and, in the words of President Clinton, ‘it was teaching the wrong values, rewards the wrong choices, hurts those that it was meant to help … Real welfare requires work, imposes time limits, cracks down on deadbeat parents by enforcing child support, provides child care.’

The USA Congress bill, passed in 1996, was, in the words of President Clinton, ‘aimed to abolish welfare as we know it.’ And that is exactly what it did. USA had realised following the UK ‘welfare-state’ system, was not working and focused on education and training to develop a work ethic. Tossing money at the unemployed never has. Saunders told of America’s transformation (at a time when the country was experiencing good economic health) from a country where the number of people on welfare, after rising for more than three decades, fell by 60% in five years. People who used to be on welfare ended up in paid employment and felt happier and more satisfied as a result. Child poverty rates dropped to their lowest level for more than thirty years, as a result of this turnaround.

This should have shaken Australia out of its complacency, it did not. Saunders made the point that most of our ‘social policy intellectuals’ insisted there was nothing to be learned from what Americans had done. He explains that, like rising crime rates and rising levels of personal taxation, generations of ‘policy experts’ have grown up thinking increasing numbers of working-age people on welfare is a ‘normal and an irreversible feature of contemporary life’.

Saunders draws our attention to the fact that forty years ago, only 3% of working-age Australians depended on welfare payments as their main source of income. In 2004 it was 16%. There used to be twenty two workers to support each person on welfare, forty years later it was five. If workers were paying less tax, because of substantially reduced welfare payments, there would be more incentive to work.

***Moving forward suggestions***

* *Huge savings on welfare payments in USA were diverted into far more positive uses, which included a substantial increase in child care funding and the provision of one-to-one counselling for people having difficulty finding work. This is certainly a need, in turning around the psychology of people, generally with no self-esteem with absolutely no knowledge of middle-class values, on which our working world is based. Single parents certainly need to access childcare—and their children are usually the infants in the most need of professionally trained child carers. Infants from this group are becoming our most emotionally damaged young children, with psychological problems in numbers unheard of in earlier times.*
* *To meet costs recent measures that continue to feed this underclass mentality should be axed. They will be as abused and as socially destructive as the $5000 baby ‘cash lotto.’ We are still reeling from the emotional damage caused by children having children, which this ill thought-out measure generated. The ‘Relocation to take up a job’ measure of providing between $3000 and $6000 for moving costs, is so open to exploitation by the generational poor it is horrifying. It is a measure introduced by people of middle-class backgrounds, who are assessing the welfare underclass by their own values, people who pack their valued articles with care and get professionals to move them. People, I suspect, who have little connection with street wise welfare recipients. They have very little good furniture, apart from their plasma TV’s, even their refrigerators are usually about third- hand, they don’t value material things, because they have not worked for them. There must be built-in checks, cash should only be for the amounts of written quotes and confirmed with receipts. Any discrepancies should be deducted from subsequent subsidies.*
* *We should be trying to teach these people the organisational and management skill of the taxpayers that are supporting them, not giving them highly inflated cash gifts for doing what they should be doing anyway, if they had an iota of work ethic. I know from experience what these welfare recipients will do, because of the rural area I live in, now that I have retired back to my home town. It is just outside of city limits, with no regular public transport, so it has, sadly, become feral welfare heaven! They will get friends with utes and a tow bar to move them, for a crate of beer and petrol money, with a barbecue at the end. They may even leave their partner in the cheap country rental assisted house, work for a couple of weeks over the minimum required time, then hurt their backs, load up the utes with the old second hand furniture and return to the country and their welfare friends. They do it all the time – this group is not dumb, they are funny, generous, but are the gypsies of the modern world; ethics are not a strong point. One unemployed woman was telling a schoolteacher friend of mine how to slip in shopping malls to get insurance payouts; she had received $10,000, from a large supermarket in a town north of Adelaide. She was so excited about being able to pass on her knowledge, which would be hilariously funny, if it wasn’t so sad that we have a welfare system and a society creating such a complete lack of basic morality. They have exceptional survival skills, they were the groups that were setting up sausage sizzles, when the working class were going into emotional melt down after hurricane Tracy, in 1974.*
* *Taxpayer’s funds should not be so blatantly wasted by providing large amounts of cash to people who have no idea how to use it effectively. It is much better invested in training them how budget and save for useful things. It is short sighted to expect people who are alien to middle-class values to be successful in just crossing over to a class in which they feel diminished and inferior. Teach them to swim before tossing them to the sharks.*
* *The Job Commitment Bonus, which will provide a $2500 payment to eligible job seekers aged 18 to 30, who have been unemployed for 12 months or more, if they get a job and remain off welfare for a continuous 12 months is again burning taxpayers money. To add even further insult to the taxpayers, who are paying these cash gifts to able-bodied people, a further $4000 is to be paid if they remain in a job and do not receive the welfare benefits for a continuous 24 months period. A welfare ‘couple’ I know, who live in a rather nice beach shack, with rental assistance, at our local beach, with eleven children, who have effectively milked the system for decades will have their unemployed boys lining up. Four boys who put in two years work before they can go back to swimming, surfing and fishing could have scored $26,000 (tax free) off hard working taxpayers.*
* *Relatively high unemployment benefits, and other social assistance, undermine the economic incentives to take on a low paid job. As in the case of single parenting, where being unemployed gets a recipient more out of remaining among the ranks of the unemployed than from working full time, the continuing large numbers of working age living of social assistance, will remain.*
* *Should we consider adopting the Nordic practice where bonuses could go into a working insurance/trust fund, rather like Superannuation that is available for life? If they lose, or give up, their job a week, or a month, after the one year period, which some will, that money could be used in lieu of welfare benefits, until they get another placement, which in effect means they are not getting a double dip. Self-sufficiency has become an alien word to our welfare dependent but it is unfair to force the taxpayers, the deserving, to constantly enable the undeserving, who now don’t even have to get out of bed to get their money, because it is sent to them.*
* *To increase the incentives for young unemployed to look for work, they are considering specific income tax exemptions that could be granted temporarily for young people at work. This would mean they could actually be getting increased wages, above the levels of unemployment benefits, which is a reason many refuse to take low paid jobs. Another consideration is that the level of unemployment benefits is scaled down depending on how serious and active they are in searching for some kind of meaningful activity be it job, education or training.*
* *Nordic countries are making it an aim that public authorities, who use private contractors, must ensure a certain number of young unemployed people are employed while doing the contract work for that public authority. Maybe this method could be become a more general condition for a private contract with a public authority in all Australian states?*
* *These people have a choice to work, educate or train themselves. If they choose none of these options, Centrelink should have printed business cards giving the address for charities where they can find food and temporary sleeping accommodation. Governments do need to provide funding to those charities that can provide meals, temporary housing and clothing. Buying welfare votes has proved a cost too high.*

**The psychology of the welfare-state underclass**

Australia, like UK, has fallen into the trap of giving their uneducated and the untrained the ‘dole.’ If we are going to act like a ‘nanny state,’ first rule don’t give pocket money to children unless they have done chores to earn it. That is the reason well parented children grow up with better money management skills, and it is the reason our welfare ‘generational poor’ (Payne, 1998), who have been given money for doing nothing, financially can’t manage their way out of a paper bag.

