

Name withheld.

11-28 July 2012

**Standing Committee – Education, Employment and Workplace Relations  
Senate Committee Inquiry: Submission into the adequacy of the allowance  
payment system for jobseekers and others, the appropriateness of the  
allowance payment system as a support into work, and the impact of the  
changing nature of the labour market.**

**Introduction:** Although this Senate Inquiry is inquiring into Newstart and Youth Allowance payments primarily, this submission is about the Disability Support Pension (DSP) and will detail some of the barriers and disincentives to being accepted into and for maintaining work, as a working DSP recipient, and the affect of the wages/pension dichotomy. Some of the barriers are around the writer's cognitive deficits, which is part of my disability. Some of the disincentives involve Centrelink legislation and financial problems experienced by the writer and a colleague, who both provided input to the joint lobbying of Ms Gai Brodtmann, MP, (mentioned later in this submission), and the Mental Health Community Council ACT (MHCCACT) and the ACT Council of Social Service, (ACTCOSS).

**Description:** I am a woman of the dominant culture in my late 50s. My psychiatric disability is a disincentive for employers to offer me work, as is my age. Regarding my employability and my semi-retired state, I have also found problems with the wages/pension dichotomy as a disincentive to employment. Centrelink's DSP causes my colleague and me to subsidise the Government through our receipt of wages. It is questionable as to whether I would be capable of working until I am 67, and it is something that we will have to wait and see ensue. I have suitable genes for Alzheimer's disease, as my mother has it at age 84 and I have poor memory. Maybe my working at 67 would be a non-issue.

**Psychiatric Disability:** I have to prove myself to employers *more* than a person without a psychiatric disability. My psychiatric disability is a big barrier, because my potential employment selection, is thwarted by my cognitive deficits. I have the ability to work. If I disclose my disability, I have reduced chances of winning the job. If I do not disclose, I run with personal uncertainty, a lack of identity and being ill-treated, and stigmatised if I become ill.

The public is in dire need of a Commonwealth Government education program on mental illnesses; employers especially. Some in-roads have already begun in the literacy of employers around mental illness, and they are making changes regarding their employees, through a new understanding gained from education on mental illness.

**Job Interviews:** I am not good at handling interviews because of my disability. I have difficulty regurgitating information, combined with poor memory problems. My cognitive skills are poor and I lack the ability to read the mind of the interviewer/s, because I never know what they want to hear from me. In interviews I get many ideas – I am confused about

which one would be the most successful for me. When I choose one idea, I forget about all of the others and even the interview question! However, when information is required at work, I can usually provide the correct answer, quickly.

Between 2007 and 2011, I studied Community Sector qualifications at the Canberra Institute of Technology, (achieving Diploma level and winning a Rotary Club Prize at Graduation in 2011, related to my disability and work), and spouted all that I learned there in job interviews, without much success in winning jobs in the Community Sector. (I secured two job wins in 2011, but I had been applying for community sector jobs for nearly two years). The nature of my former main job [thirteen-hour fortnight (2006-2012)] on an information telephone line tended to negate the opportunity for face-to-face contact, which is what the mainstream community sector employers expect. Because this ingredient was missing from my work, I was not selected for work by prospective community sector employers. In 2011 I had a change of supervisor, to my detriment. All my previous face-to-face contact duties, were whittled away by this new supervisor; in fact the whole ethos of this NGO changed under new management from 2010. I was unable to move horizontally or have vertical mobility.

My former main employer thought that I 'did not have much one-on-one experience in my work'. This is highly inaccurate as my family and friends can attest. They know me as someone who *only* relates one-on-one. I found this assumption infuriating. I also suffered from stress at work but since I resigned from my main job, I have been less stressed, go to a health club and am much happier in general in what I see as my semi-retirement. The Education Manager at the Centre for Community Health and Wellbeing, Canberra Institute of Technology, told me that I should tell employers that I 'have much to offer and should be given a month's trial'. I always forgot to say this. The interviews are my weakness! My cognitive skills let me down when I have to speak freely. Employers simply do not know what my potential is! Because I have difficulty with cognition, I lose self-esteem in job interviews. This is a major barrier and disincentive to employment.

**Political lobbying:** of Ms Gai Brodtmann, MP for Canberra, November 2011, on the issue of Disability Support Pension (DSP) recipients, who work. My *pro bono* financial adviser alerted me to the fact that my wages subsidise the Commonwealth Government's payment of my DSP. The lobbying featured a reduction of withheld pension of 20 cents in the dollar, instead of the current 50 cents in the dollar, after the waived first \$150 of wages/earnings. Ms Brodtmann responded with an increase in the permissible working hours per fortnight of DSP recipients from 15 hours/fortnight, to 30 hours/fortnight, in which a Bill passed in the House of Representatives, March 2012. This is a good change in legislation but the issue that I raise, still needs to be addressed by a change in legislation. Working recipients of the DSP need the ability to create wealth for themselves, just like any other worker, and maintain an acceptable standard of living, without social exclusion or being in a state of poverty. That means funds for socialising and physical exercise. These things are not always obtainable on the DSP and consequently social exclusion and poverty result. Just think of the price of a ticket to a seat at *The Mousetrap* or gym fees. Most DSP recipients do not purchase these things and they compromise their health.

