

HOUSING AUTHORITY — TENANTS — INCOME ASSESSMENT

Motion

HON AMBER-JADE SANDERSON (East Metropolitan) [10.16 am] — without notice: I move —

That this house condemns the Liberal-National government for the decision to place extra financial burden on Housing Authority tenants with the proposed changes to the income eligibility assessment, and calls on the government to reverse the decision.

I have moved this motion in response to requests from a number of people who have contacted my office, and, I am sure, the offices of many of my colleagues on all sides of this house, about recently announced changes for Housing Authority tenants. A letter sent to tenants of the Housing Authority on 18 January states that the Housing Authority is changing the way it calculates rents, and I quote, “to create a fairer system for all public housing tenants”. I am not sure why it was described as fair, given that it is unclear whether any public housing tenant will be better off after this change. Under the current system in Western Australia the definition of non-assessable income is —

... non-income tested allowances and benefits which are paid for a specific purpose and which are usually required in their entirety for that specific purpose.

That includes benefits and income, mostly from the commonwealth government, such as pharmaceutical benefits, disability pensions, mobility allowance and so forth. I will go into more detail on the new benefits that will be included. The new definition of assessable income reads —

... any payment received by any household member that is continuous and regular and provided to meet the cost of living.

That very, very broad definition has been designed to capture a much, much broader range of entitlements and incomes, particularly for people with a low income. That definition will cover regular payments for specific purposes that other states do not usually touch. Western Australia will have the harshest regime for income testing of public housing tenants. The incomes currently included are family tax benefit parts A and B, which at the moment is 15 per cent but will increase to 25 per cent. Child support payments received, which were previously 20 per cent, will go up to 25 per cent; income of household members under 21 years, which were previously 10 per cent, will increase to 25 per cent; and student income support of household members under 25 years, which was previously 10 per cent, will increase to 25 per cent. What was not previously included and now will be is: bereavement allowance; carer allowance and carer supplement; the clean energy supplement; and the community development employment program supplement. Veterans’ Affairs payments were not previously assessed, but the special rate disability pension that has been in place since 1922 for veterans who were injured during service and have an ongoing disability because of that injury will now be assessed. The Minister for Housing wants 25 per cent of that now. The list also includes English war disability pensions; family tax benefit supplements; goods and services tax compensation components of Centrelink payments; language, literacy and numeracy supplements; mobility allowance; multiple birth allowance—if a family has twins, the minister wants 25 per cent of that as well—the pension supplement; the pharmaceutical allowance; the remote area allowance; and work-for-dole payments. An interesting point is that the Minister for Housing, in response to a question earlier this week, said that the pharmaceutical allowance was neither considered assessable or non-assessable by any other state or territory. It is actually considered non-assessable in South Australia, Victoria and New South Wales. I hope that the minister corrects the record in his response to this motion. It has been two days since he made that statement to Parliament, and it is clearly incorrect.

Housing Authority tenants are not in public housing because they necessarily choose to be. They are in public housing because they cannot afford to buy their own homes or to enter the private rental market. They need assistance and support. These changes are simply a dirty cash grab on the poorest and most vulnerable people in our communities. They basically follow on from another change last year. Last year, the Housing Authority notified its tenants that the proportion of family tax benefits A and B included in assessable income would move from 11 per cent to 15 per cent. They had a hike last year, and now they are facing another hike this year. The minister claims that this was flagged in the budget last year, and that housing tenants had plenty of notice. In a debate in the other place it was claimed in response that tenants had plenty of notice because it was in the budget last year. All that was flagged in the budget was that the government was working on what the assessable income would be. It contained absolutely no information on any proposal to include commonwealth payments in assessable income.

This measure will affect 77 per cent of public housing tenants. That is 28 000 tenants in public housing, who already struggle, and who have had seven years of savage hikes to electricity tariffs, public housing rents, and water and gas charges. They are already dealing with an incredibly high cost of living in a state where

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unemployment is higher than any other state in the country, and people are losing their jobs. This government is making it harder for those people trying to make ends meet.