The ‘hidden rules’ of middle class are values learned from birth in middle-class homes, and from schools where the majority of children are from middle class backgrounds. They are values totally alien to the impoverished created by welfare. It is upper class arrogance to ignore this major problem dividing the ‘haves’ from the ‘have nots.’ Would it really cost our government education systems so very much to give a little more of the private college values to the poor, who did not choose to be born into poverty? Elocution, improved speech patterns, manners, table manners …

I have known of teachers, who attended top private schools and passed with honours in their teaching degrees, being rejected by primary schools in lower socio-economic areas, simply because Left Wing radicals in the State Government Education Department felt they would not be suitable, because of their educational background. This insane reverse snobbery has a Leninist ring about it, ‘Give me a child until he is five and he will be mine forever,’ which indicates control and dominance, rather than the recognition of how the impact of early environment moulds the future adult, acknowledged by St Francis Xavier’s in his famous quotation, ‘Give me a child until he is seven and I will give you the man,’— psychologically light years ahead of his time.

Do our governments and government-funded schools still covertly cling to this ethos – keep the masses uneducated, dependent, unsophisticated and unrefined and we have their vote. Government and private school education in Australia is becoming the big divide between the upper working class and the underclass.

***Moving forward suggestions***

* *The generational poor need social skills before they need maths, chemistry or physics. This underclass is filling our welfare queues, not our science and literary world, or even our successful trade and business areas—and our Labor party ensure its survival by pandering to this group.* *Why should the poor not have training for better speech and voice control, good manners, and cultured, rather than bogan, behaviour? We have many ill-bred kids coming out of state schools who are an appalling example of this education system*

**Poverty is a state of mind that money does not cure**

Dalrymple, a pen-name for a British psychiatrist, has described the British underclass in his book of essays, *Life at the bottom.* It is a book that should make every Australian politician, and all people involved in welfare recognise that welfare has to stop being a political football based on self-interest; it has to stop being a tool for the Labor vote. The actual case studies in his essay titled, *What is poverty (p134),* paints a chilling picture of the ‘generational poor’ (2-3 generations on welfare), which is the path we have begun to travel. As he points out, this group is not poor, when compared to the standards that have prevailed throughout human history, nor is it politically oppressed. He concludes economic determinism (the belief that all events are caused by things that happened before them and that people have no real ability to make choices, or control what happens), is not responsible for the vicious cycle of poverty to which the underclass cling. Dalrymple argues the welfare state, while not the total cause of the rise of the underclass, certainly made it possible, if not inevitable. And he uncovers the dishonesty and self-deception, which is so prevalent in many of this class of working-age unemployed. He recognises the very dominating factor of denial, which drives these people. He explains that they know what they are doing is basically wrong, but they have recognised that the behaviour has certain advantages, both psychological and social, so they keep up the pretence of unawareness. It is about survival, this group is streetwise, they have no middle class rules or values, so it is dog-eat-dog survival, they will outsmart, or con, the educated, the ethical and the trusting. The vulnerable are the life-blood of people without conscience.

Robert D Hare, PhD, developed one of the world’s most widely used tools for assessing psychopathy. Leading researchers, in this field, recognise by age sixteen children are virtually past the point of rehabilitation. In his book, *Without Conscience*, he describes psychopathic personas, as individuals who lack conscience and empathy, who consistently see themselves as victims. Our long-term welfare recipients have been encouraged to feel they have every right to be supported, to feel absolutely no guilt about living off other hard-working people’s money, which is paid in the form of higher and higher taxes. And they always see themselves as the victims. Our taxes are actually moulding ‘white-collar psychopaths,’ although ‘blue-collar’ may be more appropriate for this class.

 When welfare benefits received are seen as a right, it is the decay of manners, morality, conscience and empathy. Young people of this welfare-state are demanding, rude, lack gratitude to people, even doctors and nurses, who are trying to help. They see everything as ‘their imperial right.’ Doctors in casualty sections, in hospitals in lower socio economic areas, are witness to this all the time. They are often sworn at, by patients angry with the world, with very few showing they are grateful for what has been done to help them. I have seen a kind, elderly gentleman hold a door open, at a shopping area in a northern town in South Australian, for a teenager with a child on her hip and shopping bag on the other, only to be on the receiving end of the most contemptuous and spiteful comment, ‘Who do you think you are old man! I can open a f^#!\*>g door!’

Dalrymple asks the question, ‘Why should the British have become such total and shameless vulgarians in a matter of three or four decades?’ Our citizens are beginning to ask the same questions of the underclass that is rising in our current ‘welfare-state’ population.

It is the children, who were unable to evade the negative outcomes of welfare poverty, who are suffering; the hordes of illegitimate, unloved or battered babies, who are basically the ‘income earners’ for the poorly educated welfare addicts. Tragically, society is beginning to see these emotionally damaged young children, who have grown up to be aggressive teens and adults, prowling popular streets at night, drunk, drugged and violent. Hitting back, at a middle class society that ignored and continues to ignore their plight.

Of the 21 countries assessed at the best places to live, by the United Nations Development Program (UNDP), compiled using 2007 data on GDP per capita, education, and life expectancy, Australia was placed second, after Norway, UK was twenty first.

Both Dalrymple and Payne have identified that long-term poverty is not caused by economics, but by a person’s dysfunctional set of values. Australia has an egalitarian society that is under threat of becoming a class system like that of the UK. By following the welfare-state policy of UK we have a large and growing number dependent on welfare that do not value education. Throwing money at the disadvantaged through welfare benefits is not the answer.

**Welfare has created ‘generational poverty’**

Payne has defined two forms of poverty, ‘situational poverty’, which is poverty caused by circumstances such as the death of a breadwinner, job loss, prolonged illness or divorce. It is usually for a shorter term – the group the Australian welfare system should be supporting. ‘Generational poverty’ is defined as being in poverty for two generations, or longer – the underclass that our welfare system has created. Short-term ‘situational poor’ from the working middle-class or the wealthier upper echelon, usually have the ability to return to these levels, because they are the social norms of their youth. They are familiar with the hidden rules, which exist in middle-class and wealth. As Payne explains these rules are the unspoken understandings that cue people that another individual does, or does not, fit into a particular socio-economic group.

Statistics show that poverty-prone people who have won lotteries, have within two years, on average, lost everything, with little to show for it. Suddenly moved out of their poverty ‘comfort zone’ the generational poor do not have the emotional resources that provide the stamina to withstand difficult and uncomfortable social situations. Education is a huge factor, but their speech patterns, standards of dress and poor eating habits also set them apart. Most lack even basic etiquette, they often have no idea how to use cutlery, or even how to drink from a wine glass instead of a bottle or a can, this combined with lower self-esteem, makes them feel like outsiders. Hence, they choose to stay in the world, we see as impoverished, because they do not know how to fit into a middle-class world. Too often, they return to old habits and lifetime patterns because it is where they feel comfortable. Women will return to violent partners because they are more comfortable with ‘the devil they know…’

Politicians and well-meaning social service groups judge the ‘generational poor’ by their own standards, thinking that if they distribute lumps of money to this group they will be fine. Payne explains that while adequate funding is important, it does not explain the differences in the success with which individuals leave poverty, nor the reasons that many stay in poverty. The ability to leave poverty is not dependent on finance; it is more dependent on other resources, to which the working middle-class have access. Schools and businesses operate from middle-class norms, and use the ‘hidden rules’ of middle class. The hidden rules are things middle-class take for granted. We had parents who were sitting beside us, showing us how to eat correctly, how to use cutlery properly, to recognise a dessertspoon from soup spoon, and how to hold a glass. The biggest markers of people from poorer backgrounds are the fact many do not know how to eat at a dinner table.