In a separate submission to the Inquiry into Work Insecurity, ACTU, 2012, I argued for reform to the casualisation of the workforce. I do not like working on a casual basis and the impact it has on the changing nature of the labour market. There is not enough job security.

**Commonwealth Employment Service/Centrelink:** Even when I was looking for work early in my life through the Commonwealth Employment Service, I have always thought that Social Security recipients *had* to be poor, impoverished and without any hope of improving their circumstances, especially ‘flavoured’ by my mental illness. I did not know that one can possess assets under certain limits, and on my future Age Pension, one can live reasonably comfortably, e.g. in 2004, when I was paid \$200 for an article for a magazine in which I was interviewed on mental illness, the Centrelink Officer was alarmed and I said, “yes, is it only a one-off?”! The attitude of the Centrelink Officer was so impressive, that I thought that I was doing something illegal! I was not supposed to have such an amount, a fortune! When I started working on a casual basis in 2006, I commenced reporting my earnings to Centrelink and more recently, I have attended Centrelink Financial Information Services Seminars, where I have found late in life, that one is permitted to have some ‘wealth’ and even to possess shares, dividends and accumulate cash and interest! Since 1976, I have been a recipient of the Invalid Pension, or the Disability Support Pension, as it is now. Only in 1993, when I was employed in full-time temporary employment in the Australian Public Service, did I have my pension suspended. Therefore, until I won the car, I was poor and very disadvantaged! I did not know the way of improving my circumstances other than by working, and because of my disability, the chances of that were slim. I have disclosed my disability to my detriment. Employers do not want to know, although Peer Work in Mental Health employment, is being more accepted now, but is not being acknowledged in wages legislation.

**My ‘social status’ and income:** As a woman in her late 50s I feel deprived of life chances because of my psychiatric disability. What woman of my age, who has had a ‘brilliant career’, would accept low social status and the income that I have been afforded? Yes, dear reader, in the last financial year, my non-taxable pension was \$15,245, whilst my wages were a total of \$10,789 sourced from three jobs. That is a total of \$26,034. What well-heeled woman would stand for that? I do not have a ‘revolving door’ wardrobe; I wear the same laundered clothes all the time and make do with what I have. Maybe my interest in buying and reading books outweighs my interest in what I wear. My *pro bono* financial adviser has taught me to shop at a cheaper supermarket instead of the duopoly supermarkets. In addition, I now source my computer consumables from the Internet, as they are cheaper than local computer businesses. My colleague, for whom I also speak, has no washing machine, and does the washing by hand; she is really deprived and living in poverty (Saunders, Naidoo and Griffiths, 2007, SPRC).

I am fortunate that I have a degree from a university. I am also fortunate that I studied for my degree when tuition was fee-free (1981-1985). Maybe some people consider me boring because of the limitations to which my income restricts me, but it is not the case, as, despite my financial limitations, and even *because* of my disability, some find me an interesting person, in terms of what I have achieved in my studies and employment. This has been no mean feat. As I do not drink alcohol, stopped smoking in 1986, do not gamble (even in sweepstakes), eat nutritionally sound food and exercise physically, and have simple

pleasures and entertainments with friends out or at home; I am not reckless with the money that I do have. Having the 'work ethic' I work on submissions, such as this one, as I still want to achieve change in the lives of people who work and receive the DSP.

Fortunately, with reference to two main concerns of the Australian Council of Social Service (ACOSS), I can afford to pay for private health insurance 'extras' and have good teeth examined biannually, and I have 'secure' accommodation in the form of public/social housing. I have lived at this address for seventeen years. I need an extra room as an office, but with so many homeless people, I am not holding my breath. At least, not until I am a Senior, and eligible for an Older Person's Unit, will I be granted a second bedroom, for a carer. Of course, I have experienced the stigma about mental illness and, also, of living in public housing. I am from a family whose main breadwinner was my father, who also has sober habits, and has sacrificed much in terms of his war service and by providing for his family. I grew up in houses, not flats. My parents bought their first house in 1969 for \$16,000. I do not like living in a flat because other people's noise is not something to which I have always been accustomed.

One **excellent employment quality of mine** is my organisational skills, inherited from my father's military lineage. I am usually punctual, at the right place at the right time, although I may not answer a question satisfactorily. How do I know what is the right answer? It is utterly ridiculous that job interviewees have to guess the correct answer! I usually have everything that I need to do my job, having been in and out of bed at night when remembering items to take with me in preparation. I think ahead, plan movements, routes to travel, rehearsing and committing to memory, *what to say*, etc, and *can* read maps! I keep an eye on the time to make sure that I am at the right place at the right time and pace my work in this manner, too. My excellent organisational skills prompted me to begin all my university essays early for the deadline; as they have with beginning this submission. I plan and rehearse what to say and it still gets me nowhere in terms of employment, because the interviewer does not ask the questions I am anticipating. I am greatly helped by printed matter, but job interviews are usually conducted verbally.

