From: DSS Media

To: S2

Subject: Fwd: deeming rates [SEC=OFFICIAL] **Date:** Sunday, 21 July 2019 4:27:15 PM

From: samantha maiden

Date: 21 July 2019 at 10:12:35 am AEST

To: DSS Media

Subject: Fwd: deeming rates [SEC=OFFICIAL]

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Communication Services Branch

Department of Social Services

P: 02 6146 8080 | E: media@dss.gov.au

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From: samantha maiden < samanthamaidencanberra@gmail.com > Sent: Tuesday, 16 July 2019 8:25 PM To: DSS Media < Media@dss.gov.au > Subject: Re: deeming rates [SEC=OFFICIAL]
Awesome!
kind regards,
sam
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Hi Samantha,
Thank you for your follow up questions – letting you know we are actioning and will come back to you with a response.
Regards,
522

DSS Media Team

Communication Services Branch

Department of Social Services

P: 02 6146 8080 | E: media@dss.gov.au

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Sent: Tuesday, 16 July 2019 7:57 PM **To:** DSS Media < Media@dss.gov.au>

Subject: Re: deeming rates [SEC=OFFICIAL]

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Subject: Re: deeming rates [SEC=OFFICIAL]

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From: samantha maiden
To: DSS Media

Subject: Fwd: deeming rates [SEC=OFFICIAL]

Date: Sunday, 21 July 2019 10:12:35 AM

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s22

From: DSS Media

To: \$22

Cc: DSS Media; DLOs; \$22

Subject: RE: deeming rates [SEC=OFFICIAL] **Date:** Monday, 22 July 2019 1:30:08 PM

Hi **s22**

As discussed on the phone wit see please find below a summary of what Samantha Maiden is after:

- Who is benefitting from the deeming rate change
- Who gets the maximum payment
- What the average or mean payment is
- Percentage of non-homeowners that make up the 1 million pensioners who benefit

Please let us know if you'd like the Department to prepare a response.

Cheers

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From: s22

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Senator for South Australia

Minister for Families and Social Services

Manager of Government Business in the Senate

Suite MG.60, Parliament House CANBERRA ACT 2600

PO Box 1671 Renmark SA 5341 AUSTRALIA

s22

From: DSS Media < Media@dss.gov.au Sent: Sunday, 21 July 2019 5:55 PM

To: s22 DSS Media

< Media@dss.gov.au >

Cc: \$22

Subject: Fwd: deeming rates [SEC=OFFICIAL]

Hi s22

Please see below an email from Samantha Maiden chasing the response to the deeming enquiry.

Kind regards

s22

From: samantha maiden < samanthamaidencanberra@gmail.com>

Date: 21 July 2019 at 5:48:11 pm AEST **To:** DSS Media < Media@dss.gov.au>

Subject: Re: deeming rates [SEC=OFFICIAL]

Hi

Can someone call me about this tmw?

It's been a very lengthy process and I was assured if I waited I would get an answer

I'm not sure I am following your correspondence are you suggesting you're not providing an answer now? That I have to go through the Ministers office?

On Sunday, July 21, 2019, DSS Media < Media@dss.gov.au > wrote:

Hi Samantha,

Apologies for the delay in responding to your email. Unfortunately I am unable to provide an ETA at this time, but can I suggest following up your enquiry directly with our Minister's Office.

Regards

s22

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From:

To: DSS Media
Cc: DLOs; \$22

Subject:RE: deeming rates [SEC=OFFICIAL]Date:Monday, 22 July 2019 2:16:53 PM

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PO Box 1671 Renmark SA 5341 AUSTRALIA

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Manager of Government Business in the Senate

Suite MG.60, Parliament House CANBERRA ACT 2600

PO Box 1671 Renmark SA 5341 AUSTRALIA

s22

From: DSS Media < Media@dss.gov.au > Sent: Sunday, 21 July 2019 5:55 PM

To ^{s22} DSS Media

< Media@dss.gov.au>

Cc: \$22

Subject: Fwd: deeming rates [SEC=OFFICIAL]

Hi^{s22}

Please see below an email from Samantha Maiden chasing the response to the deeming enquiry.

Kind regards

From: samantha maiden < samanthamaidencanberra@gmail.com >

Date: 21 July 2019 at 5:48:11 pm AEST **To:** DSS Media < Media@dss.gov.au>

Subject: Re: deeming rates [SEC=OFFICIAL]

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Communication Services Branch
Department of Social Services

P: 02 6146 8080 | E: media@dss.gov.au

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Thank you,

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From: BELL, Tracey

To: MCKINNON, Margaret; COO
Subject: FW: deeming rates [SEC=OFFICIAL]
Date: Monday, 22 July 2019 5:04:00 PM

Sorry, my bad, I thought I'd cc'd you in.

From: BELL, Tracey

Sent: Monday, 22 July 2019 11:38 AM

To: WILLIAMSON, Nathan; PHILP, Brenton; MCLARTY, Mary **Cc:** SCOTT, lain; GM Corp Services; SocialSecurityExecutive

Subject: FW: deeming rates [SEC=OFFICIAL]

Hi all

Please see below traffic with Sam Maiden. As you would be aware this is a deeming enquiry from a week ago. On Sunday she contacted our media on call line chasing her response and was referred to the MO (where the response is currently sitting). She has now called this morning asking to speak to the head of the department's media branch. I've checked in with \$\frac{\textbf{\$}^{22}}{\text{and}}\$ and the MO is discussing how they will handled the enquiry and will get back to me.

I have not called Sam Maiden and as soon as I have a response from the MO I'll let you know.

Cheers Tracev

From:

Date: 21 July 2019 at 5:59:48 pm AEST

To: DSS Media < Media@dss.gov.au > Cc: \$22

Cc: 52 522

Subject: Re: deeming rates [SEC=OFFICIAL]

Thanks - will deal with tomorrow

From: DSS Media < Media@dss.gov.au > Date: 21 July 2019 at 5:54:39 pm AEST

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Kind regards

s22

Media Team

Communication Services Branch

Department of Social Services

P: 02 6146 8080 | **E:** media@dss.gov.au

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Sent: Monday, 15 July 2019 10:17 AM To: DSS Media < Media@dss.gov.au >

Subject: deeming rates

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Thank you,

Samantha

s22

From: DSS Media

To:

Subject: FW: deeming rates [SEC=OFFICIAL]

Date: Monday, 22 July 2019 5:56:24 PM

From: samantha maiden <samanthamaidencanberra@gmail.com>

Sent: Monday, 22 July 2019 5:30 PM **To:** DSS Media <Media@dss.gov.au>

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To:

Cc:

Subject: FW: media on-call - deeming rates [SEC=OFFICIAL]

Date: Monday, 22 July 2019 5:57:26 PM

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Good luck and I apologise in advance. Thank you!!!

