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INTRODUCTION:

This is a very complex issue and although I will briefly pause on the topics you have requested, not everything can be covered in depth. These issues are inexorably intertwined and sometimes difficult, if not impossible to separate effectively.

My specific focus will be aimed toward these relevant points. Other issues I wish to raise, apply to Centrelink beneficiaries, who like myself have multiple limitations. Recent figures gained from the Bureau of Statistics, indicate thousands of clients in the same situation. So let me begin.

A: SEEKING EMPLOYMENT

My Current Status:

It is my view, based on personal observations and experience, that I'm at the heart of the matter and feel aptly qualified to voice my concerns and ideas. My interest is based on the fact that I'm 48 years old, long-term unemployed with multiple limitations and I wish to see a better outcome for my client group.

Let me define what some of my limitations include..

- Mature age single male (45 years +),
- Permanent physical limitations, with associated diminishment of employment possibilities,
- Chronic long-term unemployment, combined with a sporadic employment history. Continued and persistent failure to successfully gain paid employment,
- Untraceable employment history, with no references or referees whatsoever,
- Insecure private rental accommodation, based on a 7 day vacant possession,
- Inability to secure pertinent qualifications or required skills due to existing limitations, Not able to maintain a telephone or continue studies, due to the restraints of living below the poverty line.

People like myself require better treatment all-round, with acknowledgement of the existence of multiple limitations being a severe impediment, to successfully reintroducing the long-term unemployed aged 45 +, back into the paid workforce.

(i) SOCIAL:

Paying the Rent:

Let me get one thing straight to start with, my personal reasons, and the need for accepting Unemployment Benefit payments, represent the only means other than successfully finding paid work, that I have of simply paying the rent. I'm talking basic roof-over-the-head stuff here and my \$75 per week insecure private rental, is very basic indeed. I've been living on the street before, and if it hadn't been for the kind help from the South Australian Housing Trust, I'd still be there. It's impossible to find suitable employment, when you're on the street cold, disheveled and hungry, I can assure you. To myself, and others like me, unemployment benefit simply pays the rent. Unemployment benefit payments are received with one hand and simply paid out with the other. I know of no-one getting rich, taking holidays or investing in pig farms, on unemployment benefit allowance. My payment in fact, goes directly back into the community.

Social deprivation:

I require a greater focus placed on people in my client group, occupying the socially deprived ghetto's in Adelaide's Northern, Southern, Western and Regional areas. You already know for yourselves just how bad the problem, of mature age unemployment in South Australia is. And of the mainland states, South Australia is very hard hit.

Particular attention must be paid, to consultation with non Public Servant social workers, informed benefit recipients such as myself and finally, organizations such as the Salvation Army or St Vincent De Paul and the like, for confirmation and corroboration of these realities.

Adelaide malaise:

Adelaide is slowly dying, this fact was pointed out recently by the Most Reverend Dr fan George, the Anglican Archbishop of Adelaide. I concur with his statement emphatically.

This unfortunate situation has been allowed to lengthen, by virtue of the fact that major areas of employment for unemployed persons 45 years and older, who have multiple limitations, simply no longer exist in South Australia.

This effectively completes a vicious circle, producing an ever increasing pool of aged unemployable clients. Most mature age unemployed in South Australia today, have a 30 year work history punctuated by long periods of unemployment.

The reluctance of employers to employ the long-term unemployed, is proved and exacerbated, by the continued refection of our employment attempts, to any and all prospective employers.

Playing politics:

Unfortunately our state politicians can't agree and are simply playing-the-fiddle while Adelaide burns. Despite their disagreement that anything is wrong and the obvious inability for them to accept and implement ideas from anyone, they will always look after themselves.

My recent experience dealing with the South Australian Minister for Human Services, Mr Dean Brown, produced an appalling slap-in-the face for all Centrelink clients using a 12 weekly lodgement form and wishing to claim, a simple travel concession card!

Health concerns:

Crisis makes people ill and not just the unemployed, but anyone. People are capable of becoming socially disorientated and unfit for work and this is a medically proven fact.

Any harassment, intimidation or bullying of clients, who are receiving Centrelink benefits, is detrimental to those client's health and is morally wrong by definition of terms.

Certain obvious and significant changes have to be made regarding my client group needs and the adoption of these policy changes, would be most advantageous for all concerned.

(ii) ECONOMIC:

Vacuum:

The unfortunate Polarization created by industry and business re-locating to the Eastern States has had a dramatic effect on South Australia.

The loss of Clark's Shoes (300 jobs lost) and the Meat-works (500 jobs lost) in Mt Barker over the last three months alone, as well as many other examples too numerous to mention here, only reinforces and indeed highlights, the seriousness of the situation in South Australia, now and for the foreseeable future.

