# 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?

| The Report presents an argument for a simplified architecture for the income support system. This is based upon the assumption that a simplified system will result in a fairer system. It is not clear who will receive ‘fairer’ treatment and it presumed that sustainability is assessed in terms of financial commitment by government.  A ‘sustainable’ system must be assessed in terms of long term sustainability and take into account negative impact of proposed changes on individuals, families, community and other layers of government. Lack of sufficient income support will result in inability to maintain housing, health, nutrition and participation in community. This is likely to push provision of these basic needs onto family, charity, other government and community organisations. It is probable that an increase in hospitalisation through emergency, homelessness and increased illegal activity will occur. These outcomes are not sustainable and will not result in stated desired outcomes.  Research into the most cost efficient support for homeless people repeatedly shows that provision of affordable housing with wrap around services is the most cost effective as it reduces hospital admissions and police interactions. The Foyer model of support for young people is described in the Report and has demonstrated positive outcomes globally.  The Report outlines scenarios in which people with similar situations receive different levels of income support as evidence of the need to simply the architecture of the system. While this outcome is unfair, it does not provide evidence that a simpler system would result in a ‘fairer’ system or if it would simply provide equality of disadvantage through reduced support to more people. The scenario included in the report demonstrates that the assessment process of the need and circumstances of an individual and the allocation of support is not carried out in an equitable manner by staff in different locations.  Simplification of the system with reduced supplements may make the system easier to navigate and manageable for staff but it will lessen the ability to target support to people with particular barriers, issues and needs. This does not result in a ‘fairer’ system or better employment or social outcomes. It results in a simpler system that is easier to administer that is not as responsive or effective.  The danger of a system with reduced capacity and flexibility to respond to individual circumstances is that people with high or complex needs will not receive an adequate level of support. The other potential outcome is that people will receive a higher level of support than they may receive in a system that is flexible and responsive.  While the assumption that simplicity results in equity is challenged, the proposal to separate people with no capacity of work from people with some capacity to work is reasonable. However, the definition and assessment of ‘no capacity’ to work is a critical element and subjective. Who makes this assessment? How is it made? What is the definition of work? What is considered reasonable work, at what rates of pay? Will people be expected to work for very low pay undertaking demeaning and inappropriate work? People with no capacity to work must be provided with sufficient income to live independently and safely with capacity to engage constructively with the community. Work should be considered to be meaningful activity of the same level, type and conditions of work as people who do not experience disability or disadvantage.  People of age pension age should receive sufficient income support to enable them to live independently and engage with the community. The financial capacity of older people on an individual basis should be taken into account in determining pension levels. Full pensions for older people must provide adequate and timely health care, engagement in the community and safe, affordable and secure housing with adjustment for location, context and family type.  The Reference Group should consider if improved training and communication to ensure individuals are assessed appropriately in all situations and the correct income support is provided in all cases will result in a ‘fairer’ or genuinely and holistically sustainable system rather than simply removing the ability to be responsive and flexible to individual circumstances and need. |
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### 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?

