Alan Kirkwood (Chief Executive Officer of Choice – the Australian Consumers Association and previous Chair of the Welfare Rights Centre Sydney) was the official guest of honour to launch the JobVoice website. The launch took place at the Jasper Hotel in the city just around the corner from the Queen Victoria Market. Alan Kirkland told the audience that he was very impressed with JobVoice and particularly with the fact that it wasn't a poor quality 'substitute' for the less well off (Cont inside).

2015/16 Federal Budget & DSP

At SSRV we get regular communication from our long-term DSP clients – particularly those who are in the just above thirty-five (35) years of age group, about what surprises might be in store for them in the Federal Budget. Unfortunately, unless the parts of the Federal Budget are leaked (deliberately or otherwise) what’s in it is known only to the inner circle at Treasury (which, unfortunately, SSRV are not part of). So currently we have no ideas if there are likely to be changes in the Budget, but we having been pointing out to people that very little of the last Federal Budget has passed the Senate and so we suspect that this year’s budget will be a lot less ‘surprising’. The Prime Minister himself has said it would be ‘boring’ !!
The Healthy Welfare Card

The (Federal) Government is proposing a new cashless card, loaded up with welfare payments, to be trialed for welfare recipients in an effort to control spending and to prevent people purchasing alcohol, gambling or buying illegal drugs. The ‘Healthy Welfare Card’ cannot be used in liquor or gambling outlets, but can be used at any other business that has EFTPOS facilities.

Efforts by previous governments, including education and behavioural monitoring, have been widely criticised and this new recommendation has been put forward by mining magnate Andrew ‘Twiggy’ Forrest in his report dealing with social dislocation and dysfunction in indigenous communities.

The existing income management schemes, including the ‘BasicsCard’ are due to end in mid-2015 and mid-2016. The BasicsCard currently allows recipients to purchase food, clothes, health items and hygiene product purchases at approved stores and business. However it has been criticised for both identifying users as welfare recipients and for only quarantining 50% of welfare payments. In Mr Forrest's view, this meant that the other half of welfare payments could be spent on alcohol, gambling or illicit substances.

Instead, the Healthy Welfare Card will apply to the entirety of the welfare payment and will be provided through the financial system, appearing like a regular debit card. However, cash out withdrawals will be restricted.

A joint statement signed by over 35 organisations led by the Australian Council of Social Service (ACOSS) and including the National Welfare Rights Network (NWRN) of which SSRV is a part, has stated that the card would be ‘demeaning, invasive and unworkable’, which would create a sub-class of millions of people in the Australian community.

The statement criticises the card as sending a message that those on welfare cannot be trusted with cash and that the restrictions on making cash withdrawals creates

, as many such government related programs are. He commented on the power of ‘choice’ and how it can focus the minds of those being ‘assessed’. Furthermore he outlined how the unemployed are amongst the most disadvantaged people and that the splintering of the various parts of the system created more confusion and hardship for the unemployed. He indicated that he hoped that many people would use JobVoice and that it would be able to go national soon.

Nina Boughey, SSRV's Vice-President (on behalf of the Board) welcomed all the guests and undertook a very long list of thank-yous. She indicated how very impressed she was with the website and that the work over quite a while had borne much fruit.

Rohan the web-designer showed the gathered the various things that the JobVoice website can do, including the ability to search for a Job Services Australia provider (JSAp) including being able to define the sorts of services that one wishes access such as the internet, indigenous workers, disability access and lunchrooms. Somewhat ironically, the closest JSAp to the Jasper Hotel was in Preston (where there were quite a few).

Tanja Kovacs the project consultant spoke about the development of the project and the sort of people and organisations consulted. This included the JobVoice Advisory Board which included representatives from JSAs and other organisations that interact with and have obligations to job seekers. A number of the Advisory Board were in attendance.

A significant number of SSRV members, the SSRV Board, JSA staff and members of the community legal sector and the community sector generally attended the launch. A big thank you to all those who came out to make the night a big success.

A big thank you to the project funders: the Legal Services Board, the Ian Potter Foundation and the RE Ross Trust. Lastly (and in no way leastly) Joan and Monica for whom the launch had been the focus of their work in February.
logistical and practical challenges for recipients who wish to access cash in emergencies or in places that do not accept cards.

The Healthy Welfare Card trials will be conducted in a select number of disadvantaged communities in Australia and will affect all welfare payments, with the exception of the Age and Veteran pensions. The Government claims these trials will then be evaluated before the program is rolled out nationally.

Article by Heather Di Pietro adapted from research by Paige Taylor.

Private colleges and non-traditional enrolments for student payments

One doesn’t need to spend much time watching commercial television (if anyone does anymore) to see an advertisement for a private college- spruiking their latest courses. A very prominent part of most of these ads is the fact that the courses have ‘federal and state government subsidies’. Now mostly this is for the course fees which are very important, none of these colleges are doing this for charity let’s say.