Feeling ‘out of place’ is a mind-set of the young that can remain, creating huge psychological problems in affluent societies, where there is a large disparity between the rich and poorer levels of those societies. We have an inadequate education system, which does not focus on teaching middle-class values to generational poor kids. It is creating angry kids, who lash out at societal levels, to which they will never have access, because of their impoverished circumstances.

Some years ago I read, in an English daily paper where, as an experiment, a group of kids from poorer areas of London were placed in intensive ‘finishing school’ type training, for their last couple of years of secondary school. It raised their standards and future work potential across the board. They breezed into university positions and gained jobs far above their peers from the lower socio economic group they had left. Even students moving on to trade positions, which are more suited to those with dominant right-brain hemisphere, need social skills when talking to future customers.

The more creative, and less inhibited, right brain hemisphere, which controls visual and spatial information (Moir & Jessel, p39), is largely Ignored as insignificant in our modern education system—as ‘left handers’ were in earlier less knowledgeable times. Left brain ‘three R’ hemisphere, which our current education system concentrates on, loses many clever people whom, I suspect, are filling our generational poor groups. An education system based solely on the left brain skills that governs verbal ability, logical, and sequential thought processes, is fine for most females, bankers, accountants, economists, mathematician and lawyers but wipes out about half of our high IQ’s.

***Moving forward suggestions***

* *Educators, particularly females, should do far more research to ensure, as a society, we are not trying to force ‘square pegs into round holes.’ If this concept is the same as the left handed/right handed issue, which caused considerable psychological damage to children for generations, we must work much harder to ensure the right hemisphere that controls the left hand if encouraged and adequately exercised.*
* *This area needs a whole lot more research, as it could have implications in the early school drop-out rate of the welfare group. Even the simple test in Moir and Jessel’s book, Brainsex (p.50), reveals interesting variations. Some of the most successful, creative and artistic men in the world were school dropouts—and curiously many were labelled ‘dyslexic.’ With an education system, largely dominated by females, who tend to be left brain dominant, are we losing many of our talented males from state government schools? Is this just a repeat of the old school days when authoritarians tried to make lefthanders right handed, with similar tragic results? A surprising number of our world’s worst criminals have MENSA IQ’s, but have ended up in prison rather than research. Perhaps that reveals the worst case scenario of trying to mould sensitive, creative and uninhibited into logical, organised and inhibited.*
* *We need much more research and revised testing procedures that do not ignore brain hemisphere strengths and weaknesses. Indigenous cultures that have relied on spatial skills to survive for generations may flounder in education systems developed for children heading for university. Interestingly a lot of entertainers and actors also have IQ’s in the 130’s, so much greater focus on recognising the dominant hemisphere and working with it, rather than against it, may avoid drop outs and the stigma attached to that. Anne Moir is a geneticist but left wing feminists tried to get her book banned. To suggest there are brain difference between men and women is to offend the impenetrable wall of ‘political correctness’ that hides a multitude of sins.*
* *We need specific classes that teach life skills similar to the ‘finishing schools’ the wealthy frequently used overseas. It is ironic, and a sad fact of modern life, that the group that least need this form of schooling, which focuses on teaching social skills and cultural norms, are the only ones that can afford it. Educators in the United States have started SEL programs, teaching ‘social and emotional learning’ (Goleman, 1995). Now many districts and even entire states make SEL a curriculum requirement. Students are expected to attain a certain level of competence in math and language, but they are also expected to master these essential skills for living. In Illinois, SEL training has been established in every grade from kindergarten through to the last year of high school, something that should become a requirement in Australia in government schools.*

**Generational Poor Lack Middle-class Support Systems**

Schools have to analyse the ‘resources’ a student brings with them. Something, which may appear to be a workable suggestion from a middle-class point of view, may be impossible for a child from an impoverished background. Students need to be taught the hidden rules of middle class, not in denigration of their own cultural backgrounds, or belief systems, but to build confidence in various situations as they arise, and which are outside of their social levels.

The English class system was based on the idea people should ‘know their place!’ Moving to Australia, with its egalitarian culture, where anyone could succeed, where people were able to earn good money, own their own homes and land, should have been a great success. Initially it was, but what has crept in is the British welfare-state mentality, expecting the government to house them, educate them and to look after their health.

Support systems, which the upper levels have as a resource and take for granted, are something the poor do not have. The working levels know how to get children into good schools, know where to go to get help with the mountains of paper work the middle-class has to deal with, from taxation, to enrolments, to job applications, because they had parents that did it before them. Internet savvy people are generally not from the poorer groups.

***Moving forward suggestions***

* *Welfare money must be provided for greater numbers of teachers specialising in ‘life skills’ teaching for the children from poor home situations. It is impossible to teach these children in large open space class situations. Payne explains that in order to move successfully from one social class to the next, it is essential to have a partner, or a one-to-one mentor, from that higher socio-economic level, to act as a role model and to teach the hidden rules. Welfare cannot teach welfare. They cannot assist their own to move away from, and be comfortable in, the next social level. Those who have received mentoring from individuals of a higher class level and have moved to higher education, are in the best position to pass these skills on to the ‘lost children’ of our modern generation.*

**Children Leaving School without Values of the Employable Middle Class**

Across Australia, particularly in government-run public schools, it is getting harder and harder for teachers to conduct schooling as they have done in the past. With spiralling numbers of impoverished and welfare funded children coming from single parent homes, and from families living permanently on fortnightly welfare cheques, the students who formerly brought middle-class culture with them to government schools, are decreasing. Hence, the largest demographic group prevails, and we have kids leaving government schools who have never learned the choices and values of the employable middle class. Private schools have more focus on elocution, debating and public speaking, and the grooming of their students for future careers and professions. If they are boarders, students get the added bonus of basic etiquette as part of their personal development. In church schools, there is more emphasis on emotional development, or emotional intelligence, abbreviated as EQ or EI, the qualities of morality, empathy, respect and conscience, which are the foundation of a humane society and were the core of religious values.

A major step in moving from poverty to middle and wealthier levels is language. Language generally has five registers (Payne, p42). Three are essential and the lack of these registers separate the poor from the wealthy, more than any other aspect of their lives. They are Formal, the standard sentence syntax and word choice of work and school (has complete sentences and specific word choice), Consultative, the formal register when used in conversation. A speech pattern that is a little less direct than the formal register and Casual, the language between friends characterised by a 400 to 800 word vocabulary

Research has found that the majority of poor students do not have access to the ‘formal register’ at home, and in fact cannot use this form of speech. School tests are always in formal register and, to get a well-paid job, fluency in this register is expected. A job interview will always fail if the applicant is not familiar with this essential language skill. Ability to use formal register is one of the ‘hidden rules’ of the middle class.