These allowances are for specific purposes. The mobility allowance is to provide extra income for people who have mobility issues and cannot access general public transport, or do not have the same kind of access that able-bodied people have. The language, literacy and numeracy supplement is to support people developing language, literacy and numeracy skills, not to pay the rent. The pharmaceutical allowance is to enable people to buy medicines for their health needs, and it is assessed on their health needs and their income, but the housing minister wants some of that. Interestingly, the Western Australian government has decided to make these assessable, but neither the commonwealth nor the Australian Taxation Office consider any of these allowances as assessable. The ATO does not consider that these should be taxed, but the WA government wants to do that. It seems to be modelling these changes on those brought in by the Newman government in Queensland.

Hon Sue Ellery: That worked out well for them!

Hon AMBER-JADE SANDERSON: All the public sector changes in Queensland worked out well for that government, yes! The changes are now being reviewed by the present Queensland government, because it has been inundated with information that these changes are incredibly unfair and are crippling people. They are hurting our most vulnerable people—pensioners, veterans and disabled people.

In statements attempting to defend these changes, the minister has stated that they are intended to get more people off the waiting lists and into public housing and social housing. I would like to know exactly how this money will get people off the waiting list. How is it actually going to reduce that waiting list, and how will it increase the amount of social housing? The minister claims that 25 per cent for everyone is fair, but the point about public housing and government support is that everyone has different needs. Everyone needs different levels of support to survive, pay the bills and operate in the community. The minister has decided to completely ignore that. It does not matter whether a person has a disability, they will pay the same as someone who does not have a disability. A veteran injured during military service will pay the same as someone who was not. The point about public housing and government supplements is that they support people who need the support, and this government is taking it away.

This measure will have a material effect, and it has scared people. People are very worried. I want to talk about a woman in my electorate with whom I have been working over a number of years on a number of issues. This is an issue that she came to me with recently. Her name is Rebecca and she lives in Noranda. She is a single mother with a teenage daughter who has significant mental health issues. She is very young, and was diagnosed with bipolar disorder type 1; she suffers psychoses. Rebecca has a large number of medical appointments to make and bills to pay. She works in the mental health sector herself as a home-care worker for people with mental health issues, and she has a chronic back injury, so she also receives a disability pension. She has been in Homeswest housing since 2007. As a consequence of this change, her rent will go from \$205 a week to \$286 a week. That is a huge jump for her. She already receives a small number of allowances for supporting her daughter. She cannot claim the carer's allowance, because it will bump up her income too much and make it harder for her to stay in her house. She gets a travel allowance. She has an old car that is nine or 10 years old, which she uses for her job, driving from house to house supporting clients living in their homes, which is part of this government's strategy to keep people in their homes and out of hospitals. She works as a home-care worker for those people, helping to support them with their mental health issues. That travel allowance depends on the mileage that she drives every week, so it fluctuates. It is supposed to pay for the petrol and maintenance for her car, but the housing minister wants 25 per cent of it, so that she can stay in her house, and it will not go towards her car. She receives the mobility allowance because of her major back injury, and the government wants 25 per cent of that.

It is almost impossible to work out, from the paperwork that I have seen, how this formula is actually calculated. It is not transparent; it is not clear. People are frightened and confused. Rebecca has been saving for the past six or seven years to get into her own home. She does not want to stay in public housing. She wants to buy her own house for herself and her daughter to live in, to have that security, move up in the world, and move out of public housing, making it available to someone else. However, at every step of the way she is scuppered by this government. She is scuppered in trying to get support for her daughter, who suffers significant issues as an adolescent with mental illness, and getting treatment. She is scuppered by this government grabbing around \$80 a week off her; that is \$160 a fortnight out of her pay packet, and out of her ability to support her family. She has no idea where that money is going to come from. She does not know how she is going to meet the medical bills for her daughter and her own medical bills, or even put food on the table. She desperately wants to do a certificate IV in mental health to progress her career, earn more money, get out of public housing and help support her daughter, but she cannot afford the TAFE fees. Even with a 50 per cent subsidy, the fee is \$1 200 for a six-month course. There is absolutely no way that she can do it. She does not have anyone to give her that money or support her. She is literally stuck. Nor can she negotiate with anyone to increase her allowances or

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income. Her income is fixed. To savagely take 25 per cent of someone's fixed income is absolutely brutal, and is literally hurting the most vulnerable people in our community.