It should be noted, that an economic recovery for Australia based on consumption, is completely unfounded. A fact backed up by not only OECD findings, but the size of our ever burgeoning current account deficit.

Dr Peter Brain (who correctly predicted the recent Asian economic meltdown), of The National Institute for Economic and Industry Research (NIEIR), recently released his predictions of a further major correction to that market, painting a particularly gloomy outcome with regard to Australian for the period 2000 to 2002, resulting in a projected unemployment figure of 10%.

Jobs in reality:

The facts relevant to unemployed people in South Australia, mean a much higher concentration on casual and part-time work, especially in sales and hospitality. This seems focussed toward the young, physically able and rightly so. The very real lack of jobs available from industry and business in general, for clients like myself, indicates that the Federal Government will not successfully absorb the majority of mature long-term unemployed into the paid workforce.

Let's be quite sure of what I'm talking about.

The term quite often used by Centrelink staff when lecturing long-term unemployed clients like myself is "off the books". Totally off, all benefit payments and concessions completely! That is, suitable, sustainable, long-term, paid and superannuated employment. A situation where I pay full taxation, pay for private health insurance and begin establishing a credit rating. My active participation within the paid workforce.

Federal muscle:

If any success is to be achieved utilizing business and industry, then I believe that for any company employing 100 employees or more, then 10 of those company employees must be taken from the existing pool of long-term, mature age unemployed clients, by law. These companies must be compelled by law to employ us if only for a short time, for 6 months minimum perhaps.

The constant unacceptance of my client group by business and industry, is a form of punishment for those unable to be the cream, and is condoned by the Federal Government. Legislation needs to be created to this end, as soon as possible. No more Federal Government "sweet-heart" deals with business and industry.

People need to be employed warts and all, not just simply scolded by our Federal Politicians who should know better. Acting like a Dickensian workhouse master, wielding a big stick, issuing snide and uncompassionate remarks about how to use the unemployed, is both outdated and insulting to say the least.

(iii) INDUSTRIAL:

Measuring up:

In a performance based society like ours, people with insufficient qualities or possessing restrictions, albeit as simple as one's physical appearance, can find quickly that these limitations have become liabilities. Believe it or not, a person can be rejected for employment simply for being overweight!

Capricious employer expectations and requirements, are totally unrealistic when it comes to my client group and can become selectivity, to the point of discrimination.

Current issues concerning Federal Government revisions of the unfair dismissal law, will have devastating repercussions on the increasing numbers of hard to employ clients like myself.

Employer reluctance:

I literally hit a brick wall, when it comes to filling out the medical and employment history section on an application form (see enclosed photocopy of a typical "generic" Application for Employment form). I know straight away that I will not be employed.

Business and industry do not employ people to go on light duties" and that is a fact. These preferentialist employers, exhibit a tangible and heightened state of reluctance when anything medical is raised. I become an insurance or workers compensation risk and that is unacceptable for them. This, despite any reference to them being an "equal opportunity employer".

This unacceptable attitude of employers in general, toward people with minor physical limitations, has to be addressed head on immediately.

The issue of unemployment, is not just about the lucky few who industry is willing to employ, it's also about the one's who industry reject, for one reason or another and what to do with those continually rejected individuals.

B: ESTABLISHING A BUSINESS:

New employment incentive scheme:

I often see the NEIS self employment scheme advertised in the "Free courses for the unemployed" column, at the end of the Employment Section in the "The Advertiser" newspaper. Its focus seems to be aimed toward the young and ably fit, with particular encouragement toward our female unemployed, and I agree.

I've attempted the NEIS scheme previously with an application to Higgins Botha in Adelaide and my idea was curtly dismissed by them.

Having gained the experience of this, I'm totally unconvinced that the required significant reduction in numbers, of the mature age unemployed lies within an expansion of the NEIS system. NEIS was one of the small number of options given to me recently, by my Centrelink Disability officer. I declined the option.

I feel when looking at my large client group, the Federal Government should remove any major focus toward NEIS involvement altogether.

Remember, as far as I'm concerned, I have no capital (since I am not permitted to have more than \$2,500 in liquid assets) and am so impoverished anyway, I can't even afford to have the telephone connected and this letter is courtesy of the Public Library facilities.

Believe me, the last thing an unemployed person would need, is the failure of a business or bankruptcy. An example, of business failures based on the latest figures'.

- 40% don't survive 1 year.
- 70% don't survive 5 years.

Those people recently unemployed however, of any age with superannuation payouts, would be a much better target for establishing a business, I should think and I see no further hopes or suggestions for my client group in this area.

NEIS is only a solution for a very small percentage of the total unemployed over 45. Although I'm sure it provides adequate employment for those lucky individuals, within the organizations selling the NEIS idea or offering courses and training.