When generational poor students, who have no knowledge of sentence structure and syntax, converse in the casual register with it’s extremely limited vocabulary, most of the meaning comes from non-verbal gestures and sound effects, the ‘ums and errs’ and nervous word repetitions. When they are asked to communicate in writing, and unable to use their non-verbal assists, they are completely overwhelmed. Children who, in their home life, have no access to this level of formal communication, which is direct and to the point, will fall back on the casual register when at school. This results in students meandering in ever increasing verbal circles, or going off at a tangent as they work through the topic, much to the frustration of teachers and other listeners. Writing is particularly difficult because they cannot meet the standard organisational pattern of getting to the point.

The same pattern occurs in the parent-teacher conversations, causing misunderstandings from both sides. Teachers, who naturally use the formal or consultative approach, get straight to the point; impoverished parents, without this ability, need to ‘beat around the bush’ first. As Payne points out, misunderstandings occur when teachers cut to the point, because the poorly educated parent tends to view that as rude and uncaring.

***Moving forward suggestions***

* *Funding for speech therapists in state schools and smaller classes, specifically for expanding speech skills and vocabulary are vital, for a society where even middle class children are moving away from reading. Creativity, which can be shut down in larger classes, adding to the low self-esteem of the generational poor, can be encouraged by story writing***.**

**Generational poor do not know the value of money**

Generational poor do not know the value of money, if they have worked, it was in work that never paid them enough to enable them to buy property, housing or new furniture, so they do not have the same sense of value for such things. They do not know how to deal with bank loans, mortgage repayments – on the other hand, credit cards are easy, just put them into a hole in the wall, on welfare paydays, and money comes out.

Things given by a faceless bureaucracy to welfare-addicted people is now so ingrained, it is seen as their right. They do not have the same form of attachment to property, so will sell off things to meet daily food costs, bills or gambling debts. Payne makes the point that in poverty money is used for entertainment and relationships, the idea of using money for security is found only in the middle and wealthier classes. Yet another hidden rule.

I have known people from exceptionally poor backgrounds, from the Irish and UK underclass, who have gone on to achieve successful careers through trades, who would feed $4000 down the pokies a week. Some running up massive loans from unsavoury characters (‘sharks’ on bikes, who know how to leave bruises only under the ‘white-collars), who lose virtually everything but the clothes they stand up in— because they never learned, in early life, basic savings and budgeting. They actually ignore window faced envelopes, or throw them out without looking at them. They wait for the face to face confrontation with the debt collector, and then they pawn something. The underclass ‘comfort zone’ is a concept most middle class don’t understand. Third generation poverty does not require, or value capital assets, in the same way as those raised in middle class environments. Money does not remove them from their ‘comfort zone,’ only intensive early education will build self-esteem and give them some hope of a better life.

**The generational poor have no social guilt**

Generational poor, who lack management and organisational skills, wreck places because they have no ‘social guilt’, and they know the welfare system, will replace it at no cost to them. They are very good at ‘milking’ the system, as they have never really learned there are consequences for their bad actions. That is a management skill, which is a non-existent resource in their world. Good parenting recognises that children must learn from an early age that they must work for pocket money, yet we have a government that gives money to recipients with no such requirement. A ‘white collar psychopath’ is a person who lacks conscience and empathy. Long-term welfare recipients, content to live off hard working taxpayers, are blue-collar psychopaths moulded by our disempowering welfare system.

We have annual multi-million dollar repair bills that governments have to pay for renovations to Housing Trust homes, which welfare recipients, who have never paid a cent in tax, have trashed. Yet we have state governments that are forced to reduce numbers of police, nursing and teaching staff from the government payroll, after freakish ‘inland tsunami’ flooding, or other environmental crises, require them to assist taxpayers whose homes have been destroyed through no fault of their own. People doing valuable work, yet because of the unethical generational poor creaming the welfare benefits, these people have to lose their jobs.

Combined with increased psychological problems and often lower IQ’s, caused by uneducated parents ‘dumbing down’ their kids (they are not born dumb), this impoverished group lack order and organisation, and their homes are generally unkempt and cluttered. Devices for organisation such as files and folders, filing cabinets and bookcases, are non-existent.

**EQ as essential as IQ**

Emotional intelligence (EQ), the personal qualities of conscience and empathy that our civilisation is based on, are not absorbed by osmosis from thin air; they are not virtues innate in the infants to which mothers give birth. Lacking the ability to rein in emotional impulse, to read another’s innermost feelings, or to handle relationships smoothly corrodes relationships and are toxic to society in general. These qualities have to be taught. Children from higher levels of social interaction and influence can absorb these from a larger pool of role models, a resource that is more restricted in ‘fatherless’ poverty. As we are now in the third and fourth generation of ‘generational poverty,’ created by our welfare system, the parents have absolutely no access to these resources. Many had originally come from impoverished circumstances in Great Britain and Ireland, historically, as convicts in the eastern states, then in more recent times the *‘Ten Pound Poms.’*

**Religions and parents – once responsible for developing EQ**

The overlooked factor in the modern, narrow world of atheism is the absolute necessity of the development of emotional intelligence in young children. While IQ was, and continues to be, developed by formal education establishments, EQ was basically the domain of religious instruction, stable family homes and appropriate parenting. We now live with the results of the collapse of these institutions. Atheists, in their rush to drop the God factor, ignored the fact that religion was developed by wise earth-born men, at the start of civilisation, essentially to make humans more humane; to turn murderous tribal groups into peaceful communities. A factor, unfortunately, many religions have also forgotten.

Daniel Goleman’s book *Emotional Intelligence* provides ground-breaking brain and behavioural research on this subject and redefines what it means to be smart. People of high IQ often flounder in social situations, if they lack EQ, which includes self-awareness, self-discipline and empathy. Almost every day we hear reports of the disintegration of civility and safety, and mean-spirited behaviour. Emotions out of control. Surging rage where kids have been half-orphaned from birth, or robbed of one of the two people who make up their lives, through acrimonious marital breakdowns. Despair caused by the awful loneliness of latchkey kids, where TV’s act as the babysitter, the crushing emotional pain of children abandoned, too early, in the ‘foster’ care of strangers, at child care institutions, away from the family home. Young children forced to live in an adult 9-5 work world almost from birth. Goleman makes the point that today’s children spend more time alone than ever before in human history, staring at a video monitor.

The spreading ‘emotional malaise’ is obvious from the jump in the number of young people suffering from depression and other psychological disorders. Mental problems, virtually never seen in children prior to the mid twentieth century, are a sad indication of the huge numbers of our children who have been have been short-changed in the ‘oxytocin department’ of innocent joy and happiness, the absolute right of a child in its first decade of life.

The accumulation of uncomfortable moments drives lower socio-economic groups back to their comfort zone. It is something that divides the two groups, the poorer would rather be a big fish in the pond of the generational poor, than floundering in an ocean surrounded by the middle class ‘hidden rules’, which are as ominous to them as sharks.

**Alcohol consumption and sexual assaults by children on children**

Of even greater concern is that children misbehaving badly and totally lacking in basic good manners and discipline, go on to other antisocial behaviours. Currently Australia has one third of its children drinking alcohol, between the ages of 12 and 17, who are turning up to school ‘hung-over,’ particularly after weekends. Sexual activity in young children is on the increase, even sex gangs as young as six have been reported. The young boys were giving lollies to other children in exchange for sexual behaviour. It is obvious these young boys have themselves, been groomed in the same manner. ‘Serial step-parenting’ amongst single parents is the prime instigator of horrific crimes against young children.