It is particularly hard to stomach. We had a debate in this place last year in which I talked in detail about the Department of Housing's heads of contract debacle and the tens of millions of dollars that have been wasted on mismanagement and poor contract management, with no governance and no accountability, and \$56 million probably would have covered the cash grab that the government is attempting to implement on these people. The Minister for Housing's department is responsible for that kind of wastage in the public sector, and he is trying to recapture it from the lowest paid. That is appalling.

I want to now talk about Ron. Ron has been in his Homeswest property for the last two years. I might add that these are just two of a number of people who come into my office. Ron has a degenerative disorder that is clearly not going to get any better; he is only going to get more ill. English is his wife's second language and she is learning English so that she can get a job in early childhood education to help support herself and Ron. Ron receives a number of payments, and the government wants 25 per cent of all of it, most notably 25 per cent of his disability payment, and 25 per cent of his Pharmaceutical Benefits Scheme payment, which he requires to treat his degenerative illness. Overall, that is around \$12 a week for Ron. That probably does not sound like a lot to many people in this place, but \$12 a week for Ron and his wife is a lot. He says that after everything else has been taken out, once the increase goes up in the rent, they will have \$125 per week to survive on. That is \$125 per week for two people, including meals, transport, medical bills, doctors' appointments and everything else.

Ron says that the extra \$12 the government is taking is the equivalent of two to three meals a week. Ron says, and I quote —

“We aren't responsible for Barnett's screw ups. We can't negotiate with the Feds on what our income is and we are barely surviving as it is.”

The government wants a dollar of that to fix its mistakes. That is exactly what this is: it is about this government scraping together money from people who can least afford it to try to fix its own mistakes. That is what this is, and it is appalling, and it is going to seriously impact on people.

It is not too late to reverse this decision. There are other ways to increase income, and hurting the poorest and most vulnerable is not the way. I call on the Minister for Housing to seriously look at his decision and challenge him to come and meet Rebecca and Ron and talk to them about how his decision is going to impact on them. How is his decision actually going to help them to get that TAFE certificate IV to progress in the world and support Rebecca's daughter in her challenges, such as keeping her in school, keeping her engaged, paying for her psychiatric bills and paying for her medical appointments? How is this going to do that and help Rebecca into another house, her own home, down the track? It is an appalling decision and it is not too late to reverse it. I challenge the minister to meet with these people and reverse this decision.

HON COL HOLT (South West — Minister for Housing) [10.34 am]: I just want to go back a little to how the genesis of this came about. I have spoken in this place before about the social housing task force and its report of 30 June 2009, “More than a Roof and Four Walls”. The task force was chaired by Mr Ian Carter, the chief executive officer of Anglicare WA, and I just want to quote a couple of things from that report. On page 40 it reads, in part —

In many respects there remains an equity gap between those functional public housing tenants that pay 25% of income and households with a similar income profile that are required to pay full market rent and cannot access affordable housing options. The current system maintains this inequity between public housing ‘haves’ and private rental ‘have nots’.

If the public housing system remains static it will be a contributing factor to the expected exponential growth in the number of applicants on the waiting list.

That is about addressing the waiting lists in this instance. The report continues —

There needs to be significant changes to the way that the public housing system is administered, and its current and future clients are serviced and supported. This will require a shift in thinking to an affordable housing continuum which has suitable entry, transition and exit points that facilitate the movement of clients during their housing careers. Providing for properly funded and effective support services for social housing clients will significantly enhance their opportunity to transition through the housing continuum.