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 From:
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Cc: s22
Subject: RE: media on-call - deeming rates [SEC=OFFICIAL]

Date: Monday, 22 July 2019 5:58:43 PM

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From: samantha maiden < samanthamaidencanberra@gmail.com >

Sent: Tuesday, 16 July 2019 10:59 AM **To:** DSS Media < Media@dss.gov.au>

Subject: Re: deeming rates [SEC=OFFICIAL]

thank you

On Tue, Jul 16, 2019 at 10:58 AM DSS Media < Media@dss.gov.au > wrote:

Hi again Samantha

We're aiming to get a response to you this afternoon. Will keep you updated if this changes.

Kind regards

s22

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Communication Services Branch Department of Social Services

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Sent: Tuesday, 16 July 2019 10:02 AM To: DSS Media < Media@dss.gov.au > **Subject:** Re: deeming rates [SEC=OFFICIAL]

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Sent: Monday. 15 July 2019 10:17 AM To: DSS Media < Media@dss.gov.au >

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Finally, the minister's office also told me that it's only non home-owners that secure the max amount? I assume this is because they can have more investments and reap a bigger reward from deeming changes is that correct?

Thank you,

Samantha

From:

To: "samantha maiden"; DSS Media

Media enquiry follow up re deeming rates, Samantha Maiden [SEC=OFFICIAL] Subject:

Date: Monday, 22 July 2019 7:21:35 PM

Hi Samantha.

Thanks for contacting us.

We believe that we have already provided responses to your original enquiry, however we are currently trying to find additional information for you. The additional information wont be available until later tomorrow.

Kind Regards.

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Communication Services Branch

Department of Social Services

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To: DSS Media

Subject: Re: deeming rates [SEC=OFFICIAL]

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Date: Wednesday, July 17, 2019

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Thank you, Samantha From: samantha maiden
To: DSS Media

Subject: Re: Media enquiry follow up re deeming rates, Samantha Maiden [SEC=OFFICIAL]

Date: Monday, 22 July 2019 7:42:16 PM

Hi

Were you the lady that rang me last week? She assured me that you were working on it and would be able to pull some data out. So I was quite surprised when nothing turned up. As I explained when we discussed the issue the information provided in the first instance was essentially unusable because it provides no breakdown, numbers or data of any kind as requested.

Do you need me to send the additional questions again?

On Mon, Jul 22, 2019 at 7:21 PM DSS Media < Media@dss.gov.au > wrote:

Hi Samantha,

Thanks for contacting us.

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Subject: deeming rates

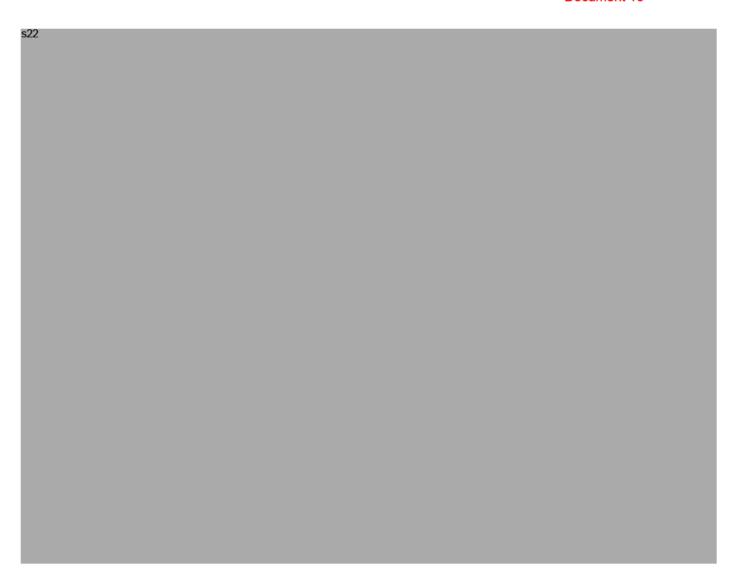
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s22



From: BELL, Tracey

Sent: Monday, 22 July 2019 11:38 AM

To: WILLIAMSON, Nathan <Nathan.WILLIAMSON@dss.gov.au>; PHILP, Brenton <Brenton.PHILP@dss.gov.au>; MCLARTY, Mary <Mary.MCLARTY@dss.gov.au>

Cc: SCOTT, Iain < Iain.SCOTT@dss.gov.au>; GM Corp Services < GMCorpServices@dss.gov.au>;

SocialSecurityExecutive <SocialSecurityExecutive@dss.gov.au>

Subject: FW: deeming rates [SEC=OFFICIAL]

Hi all

Please see below traffic with Sam Maiden. As you would be aware this is a deeming enquiry from a week ago. On Sunday she contacted our media on call line chasing her response and was referred to the MO (where the response is currently sitting). She has now called this morning asking to speak to the head of the department s media branch. I ve checked in with and the MO is discussing how they will handled the enquiry and will get back to me.

I have not called Sam Maiden and as soon as I have a response from the MO I Ill let you know.

Cheers Tracey

From: s22

Date: 21 July 2019 at 5:59:48 pm AEST To: DSS Media <Media@dss.gov.au>

Cc: \$22		
s22		
Subject: Re: deeming rates [SEC=OFFICIAL]		
Thanks - will deal with tomorrow		
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To: \$22	DSS Med	ia <media@dss.gov.au></media@dss.gov.au>
Cc: \$22		
s22		
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Hi s22

Please see below an email from Samantha Maiden chasing the response to the deeming enquiry.



From: samantha maiden <samanthamaidencanberra@gmail.com>

Date: 21 July 2019 at 5:48:11 pm AEST To: DSS Media < Media@dss.gov.au>

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From: DSS Media

To: DSS Media; \$22

Subject: FW: Media enquiry follow up re deeming rates, Samantha Maiden [SEC=OFFICIAL]

Date: Monday, 22 July 2019 7:44:05 PM

please see below. How would you like me to address this latest email?

s22

From: samantha maiden

Sent: Monday, 22 July 2019 7:42 PM

To: DSS Media

Subject: Re: Media enquiry follow up re deeming rates, Samantha Maiden [SEC=OFFICIAL]

Hi

Were you the lady that rang me last week? She assured me that you were working on it and would be able to pull some data out. So I was quite surprised when nothing turned up. As I explained when we discussed the issue the information provided in the first instance was essentially unusable because it provides no breakdown, numbers or data of any kind as requested.