C: SUGGESTIONS:

(i) Reclassification:

There has been a real need for this for over 12 months now. The creation of a new and distinct group classification needs to be created as quickly as possible. This new classification should not be within, but separate from Newstart. A whole new category to encompass this large group of people.

This new group should exist between Newstart Allowance (NSA) and the Mature Age Allowance (MAA), and effectively encompass those clients aged 45 - 59 years of age. It should be entitled Living Allowance (LA) details similar to those from the top of page 10, Centrelink Document PR345.9809.

Client profile:

- Long-term 45 - 59 year old unemployed Newstart recipients. (The most difficult cross-section of clients to succeed).
- All current 45 - 59 year old Centrelink clients with multiple limitations:
 - Permanent physiological or psychological injuries,
 - Poor or untraceable work history,
 - Continuing drug or alcohol problems,
- Any 45 - 59 year old client, unemployed and in receipt of benefits 2 years or longer .

Multiple limitations:

Multiple limitations exist in an area, between active physically and mentally fit clients and those with debilitating permanent physical and mental injuries who qualify for a full disability pension.

Some of these clients possessing multiple limitations, may have a low W.A.T. rating from Centrelink and be trapped into the insufficient services and options provided by, the Commonwealth Department of Health and Family Services.

Many existing minor injuries incurred by clients, may have been the simple result of a vehicle accident, or something work related for example. However these clients may still be able and willing to do paid work. This new classification of eligible Centrelink beneficiaries, must be notified of this new option existing.

Options:

- Greater and increased flexibility for clients by providing workable options. These options, made more abundant and readily accessible.
- Less enforced supervision by Centrelink:
 - It is the responsibility of the client, to advise Centrelink of any changes in their situation by law, under section 657 of the Social Security Act 1991.
 - The need to lodge Application for Payment forms (either fortnightly or 12 weekly) should be withdrawn altogether. Producing much less processing demands on Centrelink.
 - Occasional required contact from Centrelink. Centrelink need only send the benefit recipient a 12 weekly cycle information letter, about the client's Social Security rights and what the client has to tell Centrelink.
 - Clients in this new category, are able to specify what they require on an individual, as-needs basis. They may also do voluntary work or training, with approval.

(ii) Case Management:

Having recently completed a forced Case Management program through the department of Health and Family Services, I was extremely disappointed to find no change from the previous CES attempts. There was nothing more than a half hearted attempt all round, and gave me cause to complain. A matter I currently have before the Hon. Senator Jocelyn Newman. Perhaps you would like to contact her office for a copy of my letter.

Only a small percentage of clients 45 years and older are having success within case management, primarily because of their detailed and particular limitations.

In my experience, manifestly insufficient resources and facilities are being supplied to those hard to return to the paid job market. Service Provider resources should only be supplied to those unemployed clients (of any age) with few if any limitations, who can easily get back into the job market. Effectively de-clogging Service Providers by allowing these essential resources to get to the right person. There are people on Newstart Allowance today, so ill they have difficulty standing up and yet have to effectively compete, with 18-35 year old unemployed for the same jobs. Mission impossible and an anomaly indeed.

Specialist organizations:

The existence and need for "umbrella" organizations or sheltered workshops, specifically provided for those with significant limitations, is acknowledged. The clients of such are invariably required, to either have or be applying for a Disability Support Pension.

However, my group having access to such organizations, would simply take vital positions from, those in society who need such specialised help.

(iii) State Governments:

The South Australian Department of Human Services procedure for quickly and easily issuing of client travel concessions cards is directly impeding Centrelink initiatives.

This responsibility of issuing concession cards, needs to be taken away from the Minister for Human Services in South Australia immediately, because of an existing anomaly for those Centrelink clients who like myself, are on a 12 weekly lodgement cycle.

Any client on a 12 weekly lodgement cycle has to go to the extra trouble of obtaining an Income and Assets statement from Centrelink, in order to receive a travel concession card.

The reduction in need for an Income and Assets statement and the subsequent printout from Centrelink would mean an effective and direct reduction in processing costs by Centrelink. The hard won and costly Income and Assets statement printout, immediately becomes a piece of scrap paper after issuing the concession card. A clear example of unnecessary processing.

I maintain, that a simple telephone call between Adelaide Family and Youth Services and the main city offices of Centrelink Adelaide, would not only be cheaper, but a hell of a lot easier for the concession recipient.

The current process of clients pleading for, that telephone confirmation of current client status, needed by the Adelaide Family and Youth Services, is demeaning, unprofessional and totally unnecessary, for quick and easy issuing of transport concession cards.

Processing is expensive and in a situation where staff numbers need to be reduced, this is a good starting point.