| The Report suggests quite appropriately suggests that additional financial support should be provided to people facing significant barriers to full time employment including single parents, people with disabilities and partial capacity to work.  Migrants without adequate English language proficiency who have recently arrived in Australia, particularly those who have entered Australia under the humanitarian stream must be considered to be facing a significant barrier to full time work.  People arriving in Australian under the humanitarian or related entry streams should receive additional support in order to support children, particularly teenagers, establish social networks and schooling in Australia. This is necessary to develop family capacity and to prevent teenagers from establishing inappropriate relationships or attitude to school. Establishing strong families and strong community networks has long term benefits to the individual and the broader community. It enhances community resilience and minimises negative outcomes.  Migration and settlement is a very stressful process for adults, children and young people. This process often results in physical and psychological injury which can impact on ability to work and re-establish in the community. Pressure on all adults in the family to engage in work can lead to insufficient support being provided to young people.  While higher rates of income support should be provided to people facing barriers to engaging in employment, the rates of income support provided to young people and people who are not deemed to be facing ‘significant’ barriers to employment must be of sufficient level to enable engagement with the community and with the process of employment.  The current level of income support is not high enough to enable unemployed people to maintain good health, appropriate presentation, housing or nutrition. The need to increase the level of income support for people who rely on income support has been supported by employers, welfare sector and people who are attempting to live on this support. Reducing income support for this group of people is self-defeating as these people cannot successfully engage with employers.  The level of income support for individuals is important in Fairfield. Unemployment rates are higher in South West Sydney than in other areas and the level of disadvantage is high. Reduction in the level of income support for unemployed people will have a multiplier impact for local businesses as well as causing higher levels of poverty and disadvantage.  Most importantly, rates and barriers to employment must consider the discrimination faced by many migrants, people over 50, young people, women and people with disabilities face in the workforce. The level of discrimination faced is evidenced in much research and in the lower participation rates and income levels achieved by these groups. This discrimination is often coupled with locational disadvantage in the employment market. South Western Sydney has a lower number of jobs available than other areas of Sydney. Travel to other areas to work is often very expensive, time consuming and does not inspire confidence for many employers. The availability of jobs and discrimination by employers needs to be acknowledged. Individuals cannot address these structural barriers and these barriers are the cause of many people not participation in the workforce and many remaining unemployed. It is incorrect to blame individuals for systemic barriers. |
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### 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?

| All payments need to be linked to CPI increases with reviews against the median average male wage. This will ensure payment increase to a minimal level while reviews against the median average male wage will link to community standards. Women in all fields and levels earn less than men and this discrimination should not be reinforced through the welfare system. |
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### Support for families with children and young people

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

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

| Realistic Support and ongoing support for families and young people from low income families is essential for young people from these families to continue their education through high school and into post school education and training. Although Fairfield LGA is the most disadvantaged LGA in Sydney and has a high level of disadvantage compared to the rest of Australia, the current level of post school education is higher than other areas. This is achieved and supported through a strong network of community organisations and family commitment. Changes in funding for community organisations has recently seen the loss of youth specific organisations and programs that assist and support families and young people to participate in education. It is possible that loss of this type of support to schools, families and young people may negatively impact on current tertiary education rates.  It is essential that community and local organisations that provide assistance to schools and individuals to remain in the educational system are continued. Income support to young people is also essential as many families do not have the financial capacity to continue to provide housing, health, travel and logistical support to young people past school completion.  Reducing income support to young adults while they undergo study or transition into the workforce can only result in an increase in detriment to these families and individuals. Income support for families with teenagers should be increased to better reflect the increasing costs relating to social inclusion, participation in all educational opportunities including the cost of subjects within the school system. Improved income support for young people will also assist in ensuring that young people are not coerced into illegal or socially inappropriate activities in order to acquire sufficient money.  Young people should be able to access income support in their own right at the same age they are considered to legally be an adult. This increases choices and opportunity to the young person as well as their families. |
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### Effective rent assistance

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

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

| Rent assistance must be connected to household income. Sydney is one of the most unaffordable housing markets in the world. Security of appropriate and affordable housing is a foundation requirement for stable families, stability in school attendance, health and employment. Provision of a housing supplement which is not connected to income and the cost of housing cannot result in sustainable or improved social, health or employment outcomes. Housing cost is not related to the ability of a minority group to afford housing. Investors, developers and employed people have a much higher level of influence in the cost of housing for people on low incomes or reliant on income support than the ability for low income households to pay.  There is long history of affordable housing areas in Sydney being inhabited by people with moderate or higher incomes and therefore dislocating low income households from the area. There is evidence that this is now occurring in South Western Sydney and is influenced by planning regimes and approval processes, proposed increases in population and the second airport. The current level of Commonwealth Rent Assistance is not sufficient to enable low income households to secure affordable housing in Sydney currently. Fairfield is evidence of this with a high proportion of people in the private rental market receiving Commonwealth Rent Assistance who also experience housing stress.  Research into the availably of affordable housing compared to the level of demand has been undertaken by AHRUI. This research clearly demonstrates that there is an exceptionally low level of supply of affordable housing in the private market. The public and social housing system also has a huge and chronic under supply with long waiting lists despite eligibility being severely restricted to people with multiple disadvantage.  The provision of rental assistance disconnected to the cost of housing and the level of income of the household does not and cannot achieve the objective of this Report. |
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### Rewards for work and targeting assistance to need