Do you need me to send the additional questions again?

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Hi Samantha,

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Subject: Re: Media enquiry follow up re deeming rates, Samantha Maiden [SEC=OFFICIAL]

Also - I was promised a response by COB - last Wednesday?

Is this not a little unusual? That it then takes essentially another week?

----- Forwarded message ------From: DSS Media < Media@dss.gov.au >

Date: Wednesday, July 17, 2019

Subject: RE: deeming rates [SEC=OFFICIAL]

To: samantha maiden < samanthamaidencanberra@gmail.com>

Hi Samantha

We expect to have a response to you by COB today.

Thanks DSS Media

On Mon, Jul 22, 2019 at 7:21 PM DSS Media < Media@dss.gov.au > wrote:

Hi Samantha.

Thanks for contacting us.

We believe that we have already provided responses to your original enquiry, however we are currently trying to find additional information for you. The additional information wont be available until later tomorrow.

Kind Regards,

s22

DSS Media Team

Communication Services Branch Department of Social Services

P: 02 6146 8080 | E: media@dss.gov.au

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From: samantha maiden < samanthamaidencanberra@gmail.com >

Sent: Monday, 22 July 2019 5:30 PM **To:** DSS Media < Media@dss.gov.au >

Subject: Re: deeming rates [SEC=OFFICIAL]

Hi - can someone call me back please - I rang today and asked if you could call on \$22

Thanks

On Sunday, July 21, 2019, samantha maiden < <u>samanthamaidencanberra@gmail.com</u>> wrote:

Hi

Can someone call me about this tmw?

It's been a very lengthy process and I was assured if I waited I would get an answer I'm not sure I am following your correspondence are you suggesting you're not providing an answer now? That I have to go through the Ministers office?

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Hi Samantha,

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From: samantha maiden < samanthamaidencanberra@gmail.com >

Sent: Sunday, 21 July 2019 10:12 AM **To:** DSS Media < Media@dss.gov.au>

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Sent: Tuesday, 16 July 2019 7:57 PM **To:** DSS Media < Media@dss.gov.au>

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For example, if you say that only non home owners get the max. What percentage of non homeowners are in that 1 million pensioners who benefit?

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On Tue, Jul 16, 2019 at 6:29 PM DSS Media < Media@dss.gov.au > wrote:

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Sent: Tuesday, 16 July 2019 10:59 AM **To:** DSS Media < Media@dss.gov.au **Subject:** Re: deeming rates [SEC=OFFICIAL]

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Hi again Samantha

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Kind regards

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Sent: Tuesday, 16 July 2019 10:02 AM

To: DSS Media < Media@dss.gov.au >

Subject: Re: deeming rates [SEC=OFFICIAL]

Hi

Just checking how you are going with this and what the ETA IS?

On Monday, July 15, 2019, DSS Media < Media@dss.gov.au > wrote:

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--	--

From:
To:
Cc:

Subject: FW: deeming rates [SEC=OFFICIAL]

Date: Monday, 22 July 2019 10:52:28 AM

For Tracey.

From: s22

Sent: Sunday, 21 July 2019 6:16 PM

To:^{s22} Cc:

Subject: Fwd: deeming rates [SEC=OFFICIAL]

Fyi

From S22

Date: 21 July 2019 at 5:59:48 pm AEST To: DSS Media < Media@dss.gov.au>

Cc: ^{S22}

Subject: Re: deeming rates [SEC=OFFICIAL]

Thanks - will deal with tomorrow

From: DSS Media < Media@dss.gov.au > Date: 21 July 2019 at 5:54:39 pm AEST

To: \$22 DSS Media

<<u>Media@dss.gov.au</u>>

Cc:^{\$22}

Subject: Fwd: deeming rates [SEC=OFFICIAL]

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Please see below an email from Samantha Maiden chasing the response to the deeming enquiry.

Kind regards

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Good morning,

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Do you know how many aged pensioners will secure the maximum benefit from the changes to the deeming rate - that is \$800 fro singles and around \$1,000 for couples?

Do you know any gender split among those who get nothing from the changes - the 75 per cent that get nothing and the 25 per cent that do? I ask this because National Seniors suggested women are more likely not to benefit as they favour less risky investments.

Finally, the minister's office also told me that it's only non home-owners that secure the max amount? I assume this is because they can have more investments and reap a bigger reward from deeming changes is that correct?

Thank you,

Samantha

322

s22

From: s22

Sent: Monday, 22 July 2019 11:27 AM

To: DSS Media < Media@dss.gov.au>

Subject: RE: deeming rates [SEC=OFFICIAL]

Did we ever get a prepared response to this? I'm not sure exactly what questions she wants answers to as we provided her a response on Tuesday

s22

OFFICE OF SENATOR THE HON ANNE RUSTON

Senator for South Australia

Minister for Families and Social Services

Manager of Government Business in the Senate

Suite MG.60, Parliament House CANBERRA ACT 2600

PO Box 1671 Renmark SA 5341 AUSTRALIA

s22

From: DSS Media < Media@dss.gov.au > Sent: Sunday, 21 July 2019 5:55 PM

To: s22 DSS Media

<Media@dss.gov.au>

Cc:s22

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Subject: Fwd: deeming rates [SEC=OFFICIAL]

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From: samantha maiden <<u>samanthamaidencanberra@gmail.com</u>>

Sent: Tuesday, 16 July 2019 10:02 AM **To:** DSS Media < Media@dss.gov.au>

Subject: Re: deeming rates [SEC=OFFICIAL]

Hi

Just checking how you are going with this and what the ETA IS?

On Monday, July 15, 2019, DSS Media < Media@dss.gov.au > wrote:

Hi Samantha

Acknowledging receipt of your email. We are currently working to see what information we can provide.

Kind regards s22

Media Team Communication Services Branch Department of Social Services

P: 02 6146 8080 | E: media@dss.gov.au

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From: samantha maiden <<u>samanthamaidencanberra@gmail.com</u>>

Sent: Monday, 15 July 2019 10:17 AM **To:** DSS Media < <u>Media@dss.gov.au</u>>

Subject: deeming rates

Good morning,

I believe this is something you may have been looking at on Sunday but I was hoping you could let me know if you have an answer today or how long it would take to work out.

Do you know how many aged pensioners will secure the maximum benefit from the changes to the deeming rate - that is \$800 fro singles and around \$1,000 for couples?