Obviously, part of our response to that report was 20 000 houses through the affordable housing strategy, which started in 2010. We delivered 20 000 by 2015 and I set a new target of a further 10 000 by 2020. That is about that continuum, and that is why we want people to move through that continuum from emergency housing to

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social housing to home ownership. The products that Keystart and the government offer through shared equity help people make that transition, so when we talk about social and affordable housing, it is the whole package along that continuum.

I turn now to chapter 4 of the report, headed “Reviewing Rent Setting”. It reads, in part —

Changes to the Department of Housing rent setting mechanism are required to encourage social housing tenants whose financial circumstances are improving to move on to affordable rental properties or home ownership. Changes to rents would also improve the on-going financial viability of public housing, which has been deteriorating over the last two decades.

...

Recommendation 22

The Minister for Housing and Works approves a change to existing rent setting in public housing so that all tenants pay a minimum of 25% of their income on rent by 30 June 2010.

That is where we are moving to. Many people who enter into the social housing network and the sector now pay 25 per cent of their income, and there are many who do not already pay that 25 per cent of their income. I think Hon Amber-Jade Sanderson said that this would affect 77 per cent of people in social housing, and it probably will, but obviously there are 23 per cent who are already paying 25 per cent of their income on affordable housing.

Several members interjected.

Hon COL HOLT: I am pretty sure, Mr President, I sat here quietly. I will continue to direct my remarks through you. Also from the report —

Several members interjected.

The PRESIDENT: Order, members! Let the member on his feet have his say.

Hon COL HOLT: The report also refers to housing stress, on page 1. It reads, in part —

‘Housing stress’ uses a narrower definition of ‘affordable housing’ and applies it to low and moderate income households which spend a disproportionate amount of their income on housing costs (for example rent and mortgage payments). The generally accepted definition for housing stress is the ‘30/40 rule’:

“When a household in the bottom 40% of the income distribution spends more than 30% of its gross income on housing costs it is said to be in ‘housing stress’ as it has insufficient income for life’s necessities. Higher income households who choose to allocate more than 30% of their income on housing costs are not in housing stress. They may have a high housing cost to income ratio but they will still have sufficient income left for life’s necessities” (Winter, 2008).

In terms of social housing, it is restricted to 25 per cent. I think we know that there are about 18 000 people on the waiting list now, waiting to get into social housing, and we know the reason for that: they want to get out of the housing stress situation into public housing, and that is what we are doing. Twenty-five per cent is a fair and equitable set of rents.

I return now to the policy, and this is important because I want to lead onto something else. Firstly, 25 per cent of household income is a fair rent for public housing, and that has been widely accepted. Secondly, the change to what is considered assessable income reflects the principle that all commonwealth payments that are regular and ongoing—that is, continuous and reliable—and can be used for general living expenses, which means that people have a choice in how the payments are expended, should be included for the purposes of calculating rent. Thirdly, some tenants pay the standard 25 per cent rent, but others pay as little as 18 per cent, so we need to get them back onto an equitable 25 per cent, which is more consistent and equitable. Finally, no household will pay more than \$12 per week extra in 2015–16 because of this policy change. If any household is getting an increase of more than \$12, it is because of a change in their household income which would have occurred under the existing rules, regardless of the changes we have introduced. When someone says, “I am now paying much more than \$12 a week because of these changes”, it is just not true. There might have been a change in their assessable income, or it is a new householder who has just moved into their new house and has their own income; that is counted into the rental, and that is true.

Even with that, the public housing system is still subsidised by taxpayers by over \$300 million per annum. That is why people want to get on and why they want to get off the waiting list: it gives them an opportunity to get out of housing stress and the housing stress continuum.

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Having said all that, however, I did receive a letter from the Western Australian Council of Social Service in which it raised some concerns, as the opposition has. I will read some extracts from that letter, which states —

The Western Australian Council of Social Service wishes to express concern regarding the Housing Authority's recent announcement of changes to the way in which public housing rents are calculated, and urge you to delay the implementation of such changes until they have been more fully considered.

The Council supports in principle a 25% income policy to enable the Housing Authority to maintain the sustainability of public housing.