**Teachers responsible for developing IQ are not trained to develop EQ**

Unfortunately, it is now the role of teaching staff in academic institutions to act as substitute parents for children from the welfare group. Not something most signed up for - they wanted to help kids learn, not be their substitute parents. Generational poor are failing to teach even the basics of formal speech and social interaction. Hence, the burden of teaching EQ as well as academic intelligence (IQ) has fallen on teachers who have no specialised training in this field.

EQ is of far greater need to children growing up without adequate parenting, as the lack of it is the root cause of many of the failings of our families and our society.

***Moving forward suggestions***

* *The development of emotional intelligence (EQ) is a vital requirement for all underclass and impoverished citizens. Compulsory education in the form of SEL classes, as referred to earlier, should also be available for the parents to attend with their offending children, by law if necessary, because we know bad children have learned bad behaviour from their parents. Children should have rights and if it is impossible to get amicable cooperation from the parents, statutes have to be passed, to bring inept parents (who are the real offenders) to classes; we need to get statutes passed. Children in these cases are far more important than parents.*

**Juvenile delinquents raising juvenile delinquents**

Some of our worst parents are coming out of our state government schools; we have to stop children raising children, juvenile delinquents raising juvenile delinquents. Single parenting significantly increases the risk of early pregnancies. Well-intentioned but unqualified counsellors are out of their depth in this spiralling problem of the generational poor. Single parenting in the welfare underclasses has put social development back decades, their children are three-quarters of the juvenile crime rate, and we have higher levels of suicide and depression from this group. Psychological disorders, especially in sons, such as Attention Deficit Disorder and even Autism, are higher in this rather small group, which make up about a quarter of our population.

Widows and divorcees are not, and should not be, included in this more promiscuous group of unmarried mothers—they have their own specific set of childhood problems, but with better outcomes, with the exception of acrimonious divorce, which generally places children in an even worse position, emotionally, than that of single mothers.

Perhaps the most difficult concept, for middle-class to get their head around, is the fact that single mothers from this group now believe it is their absolute right to expect the taxpayers to support them and their children. Children raising children is child abuse in two forms. They cannot recognise the devastation of generational poverty on a child’s mental health, because it is their world. With inadequate counselling, they are not prepared to have the babies adopted out when, in fact, many of these children are having far worse outcomes being raised by biological parents, than the adopted children of previous generations, the so-called ‘stolen generation’ of both white and Aboriginal babies. The happy adopted children the media never talks about, several of whom were my friends. Children that had loving parents and step siblings who loved them, who went to top colleges, and went on to professions and careers they would never have had, in a welfare world. Children who had access to the ‘middle class hidden rules’— and played better tennis than me because they had access to private tennis courts. The statistic that feminists and single parents, in denial, are not interested in following up. It is a difficult data to collect, because the voices of adoption failure are louder, and more powerful.

Our society is now seeing the end-result of generations of poor parenting – homeless children, teens threatening people on our streets at night, bullying in our schools. An underclass raised by parents who are removed from the world of the working middle class and wealth. Our government schools are witnessing some of the worst behaviour from students in documented history.

Research is showing we may have to offer a second apology for children being left with single immature, uneducated and irresponsible biological parents. Dr Jeremy Sammut’s powerful policy monograph, *Do* *Not Damage and Disturb: On Child Protection Failures and the Pressure on Out of Home Care in Australia* and his Issue Analysis, *The Fraught Politics of Saying Sorry for Forced Adoption: Implications for Child Protection Policy in Australia* reveal how the new policy of leaving children with biological parents, who may be totally inadequate, is creating much greater problems for babies.

***Moving forward suggestions***

* *Government schools need access to psychologists specialising in early childhood issues.*
* *Inappropriate and inadequate parenting should be discouraged, not encouraged, by the continual supply of welfare benefits for every child, as it is in the current welfare debacle. It has encouraged big families for those who can least afford them. Responsible, working parents, whose taxes support the welfare group, tend to keep their family numbers small, limiting the numbers to what they can afford. The children of the generational poor, who have no parental skills, no concept of responsibility, or sense of financial management, continue to fill our juvenile courts, jails and our morgues, as drug overdoses and suicides.*
* *Child-raising is a responsibility, not a right. Babies should be entitled to the best chance at life. Half orphaned, half a life—political correctness is emotionally damaging our boys. If internalised pain had a voice we would be deafened by the screams. It would be far more responsible to reduce benefits with each successive child, cutting out at the third child, as Singapore has done. It would stop the least responsible from breeding excessive numbers, while parents, who have the means to support their own children, could choose to have more, but without government assistance, until they are older and require support for higher education.*
* *Counselling is required for girls at risk, by professionals who can give unbiased advice regarding adoption, and other precautions. To paint the real picture of the huge disempowerment single parenting creates, a life sentence often spent alone or, as some of the most weak and vulnerable of our society, girls can become the prey of the more psychopathic males in our society. Casual partners have created some of the most horrific situations for the fatherless infants, including death. Explaining the problems that single parenting creates when the child becomes a teen and, as often as not, hates the situation in which his, or her, mother has placed them in and ultimately takes it out on others.*

 **Inappropriate Parenting**

Middle class are taught to say please, thank you, excuse me and sorry, because we have parents who said please, thank you, excuse me and sorry. We had respect for our elders because our elders had respect for us. In generational poverty, adults are less emotionally reserved and they say exactly what they think. As parents they do not have conflict resolution skills, hence they tend to settle issues with verbal or physical assaults. As they are far less articulate, verbal responses are filled with harsh, abusive profanities and vulgar language towards their children. This behaviour damages a child’s respect for older generations and reduces their self-esteem. They are often uncomfortable placed in areas outside of their comfort zone.

**Moving forward suggestions**

* *Money does not ease the way; only intensive almost one-on-one skill training will bring this welfare underclass back to working middle-class values and work ethic. An underclass that does not ‘fit in,’ has been raised by parents who did not ‘fit in’. These kids are the end-product of poor parenting, and an inadequate education system, set up for middle class children. Kids who should have been recognised as emotionally scarred children, long before they reached adulthood.*

**Single Parenting**

Single parenting is another area that has become a huge rort. I am not referring to divorced or widowed parents. They have titles, widows and divorcees, and they are single through no choice of their own. In the USA these were referred to as single parents ‘to class up the category’ (Coulter, 2009). It is insulting to lump them in with the group that are responsible for three-quarters of our crime rate. Single parenting make up about 27% of the population in UK, USA and Australia and from this group comes nearly 75% of our juvenile crime. Add the huge legal costs, also met by the public purse, and they are a group that needs serious attention, and early intervention.

They should be seeing psychologists, not gynaecologists, because of the role models they have, needy children of single parents are, statistically, far more likely to be single parents. Our welfare dependent single mothers certainly do not have this work ethic. They get more on benefits than what they would earn in the jobs that would be available, considering their lack of maturity and education. Holding one, or even two of these lowly jobs, to ensure their child had better outcomes, was of absolutely no interest to them. Many of the teen ‘underclass’ only had kids so they did not have to look for work, or finish school. Many actually discouraged their kids from getting work when they reached their teen years, because it reduced the mother’s welfare benefits.