Do you know any gender split among those who get nothing from the changes - the 75 per cent that get nothing and the 25 per cent that do? I ask this because National Seniors suggested women are more likely not to benefit as they favour less risky investments.

Finally, the minister's office also told me that it's only non home-owners that secure the max amount? I assume this is because they can have more investments and reap a bigger reward from deeming changes is that correct?

Thank you,

Samantha

322

s22 From:

To:

Subject: Fwd: deeming rates [SEC=OFFICIAL]

Date: Monday, 22 July 2019 12:17:07 PM

From: DSS Media < Media@dss.gov.au> Date: 21 July 2019 at 4:49:00 pm AEST

To: 'samantha maiden' <samanthamaidencanberra@gmail.com>, DSS Media

<Media@dss.gov.au>

Subject: RE: deeming rates [SEC=OFFICIAL]

Hi Samantha,

Apologies for the delay in responding to your email. Unfortunately I am unable to provide an ETA at this time, but can I suggest following up your enquiry directly with our Minister's Office.

Regards

s22

DSS Media Team

Communication Services Branch Department of Social Services

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From: samantha maiden <samanthamaidencanberra@gmail.com>

Sent: Sunday, 21 July 2019 10:12 AM **To:** DSS Media < Media@dss.gov.au>

Subject: Fwd: deeming rates [SEC=OFFICIAL]

Hi

I still don't have an answer to this question I put in I believe 5 days ago?

Can I have an ETA please?

----- Forwarded message -----

From: **DSS Media** < <u>Media@dss.gov.au</u>>

Date: Wednesday, July 17, 2019

Subject: RE: deeming rates [SEC=OFFICIAL]

To: samantha maiden <samanthamaidencanberra@gmail.com>

Hi Samantha

We expect to have a response to you by COB today.

Thanks DSS Media

From: samantha maiden < samanthamaidencanberra@gmail.com >

Sent: Tuesday, 16 July 2019 8:25 PM **To:** DSS Media < Media@dss.gov.au>

Subject: Re: deeming rates [SEC=OFFICIAL]

Awesome!

kind regards,

sam

On Tue, Jul 16, 2019 at 8:23 PM DSS Media < Media@dss.gov.au > wrote:

Hi Samantha,

Thank you for your follow up questions – letting you know we are actioning and will come back to you with a response.

Regards,

s22

DSS Media Team

Communication Services Branch Department of Social Services

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From: samantha maiden <<u>samanthamaidencanberra@gmail.com</u>>

Sent: Tuesday, 16 July 2019 7:57 PM **To:** DSS Media < Media@dss.gov.au>

Subject: Re: deeming rates [SEC=OFFICIAL]

Hi

It's more important I just get the info than the deadline really.

I suppose I am asking for a bit of creativity and good faith - you've just taken 24 hours to get back to me without answering the question

I am after some information - any information - on who is getting the benefit of the deeming rate

If you can't tell me who gets the max - can you tell me what the average or mean payment is?

I don't see how you can cost it if you don't have a clue what the spread is of who gets how much

There must be a way of looking at the previous data?

For example, if you say that only non home owners get the max. What percentage of non homeowners are in that 1 million pensioners who benefit?

There must be a away of drawing some information about this? Without you know treating it as a weird competition to see if you can not answer the question?

National seniors Ian Henshke says the average - if its \$150 m divided by 1 million is average on \$150 each

If that's not accurate can you let me know what is?

Much appreciated,

Sam

s22

On Tue, Jul 16, 2019 at 6:29 PM DSS Media < Media@dss.gov.au > wrote:

Hi Samantha.

Thank you for your follow-up question. May I ask for your deadline?

Regards,

s22

DSS Media Team

Communication Services Branch Department of Social Services

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From: samantha maiden < <u>samanthamaidencanberra@gmail.com</u>>

Sent: Tuesday, 16 July 2019 6:23 PM **To:** DSS Media < <u>Media@dss.gov.au</u>>

Subject: Re: deeming rates [SEC=OFFICIAL]

Is it not even possible to have a rough percentage? Otherwise how do you cost it?

On Tue, Jul 16, 2019 at 3:28 PM DSS Media < Media@dss.gov.au > wrote:

Hi Samantha,

Thank you for your patience. Please see background information below:

There are a range of variables that determine whether someone would get the maximum benefit. For example, their level of deemed assets and income from other sources, such as employment, business income and income from rental properties.

Given receiving the maximum benefit is dependent on a range of variables across a year, it is not possible to provide a specific number of recipients who will receive the maximum benefit of the change.

All income tested recipients who hold financial investments will benefit from the change, regardless of their gender or whether they hold their financial investments in risky or non-risky assets.

The Australian Government provides a free service to assist people to make decisions about their financial investments. These Financial Information Service Officers are available at Centrelink and can be accessed by all Australians. They provide services by phone, by appointment and through seminars. For more information call the Department of Human Services on 132 300 or visit the DHS website.

Most social security payments are assessed under two means tests – an income test and an assets test.

Both tests have free areas. This allows a person to earn some income, or hold some assets, and not have their payment affected.

Deeming is a feature of the income test, and is used to determine the income received from financial assets held by a person. Deeming does not change the amount of assets assessed under the assets test.

Non-homeowners have higher asset test free areas than homeowners so can hold more deemed assets which means they can see a greater reduction in their assessable income than non-homeowners. This potential for a greater reduction in assessable income leads to a potential for a greater increase in payment.

Regards,

s22

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Communication Services Branch
Department of Social Services

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From: samantha maiden < samanthamaidencanberra@gmail.com >

Sent: Tuesday, 16 July 2019 10:59 AM **To:** DSS Media < Media@dss.gov.au **Subject:** Re: deeming rates [SEC=OFFICIAL]

thank you

On Tue, Jul 16, 2019 at 10:58 AM DSS Media < Media@dss.gov.au > wrote:

Hi again Samantha

We're aiming to get a response to you this afternoon. Will keep you updated if this changes.

Kind regards

s22

Media Team

Communication Services Branch Department of Social Services

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Do you know any gender split among those who get nothing from the changes - the 75 per cent that get nothing and the 25 per cent that do? I ask this because National Seniors suggested women are more likely not to benefit as they favour less risky investments.

Finally, the minister's office also told me that it's only non home-owners that secure the max amount? I assume this is because they can have more investments and reap a bigger reward from deeming changes is that correct?

Thank you,

Samantha

s22

s22
From:
To:
Cc:

Subject: RE: draft email - deeming rates [SEC=OFFICIAL]

Date: Monday, 22 July 2019 12:26:00 PM

Let's chat



We did not prepare a response. These are the questions she included in her follow up email on Tuesday 16 July after we responded to her original enquiry.