So it is not only the government and I talking about 25 per cent being a fair and equitable arrangement, but also the Social Housing Taskforce and WACOSS are talking about 25 per cent being fair and equitable.

Hon Sue Ellery: Will you table the letter?

Hon COL HOLT: Sure, I will, because it addresses a range of issues that I will not mention now and members can read them. The letter continues —

We are aware of the growing public subsidy being paid to support public housing, and believe tenants should make a reasonable contribution to covering the costs of maintenance and administration.

There are two sides to the argument here: first, WACOSS believes that 25 per cent is fair and equitable; and, second, it is asking whether it has got right what is assessable as regular and continuous and is contributing to cost-of-living expenses.

I also have a WACOSS media release that I do not think I have seen out yet so I will not table it because it is not my place to do so, but I will read a couple of comments from it. WACOSS raises concerns in its media release, which states —

‘The proposed changes risk hitting households with children, disabilities or ill health the hardest, and need to be subjected to much closer review before proceeding,’ said Irena Cattalini

‘It is important that our public housing system is sustainable and there may be some Commonwealth payments that are appropriate to be included in rent calculations, but changes should only be made on the basis they have been subject to a full social impact assessment and deemed to be fair.’

I will table the WACOSS letter because when this matter was raised with me, and before we fully implement the policy that will be implemented on about 29 March, I went back to the WA Housing Authority and set it the task of looking at all the allowances that it thinks need to be considered and to double-check that they meet the requirements of continuous and regular, and contribute to the living expenses of households. There are more than 150 of them, all of which have various names, such as “concessions”, “substitutes” and “rebates”, and it is not clear even at the commonwealth level whether they are tagged to a specific expense. I have asked the Housing Authority to go back and ensure that before we implement this policy, all those payments are absolutely considered. It is important because we have talked about people outside the system. That is where the system has moved—25 per cent of a person's assessable income. As I said before, there are people outside the system who are under housing stress and there are people on the waiting list waiting for the good fortune of being in public housing because it is subsidised and it gives them a chance. These changes to rents will ensure that all tenants within the public housing system make a fair and equitable contribution towards their housing costs which in turn assists the Housing Authority. The money goes back into the Housing Authority so it can do more—that is, continue to deliver services and continue to build homes for people on the social housing waiting list. Put that together with the \$560 million investment announced in the last budget to build the social housing investment package, which will create enough social housing to halve the priority waiting list time for those most vulnerable seniors and families. We are delivering more and we are getting more people off the waiting list into public housing, and that should be our aim. That is what we are trying to do. Remember, people who are not in public housing but who are on waiting lists with comparable incomes are doing it much tougher. Even though they may be receiving all those allowances, a greater proportion of their assessable income is taken out for rent if they are not in a public housing situation. That is what we are trying to do—help more of those people on the waiting list.

Hon Sue Ellery: How does this policy get more people onto the waitlist? You can only do that if you build more stock or you move people out of existing stock. Which of those two is a result of this policy?

Hon COL HOLT: We are doing both. It goes back into the Housing Authority's —

Hon Sue Ellery: So this is designed to get people out of public housing?

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Hon COL HOLT: This is designed to meet the needs of the Housing Authority so that it can meet the needs of people who want to be in public housing. It is a wraparound service as much as building new homes, such as the social housing investment package, that the opposition never contributed to.

Hon Sue Ellery: Minister, follow the logic of what you are saying.

Hon COL HOLT: I do not understand what Hon Sue Ellery is saying.

The PRESIDENT: Order! Some people still have the opportunity to contribute to this debate. You know the rules—only in your own time.

Hon COL HOLT: It is about a fair and equitable approach to people living in social housing. It is about providing the opportunity for the Housing Authority to do more, which includes building more houses to get people off the waiting list into public housing. It is also about all the wraparound services the Housing Authority provides, including tenancy support, working in the far north providing transitional housing packages, and supporting people to move out of social housing and into their own homes. This is about the Housing Authority continuing to do more to meet the needs of those people who are, as people have pointed out, the most vulnerable in our community. There are vulnerable people not only in social housing, but also on the same sort of allowances, on the same incomes, but who are living outside the social housing system. This is about the Housing Authority and the government, through the \$560 million social housing investment package, delivering more homes and getting more people off the priority waiting list into a home so that they can be under less income stress. They will be under less stress because they will know when they get into social housing they will pay less rent, they will be well looked after and they will have wraparound services.