It was common to get pregnant when the older children were about to reach the age the benefits cut out. One women, from Pt Lincoln, was able to get IVF when her last child was about to reach sixteen years of age. Close to forty, she had let herself go to such a point she couldn’t score a regular partner. When the child was born it was not the sex she wanted, so she gave it to her sister to raise. And the destructive Domino effect continues. Emotional child abuse and often physical abuse from ‘serial step fatherhood’ (Dalrymple, 2001), particularly for sons, raised in single gender homes, is creating very confused and angry young people. This group has created the greatest social dysfunction in modern times.

Children are having children in numbers unknown before the advent of chemical contraception and legal abortion. Getting pregnant is never an accident, accidents can’t be stopped by saying, ‘No!’ and taking precautions. Single mothers who are choosing to half-orphan their children from birth, knowing full well they can’t support them, should have been excluded from the guaranteed $5000 baby ‘cash lotto.’ An absolute fortune to a teenager, and we are now seeing the end product of that government fiasco. Primary school teachers dread the end-product of this promiscuous behaviour—the unfortunate little tykes are called the ‘plasma babies.’ Babies bred by immature, uneducated girls so they, and their boyfriends, could buy themselves plasma TV’s.

The $5000 bonus paid to anyone, for everybaby delivered, was an abysmal government decision. As a result of this dreadful ‘baby lottery prize’ introduced for each baby born, we had girls popping out babies just to score that cash bonanza. In a high school a niece was attending, one of the girls had become pregnant, in year eleven. After she had received her $5000 ‘prize money’, three of her friends were trying to get pregnant. When my niece asked one girl what she was going to do with the baby when it was born, her response was, ‘Oh, mum will look after it!”

That was a decision made by politicians, who are so far removed from the world of the ‘street-wise’ generational poor. Men and women who presume all infants will be planned, with care, and with the child’s best interests at heart. We now have many young girls who started producing babies in their mid-teens, usually with different fathers, because of that ill thought-out decision. By the time they were in their mid-twenties, it was not uncommon for these girls to have had 3-5 babies. I have known unemployed, unmarried couples who have had up to eleven children, registering half to one partner, and the others to the other partner, to get the most benefits—I won’t insult parenthood, by calling these breeders, parents.

Welfare has created a world of children having children. Juvenile delinquents, the uneducated and unemployed are now parenting our next underclass generation. Singles, with kids get the highest tax-free benefits, some more than the employed tax paying, two-parent households that are supporting these scandalous people. Sadly, the children raised in these households are often like wild little animals. Feral kids on our streets day and night, kids as young as preschool, bullying. The most vulnerable in society are always the prey of psychopathic personas (Hare, 1993), and single parenting is one of the most disempowering life choices, for the mother and child. Kids, who have no positive male role models, or are having contact with entirely inappropriate role models, through the single mother’s poor choice of friends, are always the real victims.

Children are being used as a commodity, in the welfare underclass to extract money from taxpayers who are struggling to raise their own children. Females, totally in denial, actually believe the country owes them a living for placing their children in the worst possible world, the lowest socio-economic group in Australia. Governments, in fear of political correctness, keeps up the pretence that ‘two wrongs make a right,’ and provides more funding for this group which, if legal costs are also factored in, is costing more than other far more worthy groups.

We have to start reining in this group, perhaps bonuses should be distributed only to people who are ‘means tested’—if they have the means to educate the child, can provide a home, positive male role models (or opposite gender if homosexual in the form of uncles, grandfathers). We should be considering a child’s right to be born into a loving, caring home with responsible parents or partners. Taxpayers should be able to expect at least that for their money. We are sick of children suiciding because they have been born into a life without fun and laughter. Boys, drugged out on Ritalin because single inactive girls, often without male role models in their life, don’t understand testosterone driven boys are human dynamos, who will naturally kick holes in walls if they have no-one who will kick balls around with them.

An upward spiral in youth suicides, childhood depression, boys emotionally damaged, as a result of being raised in homes without fathers, higher levels of autism and Asperger’s in stressed single female-headed homes, are largely the result of Australian welfare ignoring this issue. The victims are always the innocent infants, who are lost little souls before they even start school.

**The investment model** **case study: The New Zealand investment**

NZ does not have the financial reserves that Australia has, through mining, and they were rated twentieth, only one above UK in the ‘best 21 places to live’ done by UNDP, so they have had to bite the bullet earlier, and congratulations to NZ. Mining is finite when that crashes we will be in the same state. UK at least had an early history of ‘noblesse oblige’, something quite alien to many of our ‘nouveau riche,’ as the gap between the have and have nots widens.

**Investing in children -** *How can programmes similar to the New Zealand investment model be adapted and implemented in Australia?*

*If they are successful people like to read of successes, changes should always be sold prefixed by good outcomes. Taking welfare money away is like speeding fines, if no one can actually see where the money is really going we get angry – but money being ploughed into early childcare, psychologists specialising in child psychology, on extra staff for SEL classes to assist problem kids - instead that insane practise of suspending kids and sending them home to the parent/s and toxic environment that moulded them. Untrained counsellors are out of their depth with the emerging welfare underclass, where incest, physical and mental child abuse, narcissism, internalised anger and bullying, all the seeds for adult psychopathy, are at the highest level in living history.*

**Education and training**

Our welfare system is encouraging the least educated, the most irresponsible, the most financially inept, and the more toxic personas to breed haphazardly. Poor are attracted to money, they do not think beyond the dollars, like gypsies, their actions are spontaneous, there is no long term planning. Their homes do not have items related to order such as folders, filing cabinets, bookcases, or anything related to systematic financial planning or organisation.

Education facilities are needed where delinquent juvenile parents and their children (the result frequently of statutory rape and accessory to stat rape) could be schooled in parenting skills, mothercraft, cooking (like tech schools once did) and provide life skills to bring this group up to middle class levels of speech, manners, and writing skills.

**Groups at risk**

Asking welfare underclass to fill out 40 applications per month is an absolute waste of time for this group - refer Payne’s patterns of speech and syntax (p.7). This is a working middle class suggestion – these people literally speak a different language.

 **Young people**

Teens should be the responsibility of their parents, choosing the size of a family should not be dependent on government handouts that teens can access. A divorced friend had a son who was a keen surfer, he and his five mates would do casual work, but come surfing time they would head up to Queensland and live on the dole. The combined benefits for six young men meant they could rent a really fantastic apartment or house for 6 months. The taxpayers paying their rent, would be struggling to take their own family on a holiday to the Gold Coast once in a lifetime. (The son started growing organic vegetables in the back garden area, in the tropics, and is now a tax payer, lecturing in TAFE on organic gardening)

Why aren’t unemployed young people, especially single mothers, able to get training in childcare, this should be a Traineeship or registered training course. This group would have a head start over many others – RPL – they have had first-hand experience in raising a child. Leaning to nurture and teach in a profession so totally in demand may also improve their own child raising skills. Cleaning traineeships should be developed - running their own cleaning company, perhaps offering organic cleaning products, with training in business management skills. That is another area in huge demand for working parents; most would kill to have a good cleaner - with qualifications. It is almost impossible to get a good professional cleaner. Cleaning homes of professional working couples, or in hotels and motels, is not the squalid cleaning of public toilets, and the like. These are fields where hours can be worked around their child caring responsibilities. Having a business card is often the ultimate reward for people from this socially disadvantaged group. A registered business would mean they could access sites similar to the TradiesSA site.