**My current work** is typing and editing a memoir for an elderly woman, for three hours/week, which provides me with \$150/fortnight; the sum waived by Centrelink legislation that permits me to keep the \$150 without any reduction. My *pro bono* financial adviser has told me that I need an extra \$130/fortnight to keep abreast of my expenditure; as he and I know that I live beyond my means. I am fortunate in that I have a 'nest-egg' from the time I had a windfall in winning a car in 2008 and requested to opt for the money, instead. This money is now my superannuation and helps keep my car on the road. (As an older person, I need a car for work, and to do the shopping). I have declared this amount to Centrelink, as have my other assets, but my reserves have diminished, and continue to diminish. I have no option for accumulating wealth, as any other employee has the right to do. My wealth creation is limited to interest bearing accounts and taxation rebates. My *pro bono* financial adviser is trying to find ways for me to maximise my 'wealth' legally and prudently, through having a fee-free transaction account. The main problem, as my colleague and I see it, is that the reduction of pension each fortnight in relation to earnings above the first \$150, is still the problem. We would like to be able to lose 20 cents in the

dollar instead of losing 50 cents in the dollar, to Centrelink after the first \$150, has been waived.

My colleague and I still work with my former 'main' employer, making workshop presentations on mental illnesses and providing coping and strategic skills to peers. For Peer Work we are reimbursed an Allowance of \$20/hour, , which has no legal status, but we are not paid a wage. We are skilled workers, who have research and presentation skills, and we get a pittance. Peer Workers deserve acknowledgement and a legal wage.

The DSP is not enough! I need another \$130/fortnight to enhance my disposable income. I run a personal home computer with Internet access, a small car and a mobile phone. The **Pharmaceutical Benefits Scheme (PBS)** allowance for one prescription per fortnight is excessively inadequate. I pay \$5.80 for each of six prescriptions monthly. DSP recipients are only permitted the cost of one prescription, per fortnight.

My *pro bono* financial adviser has advised me that I should restrict my total income to \$24,000 P/A. Breaking the **misperception that people with mental illnesses** are less productive, please note that I spend hours, writing papers such as this one, including Sundays. Doing all this research and writing this paper has made me think, 'I should go out and get a job, another job', but of course, most employers think I am unemployable, so I have given up beating my head against the wall. This week, I have secured another client with one of my employers, so that eases my situation, but I will lose the first one, mid-August.

**Conclusion:** The barriers inherent in my 'dis'ability, are my cognitive deficits and poor memory. The disincentives are inherent in 'the system'. The Centrelink legislation needs to be changed, as already discussed. There is a lack of 'dis'ability-dedicated employment opportunities. One in seven jobseekers assessed, are only able to work part time due to a disability (ACOSS Paper 175). The DSP is woefully underpaying and cheating working DSP recipients.

Working DSP recipients deserve 'equal opportunity and resources to participate in and benefit from social and economic life, fairness, inclusion, justice and the right to support, and as disadvantaged members of Australian society who have a right to achieve an adequate standard of living' (ACTCOSS' Vision, Values and Paper 175).

#### **Recommendations:**

- Legislation is required stating that Centrelink working DSP recipients should only lose 20 cents in the dollar; not 50 cents in the dollar, after the first \$150 has been waived.
- Permit working DSP recipients to create their own wealth.
- Acknowledge Peer Workers for their work and pay them a legal wage.
- Increase employment prospects suitable for people with disabilities but not 'tokenistic' jobs.
- Increase the remuneration, as most jobs do not pay enough to support a reasonable standard of living.

- Employers should be encouraged to trial prospective employees for a month and train them to their own requirements, (but not engaging in nepotism, as my former main employer practises) through the abolition of the employment interview system.
- Jobseekers need intensive case management, vocational or basic skills training or higher, commensurate with their educational level, work experience in regular employment, and an integrated service provision from a range of employment, health and social support services, such as a Personal Support Program (ACOSS, 2012, *Towards More Efficient and Responsive Employment Services: Submission to APESAA, ACOSS Paper 184*).
- More help and support in the training and education of employees with mental illnesses; *not* as many of the disability employment agencies do: spending only brief amounts of time with clients. 'Client-centred' and 'needs-assessed' clients should be assisted into employment by means of the re-evaluation of how disability employment agencies function and by addressing the gaps in services, (see works of Prof. Patrick McGorry and colleagues).
- Employers, and the public, should undergo a Federal Government education program, around mental illnesses. Quelling the associated stigma, and showing that many people with mental illnesses are capable of working (and many other things); especially if they have had early intervention in terms of treatment, are compliant with their medication, are doing well in terms of their mental health, and are able to work, and are reforms that should be addressed.
- The employment market needs to have 'dis'ability-dedicated employment opportunities to workers with mental illnesses in terms of the support provided.
- Just because one has worked in one sort of career, does not preclude that person from working in any other career! Many people are good at many different skills.
- A part of the NDIS should have Employment for People with 'Dis'abilities.
- Demythologise the stereotypes around people with disabilities and disadvantage.
- With growing numbers of people (mainly older women) becoming mentally unwell and receiving the DSP, and in view of the fact of the growing ageing population, would be wise for Government/s to address these problems as soon as possible (ACOSS Paper 175).