Please let us know how you would like to proceed.

Background (up to s22 whether to include)

My Director, spoke with you on the phone morning of Wednesday 17 July re: Samantha Maiden's questions and we were awaiting MO action on how to handle the response (as Samantha was getting slightly on-edge about the long response times from the Department). I believe the direction at that time was that a response may be provided by the Office directly to Samantha, or a response provided to the Department from the MO to provide to Samantha. For this reason, we did not action Samantha's request or prepare a response.

FULL JOURNALIST ENQUIRY

Hi

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I am after some information - any information - on who is getting the benefit of the deeming rate

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For example, if you say that only non home owners get the max. What percentage of non homeowners are in that 1 million pensioners who benefit?

There must be a away of drawing some information about this? Without you know treating it as a weird competition to see if you can not answer the question?

National seniors Ian Henshke says the average - if its \$150 m divided by 1 million is average on \$150 each

If that's not accurate can you let me know what is?

If I could get something rough like 10 per cent get more than \$700 that would be good Much appreciated,

Sam

s22

Regards,

XX

DSS Media Team
Communication Services Branch
Department of Social Services

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s22 From:

Sent: Monday, 22 July 2019 11:27 AM To: DSS Media < Media@dss.gov.au >

Subject: RE: deeming rates [SEC=OFFICIAL]

Did we ever get a prepared response to this? I'm not sure exactly what questions she wants answers to as we provided her a response on Tuesday

s22

OFFICE OF SENATOR THE HON ANNE RUSTON

Senator for South Australia

Minister for Families and Social Services

Manager of Government Business in the Senate

Suite MG.60, Parliament House CANBERRA ACT 2600

PO Box 1671 Renmark SA 5341 AUSTRALIA

From: DSS Media < Media@dss.gov.au > **Sent:** Sunday, 21 July 2019 5:55 PM

To: ^{S22} DSS Media

<Media@dss.gov.au>

Cc: \$22

Subject: Fwd: deeming rates [SEC=OFFICIAL]

Hi

Please see below an email from Samantha Maiden chasing the response to the deeming enquiry.

Kind regards

From: samantha maiden < samanthamaidencanberra@gmail.com >

Date: 21 July 2019 at 5:48:11 pm AEST To: DSS Media < Media@dss.gov.au >

Subject: Re: deeming rates [SEC=OFFICIAL]

Hi

Can someone call me about this tmw?

It's been a very lengthy process and I was assured if I waited I would get an answer

I'm not sure I am following your correspondence are you suggesting you're not providing an answer now? That I have to go through the Ministers office?

On Sunday, July 21, 2019, DSS Media < Media@dss.gov.au > wrote:

Hi Samantha,

Apologies for the delay in responding to your email. Unfortunately I am unable to provide an ETA at this time, but can I suggest following up your enquiry directly with our Minister's Office.

Regards

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Communication Services Branch

Department of Social Services

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Date: Wednesday, July 17, 2019

Subject: RE: deeming rates [SEC=OFFICIAL]

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Hi Samantha

We expect to have a response to you by COB today.

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Sent: Tuesday, 16 July 2019 8:25 PM **To:** DSS Media < <u>Media@dss.gov.au</u>>

Subject: Re: deeming rates [SEC=OFFICIAL]

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s22

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From: samantha maiden < samanthamaidencanberra@gmail.com >

Sent: Tuesday, 16 July 2019 10:59 AM **To:** DSS Media < <u>Media@dss.gov.au</u>>

Subject: Re: deeming rates [SEC=OFFICIAL]

thank you

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Hi again Samantha

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s22

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Do you know how many aged pensioners will secure the maximum benefit from the changes to the deeming rate - that is \$800 fro singles and around \$1,000 for couples?

Do you know any gender split among those who get nothing from the changes - the 75 per cent that get nothing and the 25 per cent that do? I ask this because National Seniors suggested women are more likely not to benefit as they favour less risky investments.

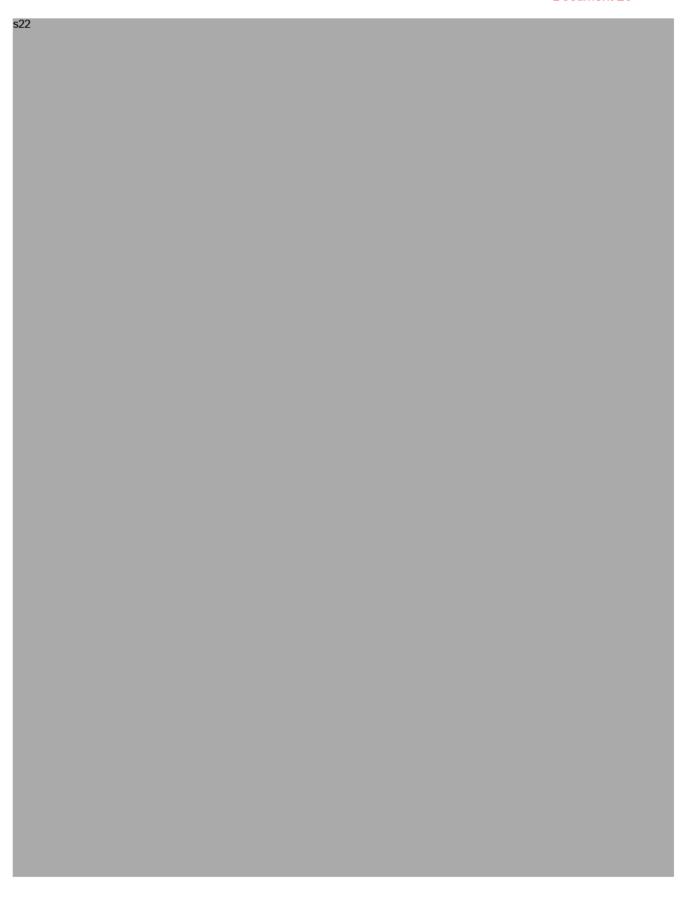
Finally, the minister's office also told me that it's only non home-owners that secure the max amount? I assume this is because they can have more investments and reap a bigger reward from deeming changes is that correct?

Thank you,

Samantha

s22

DSS Media From: s22 To: ; DSS Media; DLOs; S22 s22 Cc: FW: MO Request - Deeming rates [SEC=OFFICIAL] Subject: Tuesday, 23 July 2019 3:40:32 PM \$22 Date: Attachments: Hi **s22** s22 As discussed with s22 at the meeting today, can you please advise on how you'd like us to proceed with the Samantha Maiden enquiry s22 Cheers s22 s22



From: samantha maiden
To: DSS Media
Subject: Response

Date: Tuesday, 23 July 2019 5:59:21 PM

Hi

You mentioned last night you expected a response by COB today?