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

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

| ‘Rewards for work’ and removing the financial detriment often experienced when an individual enters or re-enters the workforce must be established to support engagement in the workforce. It is equally important that these are, in fact, ‘rewards’ and benefits rather than the removal or lowering of support to the unemployed. It is not possible for people to successfully engage in work in areas where there are few jobs and the family does not have discretionary financial resources for support. Removal of income support, along with the removal of community organisations to assist develop skills and support people will not result in full employment but it is likely to cause additional detriment to the resources of the family and family relationships.  Support for people to engage in training and education coupled with community support in the preparation of job seeking skills can result in higher participation as long as there are jobs. Individuals and particularly young people cannot create jobs. Government needs to support the development of business and industry in areas of high unemployment and assist employers to hire unemployed people.  Means testing when employment is gained, should include a series of threshold levels to enable a transition between support and self-sufficiency. Analysis of people re-entering the workforce repeatedly shows that many people experience financial and personal detriment from the loss of support too early. Means testing thresholds are often too low making it financially impossible to access adequate health and other services. |
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## Pillar Two: Strengthening individual and family capability

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

### Mutual obligation

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

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

| Income management should not be implemented on a population wide basis, if at all. If income management is used, it must consider the purchasing patterns and culturally specific goods that are required and the places these goods are purchased. It is best used on a voluntary basis.  Participation in the workforce can only occur in circumstances where jobs exist, transport exists and skills are possessed by the individual. Forcing people to apply for positions in locations which are not accessible on a sustainable basis either due to family responsibilities or finance does not assist long term objectives being reached. If no jobs exist, forced applications for positions will consume the resources of businesses and distract from individuals engaging in more constructive processes.  Carers provide significant contribution to the health and welfare system. Carers should receive specific support to continue study, training in their choice of area but should also be encouraged to formalise knowledge and experience in caring. This may include formal first aid qualifications, wound care, certificate level qualifications. Work placements and flexible part time work in their professional field would be advantageous in retaining connection to the work force. |
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### Early intervention

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

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

| Children at risk require engagement with local services to ensure health, developmental and educational needs are addressed in an effective and timely fashion. Family support and parenting skills also need to be provided. In areas experiencing disadvantage, access to specialists required to support children at risk is very difficult. Speech and occupational therapists are critical and an increased provision of these types of specialist workers is needed. Parenting skills and support is also needed in families where societal norms are not embedded or who experienced poor parenting themselves.  Evidence demonstrating the benefits of early intervention is overwhelming and has been repeated in many jurisdictions globally. |
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### Education and Training

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

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

| A variety of learning environments and context should be provided to improve the relevance and learning styles of young people at risk of unemployment. In addition to this, English language lessons for parents to develop higher level English proficiency should be provided as soon as possible in the post settlement phase. The ability for parents to effectively engage with schools is essential to build a strong relationship with educational institutions and to develop a protective environment for young people.  Alternative education for at risk young people has demonstrated positive outcomes and can accommodate young people who cannot engage with mainstream school education. Many young people who have experienced refugee like migration experiences often demonstrate difficulty in adapting to the mainstream school environment.  Local youth services have significant experience in providing advice to schools with difficult students as well as supporting young people to remain at school. Local youth services in Fairfield have also developed strong relationships with local employers to enable young people to gain work experience. This service has recently been defunded. This type and level of support is essential to supplement income support and strategies to work with at risk young people.  It is unlikely that at risk young people can be assisted through the income support system in isolation. This cohort is complex and requires a multifaceted and sophisticated response to ensure they progress into employment and/or training.  While parents and families have responsibility for young people, they must be supported. At 18 years of age, young people are legally responsible adults and parental influence can be exceptionally low. It is unreasonable for legal adults to be denied access to income support or other types of support based on their age.  Work for the Dole Programs can only be effective in meeting the objectives such as building workplace skills, connecting with employers and understanding the importance of work if employers are provided with sufficient resources to employ specialised staff and trainers to work with this cohort. Employers do not have spare capacity to recruit, supervise and to provide positive experiences for young people in this type of program. Force attendance in programs such as this is not helpful for participants or employers. |
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### Improving individual and family functioning