Group Training Australia (GTA), an excellent government training program, for apprentices and trainees, could add these people to their employment list and rotate them between various employers in hotels schools etc. when their regular staff are on leave. This resulted in some of our best tradespeople and traineeships in the time I was the federal representative for GTA. The groups were run by people originally from industry and had good connection with others in their field.

**People with disability**

One of Group Training Schemes of which I was a board member was for the disabled - these genuinely disabled people were so keen to work and they had special workshops. Why do we not have facilities like this in which people who are not totally incapacitated can work?

This program is so open to rorts. A local woman, who had never really worked, before she got herself pregnant in her teens, had subsequently come off a motor bike in her twenties. Had torn skin off to the bone on her lower left arm was able to stay on a disability pension in her forties, even though she was right handed and, apart from unattractive scarring, had lost no movement in her left hand. People who are able to work should work for the unemployment benefits, in supervised workplace areas, to regain confidence and social skills. As casuals, no attendance, no ‘pay.’ Some US prisons produce low cost articles, number plates etc. that can be produced so they are competitive with Asian markets. Why is this not possible considering the large amount we pay this often exploitative group? This would be no more demanding than sitting in a hotel pressing pokies buttons, or a betting shop which is so prevalent in UK and Australia.

Certificates must be provided from both GP’s and nominated medical specialists, indicating the problem it is entirely incapacitating.

Exploitation of this program is still commonplace. A survey in a Sydney suburban office in the late 80’s found 108 cheats. At that time only six were Australian. People, from other cultures that have little respect for government, feel no guilt at exploiting faceless bureaucracies. It is second nature; it is how they survive in cultures where governments and politicians are far more corrupt. Even our very basic subsidies are a comfort zone for people who come from areas of substantially lower living conditions than those that we have in Australia.

**People with multiple disadvantages**

Addictions to alcohol, cigarettes, drugs and now food are widespread in the underclass. Even rampant tooth decay is costing us millions more for this group. The ‘welfare smile,’ 2-3 front teeth missing, is a dominant feature of this class, because cleaning teeth twice a day is a routine and routine is a quality generally absent in the generational poor lifestyle. Providing kids with toothbrushes and toothpaste and having them clean teeth before the first lesson of the day at school is possibly as important as providing them with computers. And long term would save our healthcare billions.

**Pillar One: Simpler and Sustainable Income Support System**

Government really has to start treating the unemployed like the middle working class group – no work, no pay. To have a group that does nothing, whose lifestyle is subsidised by the people working for them, has historically been the realm of the very wealthy upper classes. Now we have the middle working-class paying to support the ‘generational poor.’ Their hard earned money has been given to people who don’t have to get out of bed in the morning, who can meet up with friends, play the pokies, surf and who get subsidies for power, telephone, water, transport costs, rent, and have access to numerous other benefits. People who have more spending money than the lower paid workers who are footing the bill for these lifestyles, after their mortgage, or rent, and similar bills are paid.

**Rewards for work and targeting assistance to need**

Start treating the long term unemployed like adults not children, this group is very streetwise. As an adult I have graduated from expecting someone to give me pocket money, if I do my chores. If I want to earn good money I get work. Spoiled children who throw tantrums and refuse to work should not be given gifts. We have been giving lollies to loafers for too long.

People who have paid taxes all their lives supporting the unemployed are now often denied pensions because those that have done very little work are still robbing the workers in their old age – if old age pension was based on number of working years one has contributed to the tax system it would be a far better incentive to work than knowing if you do nothing, never invest in a home, leave nothing for your kids, you are still guaranteed the highest support.

**Large Family Supplement**

Should definitely be phased out. If people want to have large families that is their choice but there should be a wind down of government charity, cutting out after three. This is another program exploited by the most irresponsible of society. Youth unemployment is not going to decrease, as child production is infinite, unlike arable land and mining reserves.

Excessive single parent subsidies, tax free, that encourage this practise is rather irresponsible, considering we have some of the worst parental role models coming from this group. There is huge social cost caused by children who don’t have male role models. With the considerable increase in juvenile delinquency one has to factor in the legal costs, also picked up by the public purse. Children, the victims, need protection from the females that regularly exploit this system.

The more governments take over this role of supporting children the more it will be exploited by the least responsible in our society. At the expense of the more responsible, working middle class, who are having fewer children. With thousands of children being produced by single females, the employed are forced into the role of being the money provider, through their taxes, the missing partner each unmarried girl lacks. The subsequent ‘dumbing down,’ particularly of boys, raised in situations where there are no adult male role models, has become a societal disaster in UK, USA and Australia. Governments need to place that money into scholarships, in better schools for children who are bright, not give it to the irresponsible parents. Violence towards women does not come from homes where boys have had two loving parent role models. Men who have a love-hate relationship with mothers will frequently take their frustrations out on other women. Add abusive step-fathers and we see homeless, often very angry and aggressive offspring. There is also an upward spiral of horrific violence towards women, by jealous, very emotionally needy ‘fatherless’ men. Education needs the financial support, not single mothers. They are not the victims, the victims are always their children.

**Child payment**

Dependent children should be dependent on the parents not the government.

* Concerns have been raised that allowance rates are too low to effectively support recipients to achieve a basic acceptable standard of living and to fulfil their participation obligation

This is the key to getting people out of the unemployed comfort zone and it is the way people, who always paint themselves as victims, always in denial, cleverly work on the guilt of other classes, read psychiatrist Dalrymple if there is any doubt. This welfare group are the wealthiest in living history.

* The single parents who benefit from the highest income support packages are those receiving Parenting Payment (Single) whose payments are benchmarked to Male Total Average Weekly Earnings (like pensions). In contrast, equivalent couples receive allowance payments not linked to increases in community living standards, and that have not grown in real terms.

America took the step of pursuing the males defaulting on child payments. By law they could be placed in workshops or somewhere where work is compulsory, left to their own devices pushing drugs will become the viable option. Sire children, take responsibility. Underclass males are proud of the fact they have numerous kids but are paying nothing. If these lawbreakers are not in tax paying jobs, incarceration should be the option, not in prison but secure ‘boot camp’ style areas where serious psychiatric counselling, life skill training and contributing to factory produced goods, would keep them off the streets, impregnating females, with no sense of guilt or responsibility.

Financial impoverished parents should be forced to recognise their responsibilities, if they can’t afford them then governments should not be encourage them to breed prolifically, with cash. Coupons could be used but solely for education purposes, key charities should be government assisted and there for food and clothing. Having to go to these places is what forced a work ethic on people who were quite capable of working, in the era I grew up in. Our crime rates in younger and younger people show the failure of an overgenerous welfare system.

* While it is reasonable to increase work expectations for parents as their children grow up, this needs to be balanced against the need for appropriate financial support for children living in low income families, who are at risk of intergenerational disadvantage.

That is the risk from the day they are born to this underclass, the longer they stay with parents from this group, the longer their exposure to criminal behaviour. Living off others without guilt is raising an underclass beyond rehabilitation by age sixteen (Hare, 1993). We must have compulsory parenting classes which parents either attend or lose their parenting payments. If they are not prepared to put in the time to learn how to be a suitable, non-toxic parents they are not entitled to any parenting subsidies. Parenting is not a ‘right’ it is a responsibility and our society should be hauling back those values. Infants’ rights should be much greater than parents in the first 6 years of life, which make the future adult. Education is the only process that will remove children from the welfare underclass. Parents have to be made aware of the damage they are inflicting on their young, snapped out of their self-inflicted ‘victim’ status, and from hiding behind their wall of denial. Requires tough love - no work/education, no money - but with professional psychologists/psychiatrists, specialising in psychopathy. available for help.