Just checking how that is going

------ Forwarded message ---------- From: DSS Media < Media@dss.gov.au > Date: Wednesday, July 17, 2019

Subject: RE: deeming rates [SEC=OFFICIAL]

To: samantha maiden < samanthamaidencanberra@gmail.com>

Hi Samantha

We expect to have a response to you by COB today.

Thanks
DSS Media

 From:
 DSS Media

 To:
 samantha maiden

 Cc:
 DSS Media

Subject: RE: Response [SEC=OFFICIAL]

Date: Tuesday, 23 July 2019 6:11:20 PM

Good evening Samantha,

Could you please contact Minister Ruston's media adviser regarding this enquiry?

Thank you

Rgds

DSS Media

From: samantha maiden

Sent: Tuesday, 23 July 2019 5:59 PM

To: DSS Media **Subject:** Response

Hi

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Just checking how that is going
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To: samantha maiden < samanthamaidencanberra@gmail.com >

Hi Samantha

We expect to have a response to you by COB today.

Thanks DSS Media From: samantha maiden
To: DSS Media; \$22

Subject: Re: Response [SEC=OFFICIAL]

Date: Tuesday, 23 July 2019 7:29:45 PM

Hi

DSS Media

Yes I have called the minister's office and texted and on Tuesday, Thursday - twice - Sunday, Monday and emailed today Tuesday and no reply from minister's office.

Do you think you could perhaps find the information - give you said last Wednesday and last night that you were planning on providing an answer?

On Tue, Jul 23, 2019 at 6:11 PM DSS Media < Media@dss.gov.au > wrote:

Good evening Samantha, Could you please contact Minister Ruston's media adviser regarding this enquiry? Thank you Rgds DSS Media **From:** samantha maiden <<u>samanthamaidencanberra@gmail.com</u>> Sent: Tuesday, 23 July 2019 5:59 PM To: DSS Media < Media@dss.gov.au > Subject: Response Hi You mentioned last night you expected a response by COB today? Just checking how that is going ----- Forwarded message -----From: DSS Media < Media@dss.gov.au > Date: Wednesday, July 17, 2019 Subject: RE: deeming rates [SEC=OFFICIAL] To: samantha maiden < samanthamaidencanberra@gmail.com > Hi Samantha We expect to have a response to you by COB today. Thanks

s22

From:

To: samantha maiden; DSS Media
Subject: Re: Response [SEC=OFFICIAL]
Date: Tuesday, 23 July 2019 7:40:11 PM

Hi Sam, sorry it's been a hectic few weeks! I understand the department provided you a response on Tuesday regarding the limitations of our data. Unfortunately that's all we can provide at this time. Sorry again!

From: samantha maiden

Date: 23 July 2019 at 7:29:45 pm AEST

To: DSS Media, \$22

Subject: Re: Response [SEC=OFFICIAL]

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Thanks

DSS Media

From: samantha maiden

To: S22 Cc: DSS Media

Subject: Re: Response [SEC=OFFICIAL]

Date: Tuesday, 23 July 2019 8:48:14 PM

Hi

No they didn't. That's why I asked additional questions which they promised to respond to on Wednesday, then rang me on Wednesday night and then said can we wait until Thursday will definitely have something and then now saying to ring the ministers office

Unless the minister's office is directing DSS to not provide the information - which of course I can FOI - there must be an answer to the question

It would be impossible for the government to cost the policy if it had not idea on spread of who is eligible for more pension payments as a result of the change based on previous DSS data so I am keen to get an answer

Also I am keen for you to call me back - as discussed. Thank you.

I've spoken to the minister and she did mention you would call me

On Tue, Jul 23, 2019 at 7:40 PM s22

wrote:

Hi Sam, sorry it's been a hectic few weeks! I understand the department provided you a response on Tuesday regarding the limitations of our data. Unfortunately that's all we can provide at this time. Sorry again!

From: samantha maiden < samanthamaidencanberra@gmail.com >

Date: 23 July 2019 at 7:29:45 pm AEST To: DSS Media < Media@dss.gov.au >, 522

Subject: Re: Response [SEC=OFFICIAL]

Hi

Yes I have called the minister's office and texted and on Tuesday, Thursday - twice - Sunday, Monday and emailed today Tuesday and no reply from minister's office.

Do you think you could perhaps find the information - give you said last Wednesday and last night that you were planning on providing an answer?

On Tue, Jul 23, 2019 at 6:11 PM DSS Media < Media@dss.gov.au > wrote:

Good evening Samantha,

Could you please contact Minister Ruston's media adviser regarding this enquiry?

Thank you

Rgds

Thanks

DSS Media

From: To:	samantha maiden DSS Media: \$22
Subject: Date:	deeming rates Wednesday, 24 July 2019 2:09:25 PM
Hi	
are securing th	ister's office claim that you cannot provide information on how many Australians e max deeming rate and your direction for me to call the minister's office on this than answering my question.
I also note the	minister's office claim on the "limitations" of the data.
My question is a	as follows:
	department cost and model this proposal if you do not know how many people will imum amount, or as I suggested in previous requests a band?
have modelling	el this policy in terms of bands of additional pension payments. For example, do you that says for example that 10 or 20 per cent or whatever the number might be get more ore than \$600 and if so can you answer my question on that basis.
Thank you,	
Samantha 522	
original "answe	r" below:
There are a rai	nge of variables that determine whether someone would get the maximum

benefit. For example, their level of deemed assets and income from other sources, such as

employment, business income and income from rental properties.

Given receiving the maximum benefit is dependent on a range of variables across a year, it is not possible to provide a specific number of recipients who will receive the maximum benefit of the change.

All income tested recipients who hold financial investments will benefit from the change, regardless of their gender or whether they hold their financial investments in risky or non-risky assets.

The Australian Government provides a free service to assist people to make decisions about their financial investments. These Financial Information Service Officers are available at Centrelink and can be accessed by all Australians. They provide services by phone, by appointment and through seminars. For more information call the Department of Human Services on 132 300 or visit the DHS website.

Most social security payments are assessed under two means tests – an income test and an assets test.

Both tests have free areas. This allows a person to earn some income, or hold some assets, and not have their payment affected.

Deeming is a feature of the income test, and is used to determine the income received from financial assets held by a person. Deeming does not change the amount of assets assessed under the assets test.

