

THE VOICE of Pensioners and Superannuants online

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Cashless Welfare Minister responds to CPSA



IN a letter responding to CPSA's concerns about the Cashless Welfare Card, the Families and Social Services Minister has said that the Australian Government "has no intention of extending [the Cashless Welfare Card] to Age Pensioners".

The Minister's letter can be accessed [here](#).

CPSA accepts that the Minister has committed the Australian Government to not putting Age Pensioners as a group on the Cashless Welfare Card.

VOICE readers will be relieved to learn that Age Pensioners as a group will not be put onto the Card.

It is also clear from the Minister's letter that under certain conditions some Age Pensioners could be put on the Cashless Welfare Card as they have been in the Cape York region.

In the Cape York region, some (not all) Age Pensioners have been put on the Cashless Welfare Card compulsorily as "a result of a request by the Queensland's Family Responsibilities Commission (FRC), which is a statutory body conceived by Aboriginal Australians and driven by community members".

Obviously, what has occurred in the Cape York region can occur elsewhere. For example, if more trial areas were created, organisations similar to the FRC could be asking for this. Then, the same *could* happen.

The Government claims that what happens in the Cape York region “is a unique circumstance and is not a precedent for the rest of Australia”.

CPSA disagrees with the Minister on that point: it does set a precedent, because anything that happens for the first time sets a precedent.

However, it doesn't set a precedent for all Age Pensioners to be put on the Cashless Welfare Card simply on the basis of their status of Age Pensioner.

Age Pensioners can put aside any fears that they as a group will be put on the Cashless Welfare Card. This will not happen.

However, anyone on a social security payment other than the Age Pension and living in a Cashless Welfare Card trial area has no choice and is put on the Cashless Welfare Card.

This includes people up to the age of 67 on the Disability Support Pension, the Carer Payment and the JobSeeker Payment.

CPSA continues to oppose putting anyone on to the Cashless Welfare Card who doesn't want to be put on it. People who have been forced on to the card have reported that they find it not only unreasonably restrictive but also humiliating and demeaning.

Why one home care program works and the other home care program doesn't



IN [a post a couple of weeks ago](#), we argued that the very successful Commonwealth Home Support Program (CHSP) should not be merged into the very *unsuccessful* Home Care Packages program (HCP). The merger should be the other way around.

It's disappointing that these things have to be argued.

One of the reasons that HCP is so unsuccessful is that it assumes (1) people needing care know just as much about aged care as the providers do, (2) know just as much as the providers about how their care needs can be met, and (3) are able to interact with HCP providers as though they are equals.

This may be true for a minority of people needing care, but not for the majority. Many are frail and too distracted by their physical or mental condition to be able to deal with providers in this way.

The assumption people needing care are at the same level as care providers has led to all sorts of instances where people are not getting what they need.

In a perfect world, where care providers are all honest operators who put the wellbeing of their clients first, the HCP program would be wonderful.

But the world is far from perfect.

Here's why HCP doesn't work well.

Each of the four levels of HCP attracts a set amount in subsidies, but not everyone needs all of that money. So, providers have an incentive to provide services that are not needed.

Because the regulator is pretty slack in checking up on whether or not providers provide safe and good quality care, *predatory* providers charge as much as they can in administration and case management fees and skimp on the care services they provide, even on the care services that *are* needed.

These are all problems that don't occur in the CHSP, the home care we all know of old. The reason for this is that CHSP providers are block-funded. They have an incentive to provide as many needed care services for an overall subsidy they receive to cover all of their operations.

When they report about services provided in the year just past, they are effectively also applying for next year's funding. They have an incentive to have spent everything on services people have actually asked for.

The CHSP funding system is not perfect, but it's a sight better than the HCP funding system. CHSP certainly gets rid of the shonks and the predators that abound in the HCP program.

Why do we still have HCP?

Why are we moving CHSP into HCP?

Have a glimpse at hell on earth: NSW social housing



THE following is a direct account by a tenant living in social housing in NSW. The name of the tenant and their address are known to CPSA.

CPSA has no reason to doubt the truth of the tenant's account.

When I first got here the screens were ripped out and there were no locks on any of the windows, neighbours from a nearby block took them before I moved in so they could refurbish their own units. I've had to fix everything up myself.

There's still plenty of residue from a fire that was here. There's plenty of electrical problems. When you press the light in the bathroom while it's raining you get zapped. I've called Housing but apparently that's not an issue.

Walking up these stairs is like walking through a graveyard, everything's boarded up. There are only three or four residents in the block of units, there's seven boarded up. And apparently according to Housing they're trying to clear this place out.

I constantly hear people fighting, getting abused, gun shots, the police are constantly here. But if you have an issue and you call the police you are then targeted by aggressive neighbours.

There's no security here. There are drug addicts who leave their syringes lying around and they know your paydays. I even have to hide my groceries from

neighbours, or they'll abuse me and take them off me. I've been assaulted, my letterbox gets broken into and my unit has been broken into many times.

I can't explain how scary it is.

It's like they shove us here and hope that we disappear. Maybe we're too much effort.

This is not living. It's not even surviving. I just want to live and be safe.

This is not taking place in an impoverished third world country but in the largest and economically most prosperous state of the Australian federation, New South Wales.

These insights raise serious questions for the NSW Land and Housing Corporation and NSW Department of Communities and Justice, the responsible agencies for social housing in NSW to answer.

How can these agencies neglect these dwellings so much that tenants are forced to live in such dangerous conditions?

How can these agencies allow the tenants to whom they owe a duty of care to be intimidated, fear for their life, and be left to the mercy of menacing neighbours?

How can these agencies allow social housing dwellings to be boarded up and be uninhabited while more than 50,000 households linger on the social housing waiting list?

If you have, or have had, similar experiences, or if you know of similar social housing disgraces, contact CPSA by email voice@cpsa.org.au or phone 1800 451 488.