

Late submission. My apologies for not finding this inquiry earlier.  
To: the Standing Committee on Employment and Workplace Relations  
the Inquiry into employment: increasing participation in paid work  
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You may publish my submission.  
The .rtf file attachment is the same as this e-mail.

I had difficulty reading the .PDF files of other submissions, the FACS submission took > 35 minutes to download, I would rather it be in the .DOC or .RTF format which would take < 1 minute to download.

#### Terms of Reference

- \* measures that can be implemented to increase the level of participation in paid work in Australia; and
- \* how a balance of assistance, incentives and obligations can increase participation, for income support recipients.

#### Measures:

Assets tested of welfare so as to have income testing 90% abolished. A tapered payment with 3'0 levels of 270,000 recipients from \$300 per week down to \$10 per week for a total of 58% of citizens. Cost per year; \$65 billion. Also elimination of requirement of age, unemployment or disability. With debt only 50% deducted deeming the main home at full value and at 20% and of investments to encourage self funded retirees providing wealth to others. Housing and other shared assets deemed at only the persons share of usage of the asses such as a house with 3 children

and a partner deemed at  $\frac{1}{4}$  of value for each claimant by having value divided between children and partners regardless of the actual amount of ownership or rent paid. So couples would receive more rather than less as is the case.

Fully automatic and claimant accessible web page for claimants to update wealth and income. With income paid to a declared account required to have a w for work income suffix for automated assessment of income.

Universal youth allowance paid to all youth from age 15 to 25. \$110 per week. Exempt from any personal or parental income or assets test. In addition to a lower rate of assets tested parenting allowance for their parents of on average of about \$70 per week. Cost per year; \$15 billion.

Commercial work for welfare without kicking productive participants off the dole or DSP; except zero obligations for first 4 weeks on benefit. Obligations may including looking for work, or with the option to just attend a job club.

Abolition of income tax. To be replaced by taxes on wealth, consumption, and currency exodus.

Disability services with an assets tested percentage repaid except higher deeming of repayments of persons with largest medical debts. In addition to assets tested welfare rather than disability payment. Cost per year about \$7 billion.

Self saved for unemployment benefits; 20% of income invested into welfare savings master trust a small percentage up to \$300 per week paid out automatically when income drops to below \$300 per week. Cost per year \$40 billion, \$0 when paid out.

Welfare loans of a percentage of the claimants net wealth up to \$250 per week to be repaid out of the persons estate or proceeds of the sale of housing. Cost per year \$7 billion, \$0 when repaid.

Cancellation of HECS debts and have education sponsored by commercial employers, 10% of payroll for interactive cable television training media plus education interactive cable television network, 10% of payroll for hand on training sponsorship.

Student allowance supplement paid in proportion to on-line questions the claimant answers correctly on an educational cable television network with 1,000 channels. Cost per year; \$15 billion.

Trainee allowance supplement paid relative to the value of training scholarships the student obtains from commercial employers. Cost per year; 10% levy on payroll = \$25billion.

Wage subsidy paid to employers of persons who have had the lowest wage income since age 15 or if older than 25 over the last 10 years. From \$14 per hour down to \$10 per hour subsidy. Cost per year; \$15 billion.

Welfare loans against estates would smooth the transition from rich loafer to worker or to permit the person to downsize humanely.

Parenting allowance increased by income and welfare and decreased by assets for children and lower amount for youth to 25 ; Cost per year; \$26 billion.

Home education where the child is able to maintain grades and the child paid in proportion to on-line questions the child answers correctly on an educational cable television network . Cost per year; \$4 billion.

