# Welfare Review Submission Template

## Pillar One: Simpler and sustainable income support system

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

### Simpler architecture

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

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

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

| *i think the foundation of the architecture is there. the 4 proposed groups are correct. for me its about eligibility and term that is in question. there are a number of refugees living on government benefits and milking the entire system, and i have with my own ears heard many of them say things like “you aussies are stupid. why would you work when the government gives you everything here”. we are too lenient on offering permanent residency in this country to non-skilled workers who end up bleeding the system whilst our actual aussies are sleeping on the streets. first and foremost i believe that anyone who is not born in australia or has not worked in australia for at least 10 years should never be eligible for any government handout, including unemployment benefits and the pension. don’t get me wrong i am not a racist. my family are all immigrants from the 60’s and i was born here. i believe we should take care of the permanently imparied with no capacity to work if they are australian born, but the criteria for testing the level of impairment needs to be more realistic. should they receive a separate payment from others in the system? i would say no. i believe pensioners payments should be based on number of years contribution to the country. so you have a base payment, and then people, depending on their work history would get increments of it. why should my friend get the same money having never worked in australian in over 55 years as my mum, who was a single parent with 6 kids and worked for over 20 years. she never once got any government payments. its not fair. i believe that working age recipients who are capable of working should only be eligible for payments if they have previously had full time employment for at least a pre determined period of time. this will encourage the perpetually unemployed to reconsider their options. further they should only be eligible for payment for a set period of time, ie. say 2 years from commencement. if people are capacble of working, they should be working. and there are work opportunities around for those who sincerely want to work. tax payers are travelling interstate and overseas, or commuting to and from work for up to 4 hours a day to earn a living. so there is no reason why a capable person on unemployment benefits cannot do the same if required. we have several cafes in sydney and we advertise for non-qualified roles all the time. we usually get several hundred responses to each role. and i would say less than 5 of these responses are from actual aussies. we need to set up a schooling system for the unemployed within centrelink to teach them basic communcation skills and understanding the benefits of contributing to society. i know a lot of people dodging the system and it angers me because i have worked hard my whole life. i also believe we should have a system for all people on the dole to do some form of volunteer work for their money. we could set up a national schedule of opportunities. in terms of supplements, we are offering too many options i believe. i think whats needed is to start with an overall budget per person, then break it down to a weekly payment amount. and that’s all the person gets. one lump payment. just like a wage. i also believe we need a filter for the chronic addicts (perhaps need a registry for this) so that these people are paid in part by food and necessity vouchers and part cash. it’s a complicated process, but im trying to give you the topline info here to see if you’re interested in the ideas. i didn’t want to send a detailed document that noone would ever read. the new architecture needs a full review of the process. it needs to be simplified. i consider myself a relatively intelligent person. but recently i had to complete forms for paid maternity leave, and i needed assistance to decipher the process. it appears we make the application process so complicated perhaps in order to deter the free loaders and cheats, but trust me these people have nothing but time on their hands. please stop punishing the loyal hardworking aussies, and lets try and make the burdens on the country more accountable. we need to earn our money in our usual jobs, so too should they need to earn theirs. small business owners are drowning and working australians are stressed out. we need to look after the people contributing. let the rich help a little more than others. i would certainly like to raise my hand to be a part of the reform committee to set up the criteria for each groups, and work on how we can filter out the cheats. i think i can make a difference and im excited that we have been given this opportunity to have a voice. the government is doing a great job i think despite all the media backlash and decline in popularity. the people who make the hard decisions are never popular. but im confident the direction is good.* |
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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?

| *as per my comments below, i would love the opportunity to sit down with someone and work through this. or if you have interest to hear more from me, i would be happy to submit a detailed document on my thoughts on this. i think the key is SIMPLE. – KISS, which stands for Keep It Simple Stupid! its an old marketing tool that i have used for years. we give everyone too many options and all of a sudden there are too many loop holes. lets not be afraid to be more black and white. and as mentioned above i think the entire system needs to start with an individual budget. what does a person need? then it will all open from there. again, i would love to work on this project. a real life australian who has seen it all. im not in my oval office wandering how the other half live. i have lived it. i have seen it. i know people in it. and i also know the people who are not.* |
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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?

| *probably cpi is the best option here. if this is a realistic measure then there is no reason not to use it. i don’t believe that people on government payments should get ‘pay rises’, the government is trying to assist these people to live. pensioners and disabled should be looked at slightly differently.* |
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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?

| *again we need to start with a budget. and rather than handing out money, lets help them with necessities – food & electricity. help them with training to return to work. most of the training to be confidence building and grooming/presentation as often largely this is what is lost . encourage young people to stay in the school system and complete their education by offering them incentives. money is not appreciated. a lot of people on government handouts believes its their god-given right to get that money, rather than a privilege of having a country that cares enough to give it. its not their right. so lets not throw good money after bad. offer the young ones what they want – a new phone, a new car, a trip, paid degree or diploma…just to name a few. in my view it’s the parents responsibility to raise their kids until 18, so why should we pay kids to study? if a child wants to leave school early and work or do technical college, that’s their choice. i think we should start with the basics – encourage and support every kid to year 12 first. lets raise a smarter australia. again lets limit the options. everyone has a choice. and everyone can do what they want. but the government does not need to support every option. i don’t believe young people should be able to access government handouts at all. i think until a child is 18, they are essentially a child. lets push schooling. education. lets talk to kids in their own language. look at the catholic church. even the pope has recognised that religion needs to change in order to be relevant. same goes for the government.* |
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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?

| *in my view there are rentals everywhere, at every price. i have rented rooms for $100 and apartments for $650, depending on how much income i was earning at the time. i think government should reform government housing and transform several properties across the country into studio apartments. and then offer these low cost rent options. if you don’t have a job, then its not your right to have a house with a backyard because you have 3 kids and a dog. it’s a privilege to get what you’re given. i live in sydney’s inner west and there is government housing lining sydney’s harbour and some of the residents live better than i do right now. its not right. lets stop apologising for not being generous. lets give what is fair. 1 person, 1 room. shared bathroom. shared kitchens and laundries perhaps. lets start with that. lets find people a place they can afford rather offering yet another supplement to help them.* |
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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?

| *i don’t know the exact income, again a mediun budget will need to be written on a per person basis and then extrapolate from there. i would need to look into this area more deeply to respond any further.* |
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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?

| *again i would need to understand this area better but i am confident i could help* |
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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?

| *see below* |
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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?

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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?

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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?

| *see below* |
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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?

| *see below* |
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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?

| *see below* |
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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?

| *see below* |
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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?

| *see below* |
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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?

| *see below* |
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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?

| *see below* |
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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?

| *i haven’t answered these last several questions as i would need further time to review the document and understand where we are at. further i didn’t want to write a detailed document that realistically would take weeks to analyse and write if noone is actually going to read this document.*  *ii sincerely want to help. i have always thought our handout system was severly flawed and the only people who benefit are the cheaters. so to have this opportunity to have a voice is well, exciting for me.* |
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