I finish there. I am sure there will be plenty of contributions to this debate.

Hon Sue Ellery: Will you table the documents you said you would table?

Hon COL HOLT: I table the letter I received from WACOSS president, Steve Joske, dated 17 February 2016.

[See paper 3863.]

HON SUE ELLERY (South Metropolitan — Leader of the Opposition) [10.49 am]: This is an extraordinary debate and that was an extraordinary contribution by the Minister for Housing. I have seen this government do some nasty things to low income people and to some of the poorest of the poor. I have seen the government forced to backflip. The only good thing I take out of the minister's contribution is that he has asked for a review of the various allowances that are included in what is assessable. That was the only good thing I heard him say and I am glad that he said it. However, I am astonished that this government is taking money that people use to pay for things such as medications, and saying, "We are going to take that money off you so that we can put more people into public housing." That is the logic of what the minister has just said. I have never heard such a mean and nasty policy, and I have heard a lot of mean and nasty policies from this government. I fail to understand how he can say that it is sound public policy to take money from people who are getting an allowance to pay for their medication, or to pay for the costs they incur as carers, or as recognition that they put their lives on the line by serving their country at war and so receive a veteran's allowance, so that the government can build more public housing stock.

Hon Ken Travers: But are they building more public housing stock?

Hon SUE ELLERY: The answer to that is no, they are not. Let us unpick this matter a bit more.

The state's finances have been wrecked by this government. We have a \$30 billion debt now with a trajectory to go up to \$37 billion. Who will pay the price for that? It is the people living in Housing Authority housing. I appreciate that the minister has just tabled the letter that he received from the Western Australian Council of Social Service. I would have been shocked, frankly, if WACOSS had taken the position that to increase social housing, it is reasonable to take off people the allowances they receive to pay for their medication. I would have been shocked if WACOSS had said something like that, so I am pleased to see that WACOSS has asked the minister to review the kind of allowances included in what is assessable and what is not. I do not have an issue with 25 per cent of the income that people who live in public housing receive being the level at which we set the contribution that they make to their rent, but it all comes down to how "income" is defined. When people receive an allowance to pay for their medications, the tax office does not treat that as assessable income. However, this government, which has blown the budget, is saying that it will take the money that these people use to spend on their medications because it is the only way that it can improve public housing. For heaven's sake, Western Australia is so much better than that.

I remember when the minister was first elected into this place that I actually liked his inaugural speech. Going by the language that he used in that speech, I would have described him as a social progressive. I went back to that

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speech this morning because I thought that maybe I had misheard. He talked about Vietnam veterans, social inclusion and the importance of community development. It astonishes me that that same person is the minister who says, “I’m going to take the money you get to pay for your medication and use that to increase public housing stock.” It absolutely beggars belief that it is said by the same person. People might note that there is a tone of anger in my voice and that is because I have a close family member who has an ongoing mental illness and a chronic disease and is in receipt of the allowance to assist him to pay for his medications. The chronic disease is never going to get better. He is currently in remission but it will come back and each time it comes back it will get worse. The mental illness is such that sustaining work is difficult. Combine the two and the two sets of medications and it is a roller-coaster ride. On Monday I was with that person from my family and he asked me for \$2 so that he could buy milk on his way home. I hasten to add that he is not in public housing. He is in the private rental market but I wish he was in public housing. He asked me for \$2 to pay for milk. If he was in public housing and this government were to increase his rent by \$12 a week, it would have a serious impact on his capacity to pay for the basics. If the minister thinks that real people—there are thousands of them in public housing just like my family member—will not be impacted by this decision, and that it was a reasonable decision to make when this first came across his desk to include the payment that people receive for medication and the veteran and carer allowances and myriad other allowances that I could refer to, he needs to think again about what he should be doing as Minister for Housing. This is one of the meanest, nastiest decisions that I have seen this government make. This affects the people with the smallest voice who are, frankly, struggling to survive on a daily basis, and least able to speak for themselves and turn up out the front of Parliament House to put some pressure on the minister. They rely on organisations like WACOSS, so I was pleased to see that WACOSS did bring this matter to the minister’s attention. I visited the WACOSS website this morning because WACOSS could not possibly support this, but I have to say that I was a bit surprised to see nothing on its website about the variety of allowances included in this decision, which is why I asked the minister to table the letter. I am pleased to see that WACOSS has drawn the matter to the minister’s attention. This is singularly—words almost fail me—it is beyond me that the minister could ask the poorest of the poor for money. If the minister is under any illusion about how the poorest of the poor are faring, then I urge the minister to read not only WACOSS’s letter, but also its “2015 Cost of Living Report” because that sets it out in stark relief. It states —

