

Submission to the inquiry into long-term strategies to address the ageing of the Australian population over the next 40 years

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[ See my Model National Constitution And Budget Of Australia at ;  
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#### WELFARE SHOULD PROVIDE SECURITY AND INCENTIVE TO EARN AN INCOME.

By replacing income testing with an assets test with reductions from \$250 per week starting at about \$34,500 and ending at \$128,000 in total assets [ starting at about \$45,000 with a 50% discount deemed value for rental accommodation, and family asset share with family tontine trust. So a recipient of \$250 per week might rent a \$60,000 unit and have other assets worth \$15,000 ]. Aged pension, Unemployment benefit, and Disability support pension are required in the constitution, but could be consolidated into one assets tested payment, with the requirement that people have a percentage disabilities, participate in work for the dole for 1 hour for each \$10 received or be aged 1 year over 50 for each \$10 received, or be detained for 1 hour for every \$10 received. Income testing has had the requirement that recipients loaf such as by being unemployed. With assets testing the working poor could receive assets tested welfare, in addition to employer sponsored student allowance, and in addition to pay from market based productivity, and so have security and incentive. Welfare income testing, income limits and waiting periods have been dis-incentives acting against welfare recipients moving to work, caused in-flexibility, and caused many in need to fall through the cracks of the welfare system, this has resulted in unjust severe poverty, homeless-ness, and injury. What merit could there be for paying public welfare to a rich loafer ? If the argument is that they have paid tax all of their lives and so deserve public welfare in retirement, then people should be saving for their own retirement incomes, [ 25% of income above \$200 per week saved and paid out at the rate of 5% of savings per week up to \$200 per week for periods between work income. With zero waiting period with automated payment ] instead of paying income tax for the welfare of others, this would increase the retirement income of genuine workers. Work would continue to have benefit. Some people argue that rich loafers deserved welfare because they have become accustomed to wealth, this is just plain snobbery. Rich loafers have means provide for their own social security,- Retirees should expect to use up their savings including liquidation of their upper class residences and business assets to more profitable investor, before accessing welfare, And be secure as much as someone earning an income should be secure [ in welfare as apposed to job inflexability ]. As for the argument that the un-employed are paid to look for work, people may also be paid to look for work under assets

tested welfare, The contradiction of work for the dole under income testing is that people have been penalized for working in the job market while being forced to do command economy jobs. Assets testing of welfare has been on the side of income earning enterprise, Capitalist income testing has brought about a command economy tyranny. Welfare should reward labor instead of capital. Under income testing the low income working poor have had less income and welfare than some who has been a life long loafer. The average aged pensioner has more assets than the average working age person [ \$160,000 ]. Paying welfare to all of those over 65, unemployed, and on disability support has cost the welfare budget over 2 x as much as it should. Extra paper work is required for assets testing, but this would be less of an inconvenience than the complicated compliance required for un-employment benefits such as reporting income, and breaches. Breaching ; Where the recipient has received more than they should they receive payment minus 20% until the debt is repaid. Where The recipient has failed to attend detention for failure to do obligations or Address or account information has proved to be wrong such as has prevented assets test verification then payment is suspended until Detention is commenced or Address and account information rectified.

Also full time child care, and youth accommodation with allowance to age 25, The right to reside with family tontine paid 35% of income, headed by the eldest same gender living ancestor. The right to continue to rent a residence as long as rent is paid. Mandate that business provide 15% x payroll to training and 15% to student allowance. Income tax down to 10%, zero for self financed welfare contributions, replaced by GST, wealth, and currency exodus taxes. Medical service loans including for disability services with repayment discounted by an assets test. Payment of \$22,222 to birth mothers including surrogates, Genetic material auction with national subsidy of \$10,000 to purchase genetic material. Homeless accommodation with payment of 1% of wealth of the family tontine for rent per unit per week.