**Timely assistance to parents**

* To maintain the real value of payments—to maintain purchasing power, in line with cost of living increases.

Middle class must stop comparing their standard of living comfort zones with the welfare class generational poor comfort zones – spending patterns are completely different, where they live, has how they furnish has little value. They will pawn anything to get their next packet of cigarettes, or a run on the pokies, beer, hamburgers or huge packets of potato crisps, things they really enjoy. Spending and entertainment are the keystones of their lifestyle. They don’t value, or need, belongings in the same way upper classes do, material thing generally have little value. They won’t go without cigs, but don’t bother to buy toothpaste for the kids, they are not uncomfortable with junk and disorder, because routine is not part of their lifestyle. If they have addictions like gambling, they wait for the debt collectors and then move in with friends until they get another place. They will kick holes in walls because they have never had to save for, or work for things, of their own - they are generally given to them, or they steal them. They shop at op shops. Because all their friends are in the same lower socio economic world, they choose to stay there because they are uncomfortable outside of it. Only intensive almost one-on-one tutoring, starting in very young life, will enable new generations to join the working class and move outside of this grey zone of poverty.

#### Pensions

#### The age pension should be reviewed regularly because this is the group that cannot get a job, because of their age. Like the seriously disabled, the other priority pension group, the elderly who have worked and contributed taxes their entire lives, must have a living standard. Allowance for these two groups should always be protected; they are the two groups that deserve complete protection. Often aged pensioners, in middle class, even in retirement are contributing massively to society, through the essential but unpaid work of volunteering.

It is a sad irony many of the welfare generational poor, even in retirement, are by far the greater number sitting in hotels playing pokies. This group need skills training years before they get to this situation, whittling wooden toys, sewing for disadvantaged children, things that are manual skills and don’t require high educational skills, which most have never had. Something that can make them a little more self-sufficient. Most of this group are the lateral right brain thinkers, who drop out the 3 R education system, which favour females (Moir & Jessel), who are usually left brain dominant, accountants, bankers economists, mathematicians and lawyers

**Finding 9:** The Review finds that pension indexation for price change would be better undertaken through an index that more specifically reflected cost of living changes for pensioners and other income support recipient households.

It is pointless to feed money to welfare generational poor - people who have never had to buy property, furniture, have never learned the *concept* of responsibility, or how to save money. They have no concept of money management. They will buy cigarettes, or beer, but to buy a toothbrush and paste, for their kids, is way down on the list of priorities. The end result of this lack of responsibility is confirmed by the huge dental costs, met by the public, for older people in this group. The shocking ‘welfare smiles,’ with two or three teeth missing at the front, are evidence of this entirely self-induced affliction.

**Finding 10:** The Review finds that no single measure to benchmark the pension to community living standards is without limitations. However, the Review considers that a measure of the net income of an employee on median full-time earnings may be a more appropriate measure than the existing Male Total Average Weekly Earnings benchmark.

We are losing the point of welfare payments. People have to do it tough - that was my incentive to never be poor again. We were only ‘situational poor,’ raised by a mother who ran her own dairy, after Dad shot himself - another of the hidden statistics of farming in Australia - but I knew I was never going to be in a position like that again, even if it killed me.

**Complex family and youth payments**

For some families, anomalies in assistance may undermine the goal of supporting young people to complete school and undertake further education.

Clever kids that have survived, in spite of appalling early environments, should be allocated spaces in boarding schools where they are under the supervision of educated role models, which they would never have had. Money should be paid towards a child’s education fund, not paid to parents who are often in the ‘no conscience, no guilt’ range of white/blue collar psychopathy. Hare’s book, *Without Conscience,* is another book that should be on the compulsory reading list of every person involved with children.

### Inconsistencies in rates of payment

* The current rates of payment do not reflect the increasing costs as children grow up. This was noted by the Henry Review.

Governments should be helping farming, commercial businesses and manufacturing, which provide jobs, keeping our country safe, helping the workers by ensuring there are jobs and educating our children, looking after our elderly, our disabled and our sick. Why do they have to now take over the part-parenting of children, which has skyrocketed since the mid-20th century? With appalling consequences if we look at our juvenile crime rates. I didn’t vote for a nanny-state, catering to prolific or unfit parenting, which is robbing all other essential areas of our society of much needed funding. Key charities should take back that role, they should be registered and provided with funding for food and clothing. Charity from the government has ballooned, out of control, because there is not the same stigma. That was the driving force that got people to work, gave them determination. The welfare industry is flourishing because it has a guaranteed clientele; this is not a healthy economy.

**Employment obligations**

* The most effective strategies to increase employment and reduce reliance on income support combine assistance and rewards for employment, with clear and fair expectations that people with capacity for work seek to become more self-reliant.

Decreasing funding for welfare and increasing funding for training and education would be a positive move. We need more teachers, lower class sizes for generational poor, psychologists at government schools, rather than counsellors, to pick up psychological problems in 6 -7 year olds, professionals who can and must include parents in the assessment of behavioural problems. A more equal ratio of male and female teachers in governments schools, especially where there is a high ration of single female headed households. Welfare subsidies must be redirected to support agencies if parents are addicts: gambling, alcohol or excessive intake of food, which is becoming our biggest killer, with long term health problems for children born to and raised by excessively overweight food addicts.

**Case study: Partners in Recovery**

**Family functioning**

* Families that function well generate benefits for individual family members as well as for communities and government.

There should be far greater emphasis and early education on marriage/partnership responsibilities. Education regarding the poor outcomes created by the love/hate relationship caused by a single mother having to be both nurturer and sole authoritarian - which frequently turns boys into insecure, violent men who take their internalised rage out, not on their mothers, but other women, children or animals – bullies are not from happy homes, rapists and batterers of women do not come from homes where mothers were loved and respected.

**Pillar Three: Engaging with employers**

* A well-functioning social support system recognises the benefits of work and has an employment focus:

Employers should be encouraged to make jobs available for disadvantaged groups including people with disabilities.

Why not use the Group Training Australia (GTA) system where trainees are moved between employers to fill in leave time taken by full time employers. This greatly increased the skill base of young apprentices and trainees. It could fill an employer need, and it increases the social skills which are quite lacking in the generational poor group. Training is worked around placements. Employers can also recognise the best trainee for their future vacancies. It gives a wider range of people reporting on the positives and the negatives of each individual.

**Transition from school**

* The move from school to full-time education, training or employment is critical for ongoing employment and to avoid becoming dependent on income support. Employers have a key role in young people making the transition from school to work.

Virtually impossible for many generational poor coming out of state government schools. Competition is too fierce for people who have no middle class social skills, awful vocabulary and voice production, even answering a phone is impossible for some, which is the first impression of a business, and they don’t have the writing skills.

**Supporting employers**

* To improve employment outcomes for people on income support, employment service providers need to be much more employer focused. The employment services system needs to more effectively match prospective employees to available jobs, and red tape needs to be reduced.

Speaking to the very successful GTA’s and using them in planning may be a good idea – they were headed by people from industry but funded by government and closer to the employment base because businesses much prefer to liaise with non-government agents.

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