How:

By assets testing and abolition of unemployment, age, and disability requirement recipients who work for the dole may be in the paid commercial work force for any number of hours per week while having their assets tested payment > 90% continued. [ the opposite to the system rich loafers want to maintain for which a person of average income is 100% affected by

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How:

By assets testing and abolition of unemployment, age, and disability requirement recipients who work for the dole may be in the paid commercial work force for any number of hours per week while having their assets tested payment > 90% continued. [ the opposite to the system rich loafers want to maintain for which a person of average income is 100% affected by the income test and a person of average assets is 0% affected by the assets test. ] With assets tested welfare with the main home included but only 20% of the value of investments [ to encourage investment in the welfare of others and self funded retirees for others ], would have resulted in less than 10% marginal tax rates [ welfare withdrawal and income tax together ]. The problem with the existing work for the dole system for rich loafers is that we have to have a socialist command economy for those working. This is because if a person has got paid work or as a consequence leaves or refuses low paid dirty work they will lose welfare for a long period of time with horrific consequences. The government has been prepared to literally kill the working poor, having welfare denied to rich loafers is relatively humane and just. The assets tested system would provide assistance to the bare bones working poor. This would be a culture shock for rich loafers who would have to work or downsize. Including retirees excluded from the activity test but who on average have more assets than the average working person. These rich loafers could be paid a loan against their estate while they adjust. The working poor could enter work knowing that when they need to quit or refuse work such as because of low pay they would be able to rely on continued welfare including an automatic self funded low income top up.

Self saved for welfare would consider the argument of people that work all their lives and pay income tax deserve welfare. People who comply for former welfare payments would continue on them until receiving 50% of the value of income tax they pay. Assets testing and self saved for welfare would ensure people who work are paid welfare as opposed to if we continue with over 90% income testing

and under 10% income tax, in which case rich loafers would be paid such as by inflation of house prices due to a restricted work force.

Having parenting allowance increased by income and decreased by assets people would be rewarded for work, as opposed to the diametrically opposite system of child support and maintenance the government will have us have which will just rewards rich loafers and required a punitive socialist command economy to get anyone to work.

A universal youth allowance would mean that any money earned would be kept and would be reliable.

I do not support the governments tightening of the existing parenting, disability, working hours ability [ from 30 to 15 hours for the DSP ], and income tests on welfare to an even narrower class of rich loafers which will disqualify the working poor from receiving welfare. Forcing the poor into low paid jobs, while taking their productivity and skills for granted, and tossing workers in poverty off welfare and taking income tax from them is put to us as welfare reform. Having the welfare system corrupted for rich loafer capitalist is not cured by more perversion and corruption. What is needed is for welfare to be assets tested rather than more disability, maximum working hours ability, and income testing. Being assets tested welfare would be paid to the working poor. The government has all the reports on what the goals of a welfare system should be which they wave around in a promising manor and will then still do or wants to do the exact opposite. To use confusion, deception, and pee and thimble presentations in a pretence to provide [ or aim to provide ] incentive while in reality having the working poor bashed to death from homelessness as punishment for their natural cyclical need to leave or refuse work [ this has dissuaded entry into work as with unfair dismissal ] sounds a lot like Scientology to me [ an evil indoctrination ]. I have not heard a whisper about how the assets test should be tightened or the income or how the work test should be loosened from the government, they would rather corrupt the welfare system to pay their rich loafer friends and relatives. The government and other lobbyists and branch members are motivated by evil rather than goodness. I am the lone crusader for fairness. Although I commend the Hon Tony Abbott, MP for having this inquiry, and Wayne Swan for opposing reduction in the able to work limits and focus on marginal tax rates.

I also support self saved for welfare invested into welfare savings master trusts. The excuse for welfare dependency of having worked all your life so deserve welfare would have more actual effect under assets testing or self saved for welfare than income tested welfare. It is a false claim that income testing rather than assets testing would more favor people who work.

Going along to Liberal branch and policy meetings I have been overwhelmed by a multitude of members defending rich loafer entitlement and preservation. They pride themselves on their ability to provide work to volunteers but when it has come to incentives they counter attack. Their opposition to assets testing

and wealth taxes are a base principle, no more explanation required. They label the wish for an honest days pay for an honest days work as an entitlement culture. They would rather income tax and income test, so as to have totally destroyed the working poor financially and physically. With their 2.5cm manicured nails it would have been impossible for them to ever do a days work in their life and they expect to get welfare and tax relief. Their ill found greed is responsible for the daily atrocities committed against the working poor. The Labor party probably has the same problem and with public sector unions. I acknowledge the combined tax and welfare withdrawal rate has reduced under the Liberals, be it against their will which is to reduce the able to work limits from 30 to 15 hours per week for the DSP.