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

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

| Families require support. Families in disadvantaged areas or families experiencing multiple disadvantages require additional support to build capacity. Financial capacity can only be developed through education and employment. Women are significantly disadvantaged in the workforce across all income levels and professions. In areas of high unemployment women are further disadvantaged. This is not solvable by women. Australian society and employers presume that women are responsible for childcare rather than all parents carrying this responsibility. Promotion of the benefits of parenting and the responsibility of all members of society for child rearing is required to achieve long term change. Similarly people with disabilities and people with low levels of English language proficiency are also discriminated against in employment. Australia has exceptionally low levels of workforce participation by people with disabilities due to employer attitudes. Individuals cannot be held accountable or responsible for employer discrimination.  Affordable, safe and qualified childcare close to work places and education is necessary to improve the participation rates of parents, and most notably single parents. Additional childcare subsidy for parents returning to work or education was successful in the past to improve participation rates.  People with mental health issues face significant barriers in the workplace and in gaining employment. Many young people who have experienced violence, trauma and bullying are face additional barriers. The provision of adequate and ongoing mental health services is constantly needed along with campaigns to educate employers and the general public on this issue. Headspace and other mental health services need to be provided in all locations, not located only in major centres. The wrap around approach has been proven to be the most effective in long term outcomes, however, it needs to be universally available and accessible where people are located. Locating these types of services in major suburban areas does not address access to people with complex and multiple needs. Location, particularly when public transport is poor, time consuming and expensive can be a barrier to those most in need. |
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### Evaluating outcomes

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

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

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## Pillar Three: Engaging with employers

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

### Employment focus – making jobs available

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

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

| People with disabilities are likely to require assistance with transport; flexible work times to accommodate physical requirements and mentoring to engage with work. It is also possible they will require carers to assist travel to work. Employers are likely to require support and mentoring to enable them to support people with disabilities. Flexibility and support are essential for all workers who face barriers to employment.  Social enterprises can open up new markets and micro economies in various locations while providing employment and business opportunities. This is a fairly new sector and development is required to ensure these ventures have sufficient start-up capital and business knowledge. Many local organisations are very interested and motivated to establish social ventures but lack the capital, knowledge and business acumen required.  Social enterprises can be replicated but will require training, start-up capital and mentoring to ensure success. |
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### Improving pathways to employment

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

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

| In areas with high unemployment, increasing employment opportunities and/or social ventures is necessary as placements, training and pathways can only assist if there are jobs.  Investment in social enterprises, employer attitudes as well as support mechanisms is essential prior to placing responsibility on the individual with disadvantage such as mental health issues for gaining employment. Establishing a pathway that increases hope without real possibility is only likely to result in detriment to the individuals involved. |
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### Supporting employers

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

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

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## Pillar Four: Building community capacity