As. of 2114199 I will be paying full transport fares because of my reluctance, to go through the process of begging, for what is a resource intended to be freely and easily supplied to the needy.

Both clear and aptly demonstrated continuing ineptitude, on the part of the South Australian Human Services Department and a contradiction in terms I believe.

There is a definite and immediate need for Federal Government control, over the issue of all approved concession cards, similar to the Department of Health and Family Services "Health Care Card". The beneficial effects will be almost immediate and produce a more efficient system by further streamlining of resources and services, this is the focus of efficiency

(iv) Resources:

A greater number of computer, fax and phone facilities at Centrelink offices. Including access to relevant web-sites. In fact it should be a requirement that these exist in all Centrelink offices or be expanded as soon as possible.

These vital communication facilities, should be kept in small (4-6 P.C's) clusters, occupying the very space vacated, by the reduced number of clients approaching the Centrelink front counter.

It is extremely difficult to get access to the internet to "job-search" if the client either can't afford a telephone, or the internet facility is not available. We need to be able to fully utilize these facilities.

Small signs indicating that such areas are monitored, phone calls may be listened in on by a "supervisor" would help deter any person taking unsanctioned advantage of such facilities.

(v) Volunteer Work..

Volunteer work still unsuitable for most, due to the high level of selectivity and suitability, required by those organizations seeking volunteers. I have the personal experience of having gone through the process.

I didn't get any benefit at all, because of still being effectively unemployed and subject to Centrelink meddling.

An unpleasant experience indeed and I found it more rewarding to continue my extensive jobsearch activities.

(vi) Work schemes:

Work for the dole projects may be highly unsuitable, where the physical or mental limitations of those individual clients, impede a successful outcome.

This activity has other drawbacks as well:

- The client is still "on the books" subject to unfair criticism and harassment,
- These schemes represent unpaid work,
- You may be taking legitimate work from someone else,
- Very short term,
- Painting stones isn't real work, and constitutes nothing more than enforced "hoop jumping".

A possible idea, would be to pay the unemployed client slightly more and call it the Supported Wage Activity Allowance (SWAA).

Wage implies paid employment and the client would be busy for a short time. But above all, if we are to be utilized, it needs to be done so fairly.

(vii) Retirement:

- An immediate reduction in the voluntary retirement age to 50 years. Moreso and especially where multiple limitations exist.
- Allow the important age group of 17 - 35 years, to have an effective start and continuation of their careers.
- Remove these older, long-term unemployed clients from the total number of unemployed, thereby effectively reducing the overall unemployment numbers.

Allow valuable and important Service Provider resources, to go to those clients who are able to move into and out of the job market with ease.

Lowering of the voluntary retirement age to 50 years, is highly recommended for those clients with multiple limitations who wish to take that option.

D: CONCLUSIONS:

(i) All things Centrelink:

Clearly more options for my group are required, and Centrelink's initiative to supply Customer Relations line 1 800 number for direct access to an official outlet, is luke-warm at best. Dealing with a slippery and glib telephone operator in Canberra, is no guarantee of success and more often, leads quickly to frustration on the part of the hapless client.

The screaming silence:

Centrelink's refusal to prove that ideas and suggestions submitted by clients is being directly implemented or even considered, is repeated confirmation of this. I find Centrelink frequently acting like a secret brotherhood, when it comes to disseminating pertinent information to clients. Even the Centrelink CEO is unable to do anything more than give inquiring clients like myself the brush-off. Subsequently, I've given up corresponding with Centrelink Canberra, since it's obviously not worth the effort involved. It is embarrassing for me to watch Centrelink officers shooting themselves in the foot.

Help, pertinent information and satisfaction for the client are often impeded, by obstinate and ill-informed staff-members, especially within local offices.

As I recently told my Centrelink Disability Officer, if I inadvertently commit administrative breaches, because of not being given the full information or options needed for me to make an informed decision, then it will result in me requesting charges of misconduct against those officers responsible.

(ii), Client feedback:

There is a much greater need for more written customer surveys and accessible facilities without the suppression of Centrelink client dissatisfaction.

A simple solution is the formation of committees consisting of informed clients like myself, to occasionally directly advise the Federal Government. This important feedback comes from the clients themselves, on issues of concern that immediately affect them. What better response can you have than that!

In the past, the problem has been getting the Federal Government to either act on, implement or even acknowledge these client requests.

The odds:

I'm not overly optimistic and won't be surprised to see nothing positive happen for those unemployed over 45's with multiple limitations. I believe I have a greater chance of my 6 numbers coming up quite frankly, as there is no substitute for the creation of real jobs.

Finally, I intend my albeit occasional, correspondence with the Federal Government to continue, until matters for my client group change for the better.

[Application Forms not reproduced]