With the unemployment rate in Western Australia rising and stresses being placed on job security, more families will be put in the position where they will be unable to rely on the minimum wage, meaning more households ... will find themselves unemployed and forced into financial hardship.

It goes on to say —

For a person on benefits ... their income continues to be utterly insufficient to meet their cost of living. Most households—

Like the models that WACOSS refers to in this document —

... will have seen costs of living marginally improve, however a small but growing number now face unemployment and significant financial hardships.

...

Recent cuts to financial counselling services had a significant impact on the support that those on lower incomes can be provided. Increased resources, better data on community needs and service outcomes, and more time are required to develop a truly needs-based integrated financial counselling system.

It later states —

... it is clear that concessions are increasingly inadequate as living costs increase.

So existing concessions are increasingly inadequate, but this government says that it will include those in the things counted when it comes to setting the value of that 25 per cent. This government wrecked the state’s finances, and the people it is now asking to assist—it is not asking them; it is telling them—and take money from are those least able to afford it. This government needs to do more than ask the department to review the kind of allowances it is including. The minister has a brain. He should go through that list and work out what is reasonable and what is not. Taking money off people that they need to pay for their medications is one of the most appalling public policy decisions I have ever seen. The minister should hang his head in shame.

HON LIZ BEHJAT (North Metropolitan) [10.58 am]: I rise to support our minister in this debate today and to point out a number of things. We need to bring some perspective back to the debate that we have already heard on these matters. Before I do that, I do not particularly like talking about individual cases, but the Leader of the Opposition did bring one into the debate. She said that the person she spoke about was a relative of hers who is not currently in social housing but is struggling to pay his bills. Let us take the case of that person. If he were to

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move into social housing—do not forget the money that we will be saving in this regard, along with a range of other suites or measures that we are doing, will help build more social housing so that we can get people off the waiting list. I do not know whether he is on a waiting list, but if he is, when it comes time for him to get into social housing, they would look at all of his income, including any allowances that are not tied or restricted. Members must remember that we are talking about allowances that are not tied or restricted that a person has freedom to use in any way they want to use them. That would then be assessed at 25 per cent of that amount and that is what that rent would be. I have no doubt that the rent he is paying in the private sector at the moment is probably more than 25 per cent of the income that he gets. We talk about the poorest of the poor, but I do not think that the poorest of the poor sometimes are those people in social housing; those on the waiting list or those living on the streets and waiting to get into social housing are the poorest of the poor. Again, this is a way of helping those people get into that social housing so that we can have a more fair and equitable scheme. As I said, the income that we consider bringing under that 25 per cent umbrella is not tied or restricted. Yes, people may get a pharmaceutical allowance or a mobility allowance, but there is no check to ensure that that is what those people spend that money on because it is their choice. One thing we know in this day and age is that people are free to spend their money in whatever way they like.

Several members interjected.