Non-homeowners have higher asset test free areas than homeowners so can hold more deemed assets which means they can see a greater reduction in their assessable income than non-homeowners. This potential for a greater reduction in assessable income leads to a potential for a greater increase in payment.

From: DSS Media

To: \$22 Cc: <u>DLOs;</u> \$22 <u>DSS Media:</u>

Subject: FW: deeming rates - Samantha Maiden [SEC=OFFICIAL]

Date: Wednesday, 24 July 2019 2:18:00 PM

Hi again s22

Please let us know if you'd like us to proceed with developing a response to the below follow up.

Cheers



Media Team
Communication Services Branch
Department of Social Services

P: 02 6146 8080 | E: media@dss.gov.au

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From: samantha maiden <samanthamaidencanberra@gmail.com>

Sent: Wednesday, 24 July 2019 2:09 PM
To: DSS Media < Media@dss.gov.au>; 522

s22

Subject: deeming rates

Hi

I note the minister's office claim that you cannot provide information on how many Australians are securing the max deeming rate and your direction for me to call the minister's office on this matter, rather than answering my question.

I also note the minister's office claim on the "limitations" of the data.

My question is as follows:

- 1. How did the department cost and model this proposal if you do not know how many people will secure the maximum amount, or as I suggested in previous requests a band?
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Thank you,

Samantha

s22

original "answer" below:

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Given receiving the maximum benefit is dependent on a range of variables across a year, it is not possible to provide a specific number of recipients who will receive the maximum benefit of the change.

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From: DSS Media

To: WILLIAMSON, Nathan; MCGUIRK, Emmakate; MCLARTY, Mary

Cc: s22 PHGCoord; DSS Media; s22 BELL, Tracey;

SCOTT, Tain; s22 SocialSecurityExecutive

Subject: Media enquiry - Deeming rates [SEC=OFFICIAL]

Date: Wednesday, 24 July 2019 2:56:17 PM

Importance: High

Good afternoon

We've received the below follow up enquiry from Samantha Maiden regarding deeming rates.

Can you please confirm if you will work directly with the Minister's Office on this enquiry or you would prefer comms to.

Please note, the Senior Media Adviser has asked for urgent advice (by COB) on whether any of the modelling can even be released, i.e. would it be considered confidential/sensitive/protected.

Cheers

s22

Media Team

Communication Services Branch Department of Social Services

P: 02 6146 8080 | E: media@dss.gov.au

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From: samantha maiden <samanthamaidencanberra@gmail.com>

Sent: Wednesday, 24 July 2019 2:09 PM **To:** DSS Media < Media@dss.gov.au>; **s22**

Subject: deeming rates

Hi

I note the minister's office claim that you cannot provide information on how many Australians are securing the max deeming rate and your direction for me to call the minister's office on this matter, rather than answering my question.

I also note the minister's office claim on the "limitations" of the data.

My question is as follows:

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Thank you,

Samantha

s22

original "answer" below:

There are a range of variables that determine whether someone would get the maximum benefit. For example, their level of deemed assets and income from other sources, such as employment, business income and income from rental properties.

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Non-homeowners have higher asset test free areas than homeowners so can hold more deemed assets which means they can see a greater reduction in their assessable income than non-homeowners. This potential for a greater reduction in assessable income leads to a potential for a greater increase in payment.

s22 From:

To:
Cc: \$22 MCLARTY, Mary

Subject: FW: Media enquiry - Deeming rates [SEC=OFFICIAL]

Date: Wednesday, 24 July 2019 4:03:00 PM

Importance: High

Hi s22

As discussed, the office would like a generic paragraph on how the department costs proposals and why we don't release them (e.g. cabinet considerations, etc.) to respond to the journalist's question below. See the highlighted part of the question for the launching point of the response.

If we could have something by 5pm, that would be excellent. It will be cleared on our end by Nathan, EK and Mary, so factor that in to whatever clearances you require.

Happy to discuss.

Cheers,

s22

From: DSS Media < Media@dss.gov.au>
Sent: Wednesday, 24 July 2019 2:56 PM

To: WILLIAMSON, Nathan <Nathan.WILLIAMSON@dss.gov.au>; MCGUIRK, Emmakate <Emmakate.MCGUIRK@dss.gov.au>; MCLARTY, Mary <Mary.MCLARTY@dss.gov.au>

Cc: \$22

PHGCoord <PHGCoord@dss.gov.au>; DSS Media <Media@dss.gov.au>; s22

s22

BELL,

Tracey <Tracey.BELL@dss.gov.au>; SCOTT, lain <lain.SCOTT@dss.gov.au>; s22

SocialSecurityExecutive <SocialSecurityExecutive@dss.gov.au>

Subject: Media enquiry - Deeming rates [SEC=OFFICIAL]

Importance: High

Good afternoon

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s22

Media Team
Communication Services Branch
Department of Social Services

P: 02 6146 8080 | E: media@dss.gov.au

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From: samantha maiden < samanthamaidencanberra@gmail.com >

Sent: Wednesday, 24 July 2019 2:09 PM
To: DSS Media < Media@dss.gov.au >; \$22

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From: To: Cc:	s22
Subject: Date: Attachments:	Sec Report input - Team CFSCS - 24 July [SEC=OFFICIAL] Wednesday, 24 July 2019 4:04:35 PM image001.png
	s22
	d here – <u>Draft Secretary's Report</u> – only change was the addition of Samantha Maiden's e written the status as DSS Media is working with Minister Ruston's office on drafting
S22	
regardir	edia has received a follow up enquiry from Samantha Maiden at <i>The New Daily</i> ng deeming data.
2	
s22	
Communicatio	Officer nilies, Seniors and Community Services Communication n Services Branch Social Services
2586 Indigenous	signature block NEW (2)
	?

From: s22 DSS Media To: s22 s22 Cc: Subject: Sec Report input - Team CFSCS - 24 July [SEC=OFFICIAL] Date: Wednesday, 24 July 2019 4:38:26 PM image001.png Attachments: Hi s22 Dotties for Team CFSCS for 24/7 s22 Deeming • DSS Media has received a follow up enquiry from Samantha Maiden at *The New Daily* regarding deeming data. s22 s22 **Public Affairs Officer** Children, Families, Seniors and Community Services Communication Communication Services Branch Department of Social Services 2586 Indigenous signature block NEW (2) ?

From: DE BURGH, Russell

To: s22 ; MCLARTY, Mary; MCGUIRK, Emmakate; s22

Subject: FW: Media enquiry - Deeming rates query from journalist response required by 5pm [SEC=OFFICIAL]

Date: Wednesday, 24 July 2019 5:29:55 PM

Importance: High

Hello

The following are some points regarding special appropriation costings, although based on your experiences, you could add other factors as well.