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

### Role of civil society

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

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

| The governance and organisational infrastructure required for corporate and private philanthropic or social investment must be maintained. Government support for local and community based organisations is essential for philanthropic work and funding to be received and applied. Usually, philanthropic funding requires a local organisation to support their work requiring facilities and workers to be in place. Philanthropic funding and social enterprise cannot address all issues faced by a community to support individuals to move into education or employment and can only be viewed as supplementary and limited life financial support. In NSW, Community Builders Fixed Funding was effectively withdrawn from South West Sydney, weakening the organisational infrastructure that formed the foundation to attract support. Changes in funding regimes toward fewer and larger grants to larger organisations covering large regional areas rather than local communities will also weaken the ability of the local community to be responsive to local need and to support local job seekers and individuals.  Capacity building work within local community organisations is critical at the moment, to attract an increase in philanthropic funding and adapt to the new approaches to evaluation. It must also be noted that attracting philanthropic or corporate support requires sufficient capacity within a community to make application and to frame such an approach in an appropriate manner. This process is essentially competitive and requires new skills. Disadvantaged communities are not in the best position to make competitive approaches to private sector organisations or foundations.  While government is indicating a preference to large not for profit organisations, there is much evidence for small, locally based organisations to provide nuanced support for local communities. In areas with high levels of migrants, refugees and disadvantage, ethno specific organisations are often best placed to assist people. In Fairfield, 20% of the population state they do not speak English well, or at all. In this context, organisations which understand the culture of the community, understand the issues and can effectively build social connections, participations in organisations and clubs and access to support and information. While government may not see the benefit of many small organisations, the outcomes of young people in Fairfield in context of south Western Sydney must be reviewed. Fairfield has high levels of youth unemployment, adult unemployment, low levels of educational attainment and low levels of English language proficiency. Fairfield also has very poor health outcomes, high rates of gambling and high levels of mental illnesses, mood disorders and risky behaviour. Despite this, a higher proportion of young people are now participating in tertiary education than in other areas of Sydney. The community of Fairfield is also optimistic and highly engaged in community events, opportunities and street life. The accessibility of small organisations, the provision of support and the ability to engage with other individuals through these small organisations provides this foundation of community engagement.  This engagement can only be achieved through government support and assists the support that the income and welfare sector seeks to achieve. Meaningful engagement cannot be achieved only through levers related to income support.  Despite these benefits, these organisations are small, poorly funded and rely on volunteers and support from local government. The Commonwealth should not assume these organisations have the capacity to replace adequate income or welfare support to individuals. |
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### 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?

| Income Management results in people being disempowered at an individual level. While there may be benefits in situations of domestic violence, it should not be used on a population wide basis. To do so, injures local small ethno specific businesses. It is incorrect to presume areas of high unemployment or disadvantage can benefit from income management.  Location of services, health, education and transport can contribute to disadvantage and do not lower barriers to engagement with the workforce. Public transport is a key issue in relation to location disadvantage. The further individuals live from services and employment normally results in less usage and any usage is dependent on availability of funds to use public or private transport. In some situations, transport exists but it too expensive for low income or welfare dependent households. This is the case with the M5 and the T-Way. In many cases, services are based in larger suburban centres rather than in areas of high disadvantage or poor public transport. While this is cost effective for the provider, it is often not accessed by people with disabilities or people with very low incomes. Wrap around service approach is often more cost effective in the long term. This has been demonstrated in Europe and in Australia with people experiencing homelessness. |
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### Role of local business

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

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

| Many small, micro and medium businesses are operating in a tight market. These businesses are key contributors but rely on information on wage subsidies and other support mechanisms available to them. Businesses need support to assist long term unemployed. This information needs to be provided in community languages to assist communities with high levels of languages other than English.  Social enterprise, cooperatives and other businesses with social objectives require a level of capital and support to establish in any area. These provide opportunity but in many situations require government support to provide the level of training and mentoring required to employ and train people with complex needs. |
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### Access to technology

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

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

| In highly disadvantaged communities, access to computers is much lower. It is also incorrect to assume that individuals can access free access through local libraries due to the financial pressures on local government. In areas of high disadvantage, youth unemployment and very low incomes for extended periods it is unlikely that even low interest loans are serviceable, particularly in an environment where people under 25 years will not qualify for income support. Special centres or support for community organisations to provide this access could address this issue and improve access to job seeking. Funding to local government to provide free Wi-fi access would significantly assist unemployed and people experiencing disadvantage. In communities such as Fairfield with high levels of humanitarian entrants, access to training which builds skills in computer competency would be advantageous. |
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### Community Resilience

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

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

| The Report discusses community resilience in relation to adaptation to change and refers to large events rather than many small businesses within a sector closing.  Assistance and support in developing and retaining community resilience is welcome. In highly disadvantaged communities, community resilience is important but many individuals have low individual capacity due to long term disadvantage.  Ensuring community engagement and support through local organisations is a key strategy to maintaining community connectedness and capacity to assist individuals.This can also assist carers and people with disabilities as well as people new to Australia to establish and remain connected to organisations, employment opportunities and general support. |
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