The other side of this is that enrolment in most of these courses can attract student payments. But (of course) a recipient needs to be a full-time student.

However, at SSRV we’re seeing a number of cases where people are having debts raised against their student payments (Youth Allowance, Austudy Payment or Abstudy) because of the rather opaque concept of ‘full-time study’.

This particularly relates to four areas:

1. Normal full-time concepts
2. ‘Assessment based’ enrolment
3. Extensions on courses due to illness or absence and
4. Non-recognised courses. We will look at each situation in turn. Again, as it is with a lot of these issues, people don’t find out that there is a problem until long after they can do anything about it.

1. Full-time status in an attendance based course.

It should be noted that this issue is often the same for Technical and Further Education (TAFE) and Vocational Education and Training (VET) based study as well as private colleges.

There should be few issues with such courses as long as they are recognised under the National Recognised Training (NRT) system. Normally the full-time load for this will be expressed in hours (over the period of study) or year such as “700 hours per year”. As most such courses have an attendance component (that is ‘they mark the roll’) it is reasonably easy to document participation. Certainly in some TAFE colleges, if a person does not attend for four weeks they are automatically dis-enrolled. They are then ineligible for student payments.

It is still very important that a student in these courses has all their paperwork from the college and ensures it is on their file at Centrelink. This can assist if there are appeals issues later.

As always, it is essential if a person alters their enrolment in any way that they inform Centrelink, preferably in writing and receive a written response from Centrelink acknowledging the change of circumstance and continued entitlement.

2. Assessment-based enrolment

We have seen this issue particularly in relation to on-line courses, often beginning with ‘Open...’. Effectively the way the course provider (and as a result Centrelink) assess the person’s enrolment is on the basis of the submission of assessment. So a person will have an assignment due on the last day of every month. If they submit (and presumably the provider will have some technical assessment of what constitutes an acceptable submission) they are considered enrolled full-time for this period of time. SSRV has had a number of issues for such courses, where the person (perhaps not entirely of their own fault) has misunderstood the nature of the
course and has not had the technical know-how or ability to meet the criteria. This is quite problematic because the work is usually due at the end of the month, a person who does not submit the relevant assessment at the end of the month can be technically considered not enrolled for the whole month.

3. Extensions on courses due to illness or other difficulty

We are pleased to say that most of the people who have contacted SSRV with these issues at least got a fair go from their college. Where people have been unwell or unable to complete their courses due to family and personal issues, there has been options for the student to complete.

However, it’s safe to say there’s not been the same sense of support from Centrelink. Some of this is legislative. There’s an allowance for an extension of the ‘usual time’ for a course if the course is over twelve months (one year) long. Most courses at private colleges are often shorter than this – six or nine months or a year. However a very large number of them are significantly shorter – as short as six weeks (though often very intensive). Thus the concession that exists for those who are over the 12 month period doesn’t exist for those under that period. SSRV clients have struggled to have extensions on their student payments where the college has happily extended the period of study. Worse than that, some of them have had debts raised because they weren’t full-time students for the period they were ill. Again, it is very important to let Centrelink know if you can’t meet the full-time status for anything more than a couple of weeks.

4. Non-recognised courses

This can be a real issue. There also can be a significant delay in the realisation at Centrelink that there’s an issue. The first of sub-issues is courses that aren’t recognised at all. These are often run by individuals or community groups (such as Neighbourhood houses) that are not recognised as part of the NRT. Somewhat ironically a number of these courses are not dissimilar to those offered by Job Service Australia (JSA) or Disability Employment Services’ training arms. Often they are ‘skills based’ – basic computer training, interview skills, language courses etc.

The other main group of these are less-structured courses for example for those who are struggling with normal school work etc. Some of these will count, but most will not. Again, it is essential that all the information about such courses is provided to Centrelink.

One other area that needs to be identified is where the course is offered by (usually a privately-owned) college aligned to a University that offers an enrolment that looks like a registered course but isn’t. In the past these were often promoted as helping people ‘get into’ the University, but the people are not enrolled in an ‘award’ course. That is, they have an enrolment usually only in single subjects rather than an actual course.

As with all such discussion, what matters is what’s in writing from Centrelink, not what the people in the course, however well motivated they are, tell you.

All course providers that are recognised under the NRT will be able to provide you with documentation about their eligibility. If any training provider you are talking to will not do it and you need the student payment, do not enroll.

Social Security Rights Victoria Inc.
Ph: 9481 0355 or 1800 094 164
info@ssrv.org.au; www.ssrv.org.au
www.jobvoice.org.au

Remember:
1. Ensure your course is recognised under the NRT
2. Keep all paperwork
3. Tell Centrelink in writing if enrolment changes and make sure you get a response from Centrelink in writing after that