- Special appropriation costings incorporate eligibility requirements of payments which could be in the form of age, other individual circumstances, and means testing arrangements (income test or assets test)
- Factors that may affect the cost of new policy proposals for special appropriations include but not limited to:
 - Average payment rates: consist of the basic payment rate including ancillary payments such as supplements or allowances.
 - Population of eligible recipients are projected based on a forecast model incorporating Australian Bureau of Statistics demographic data, government policies, and recent actual recipient numbers.
 - o Assumptions around interactions and flow on impacts to other Government payments.
 - o Reasonable policy implementation timings in consultation with affected agencies.

Thanks Russell

From: SZZ

Sent: Wednesday, 24 July 2019 4:03 PM

To:^{\$22}

Cc S MCLARTY, Mary < Mary.MCLARTY@dss.gov.au>

Subject: FW: Media enquiry - Deeming rates [SEC=OFFICIAL]

Importance: High

Hi s22

As discussed, the office would like a generic paragraph on how the department costs proposals and why we don't release them (e.g. cabinet considerations, etc.) to respond to the journalist's question below. See the highlighted part of the question for the launching point of the response.

If we could have something by 5pm, that would be excellent. It will be cleared on our end by Nathan, EK and Mary, so factor that in to whatever clearances you require.

Happy to discuss.

Cheers,

BELL.

From: DSS Media < Media@dss.gov.au > Sent: Wednesday, 24 July 2019 2:56 PM

To: WILLIAMSON, Nathan < Nathan.WILLIAMSON@dss.gov.au>; MCGUIRK, Emmakate < Emmakate.MCGUIRK@dss.gov.au>; MCLARTY, Mary < Mary.MCLARTY@dss.gov.au>

Cc: \$22

PHGCoord < PHGCoord@dss.gov.au >; DSS Media < Media@dss.gov.au >; \$22

22

Tracey <<u>Tracey.BELL@dss.gov.au</u>>; SCOTT, lain <<u>lain.SCOTT@dss.gov.au</u>>; s22

; SocialSecurityExecutive < <u>SocialSecurityExecutive@dss.gov.au</u>>

Subject: Media enquiry - Deeming rates [SEC=OFFICIAL]

Importance: High

Good afternoon

We've received the below follow up enquiry from Samantha Maiden regarding deeming rates.

Can you please confirm if you will work directly with the Minister's Office on this enquiry or you would prefer comms to.

Please note, the Senior Media Adviser has asked for urgent advice (by COB) on whether any of the modelling can even be released, i.e. would it be considered confidential/sensitive/protected.

Cheers 22

Media Team Communication Services Branch Department of Social Services

P: 02 6146 8080 | E: media@dss.gov.au

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From: samantha maiden < <u>samanthamaidencanberra@gmail.com</u>>

Sent: Wednesday, 24 July 2019 2:09 PM **To:** DSS Media < Media@dss.gov.au; 522

Subject: deeming rates

Hi

I note the minister's office claim that you cannot provide information on how many Australians are securing the max deeming rate and your direction for me to call the minister's office on this matter, rather than answering my question.

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s22

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s22	
From: \$22 Sent: Wednesday, 24 July 2019 5:03 PM To: BELL, Tracey < Tracey.BELL@dss.gov.au> Cc: \$22 Subject: FOR APPROVAL: INFO: Secretary's Report - Today's Media and Communication - Wednesday 24 July 2019 [SEC=OFFICIAL]	
For approval please and thanks. ****	
Good evening,	
Below is today's media and communications activity.	
s22	

Deeming

• DSS Media has received a follow up enquiry from Samantha Maiden at *The New Daily*





Thanks,



DSS Media

Communication Services Branch Department of Social Services

P: 02 6146 8080 | E: media@dss.gov.au

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s22

From: s22

Sent: Tuesday, 23 July 2019 7:40 PM

To: samantha maiden <samanthamaidencanberra@gmail.com>; DSS Media

<Media@dss.gov.au>

Subject: Re: Response [SEC=OFFICIAL]

Hi Sam, sorry it's been a hectic few weeks! I understand the department provided you a response on Tuesday regarding the limitations of our data. Unfortunately that's all we can provide at this time. Sorry again!

From: samantha maiden <<u>samanthamaidencanberra@gmail.com</u>>

Date: 23 July 2019 at 7:29:45 pm AEST To: DSS Media < Media@dss.gov.au >, 522

Subject: Re: Response [SEC=OFFICIAL]

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On Tue, Jul 23, 2019 at 6:11 PM DSS Media < Media@dss.gov.au > wrote:

Good evening Samantha,

Could you please contact Minister Ruston's media adviser regarding this enquiry?

Thank you

Rgds

DSS Media

From: samantha maiden <<u>samanthamaidencanberra@gmail.com</u>>

Sent: Tuesday, 23 July 2019 5:59 PM **To:** DSS Media < Media@dss.gov.au>

Subject: Response

Hi

You mentioned last night you expected a response by COB today?

Just checking how that is going

----- Forwarded message ------From: DSS Media < Media@dss.gov.au >

Date: Wednesday, July 17, 2019

Subject: RE: deeming rates [SEC=OFFICIAL]

To: samantha maiden < samanthamaidencanberra@gmail.com >

Hi Samantha

We expect to have a response to you by COB today.

Thanks DSS Media s22

From: To:

Subject: FW: Words on release of model - media request [SEC=OFFICIAL]

Date: Thursday, 25 July 2019 8:37:04 AM

FYI

From: MCLARTY, Mary < Mary. MCLARTY@dss.gov.au>

Sent: Wednesday, 24 July 2019 7:14 PM

To:^{\$22}

Cc: MCGUIRK, Emmakate <Emmakate.MCGUIRK@dss.gov.au>; SocialSecurityExecutive <SocialSecurityExecutive@dss.gov.au>; DSS Media <Media@dss.gov.au>; MOSES, Jillian <Jillian.MOSES@dss.gov.au>

Subject: Words on release of model - media request [SEC=OFFICIAL]

Hi s22

Following your conversations today with Emma Kate and I, below are some words on the PoEM model.

Costings were derived using the department's Policy Evaluation Model (PoEM). The model is a Commonwealth Government model used for costing changes to social security payments and the interactions of these within the tax-transfer system. The model is not released publicly.

It is important to note that

We have previously released model outputs and so have worded as the model not being released.

s47E

Regards,

Mary