Hon LIZ BEHJAT: The increased rent that tenants will be asked to pay under this measure will be capped at \$12 a week. Yes, people have a choice about what they spend their money on. Let us look at the number of people who smoke. A packet of cigarettes costs about \$25 or \$30. We know that smoking is one of the most harmful things for our health. That increases our health costs enormously. It is up to people how they spend their money. However, if people are in financial hardship, perhaps they need to look at what they are spending their money on. We all need to look at that from time to time. With regard to the people who were mentioned by the mover of this motion and the hardships they are experiencing, there is provision within this measure for those people to get financial advice and ask for a review. Tenants will still have services available to them to give them advice about how to best manage their money in these matters. We do not want people to be in financial hardship.

Several members interjected.

The PRESIDENT: Order, members! We know that this is a time-limited debate, and members are rightfully entitled to get upset if constant interjections eat into their time. The rules apply to everybody.

Hon LIZ BEHJAT: Thank you, Mr President. We do not want people to be in severe hardship. That is not the aim of this measure. We want to have a fairer and more equitable scheme across the board so that we can build more social housing.

The Leader of the Opposition mentioned also that this government had gone into debt. I wonder why this government has gone into debt. Perhaps it has been building schools and hospitals—which was neglected by the previous government—that are being used to educate and look after the health of people in this state.

Several members interjected.

Hon LIZ BEHJAT: The truth hurts, I know, and people do not like listening to it, but I am afraid they have to.

Hon Ken Travers: If you tell the truth, we'll listen to it!

The PRESIDENT: Order!

Hon LIZ BEHJAT: I take objection to that, Hon Ken Travers.

Hon Ken Travers: Why?

Hon LIZ BEHJAT: Hon Ken Travers is implying that I am lying, is he, if I am telling the truth?

Hon Ken Travers: Those are your words. That is your interpretation. I said we will listen to you if you tell the truth.

Hon LIZ BEHJAT: Read yesterday's ruling from the Chair!

The reality is that this is a fair and equitable scheme that is being introduced by the government. It is not unfair to ask Homeswest tenants to pay 25 per cent of their assessable income. We need to remember that this will be capped at \$12 a week. New tenants in Homeswest housing will have their income assessed, and their rent will be based on 25 per cent of income. The fact is that 1 200 Homeswest tenants will actually get a decrease in the amount of rent that they pay. That was not mentioned by any member opposite in their contribution. We need to be fair and equitable in all the things that we do.

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I think that in my contribution I have set out that the government is about ensuring fairness and equity for everybody. The money that we will save through this measure, along with other measures, will be used to build more social housing, and that will help to get more people into social housing and out of the private rental market, in which they are paying a lot more than 25 per cent of their assessable income. We want to ensure that everyone in this state is able to enjoy the lifestyle that they are entitled to.

HON SAMANTHA ROWE (East Metropolitan) [11.04 am]: I have to say that the contribution by Hon Liz Behjat is probably one of the most outrageous contributions we have ever heard in this place. The member has basically said that poor people cannot manage their finances, and that this is some sort of fair and equitable measure that the government is bringing forward. That is absurd. It is highly offensive to suggest that poor people cannot manage their finances. Many people in our community are already struggling to budget their home finances. They have had to put up with increase after increase in fees and charges from this government. This government has racked up debt to the tune of some \$30-odd billion. That alone is outrageous. The government is now scrambling around to find money that it can use to pay back this debt. The government has threatened to have a fire sale of public assets. The Minister for Housing is now planning to take \$56 million as a cash grab from some of the most vulnerable people in our community. There is nothing fair and there is nothing equitable about that process.

The government and the minister responsible are living in a bubble. They do not see the reality of what is happening in this state. We see that time and again in each of our offices, and members opposite probably do too; if they do not, I would be really surprised. We see people who are living in Homeswest properties and who are struggling each week to make ends meet. I said in this place back in 2013 that seniors and pensioners were calling my office and were in tears because they had to forgo a meal for that day, or it was 40 degrees outside in Belmont—there is no sea breeze in Belmont—and they could not afford to turn on their air conditioner. How on earth will these people be able to afford an increase in their rent? That increase in rent will not be taken out of their income; it will be taken out of allowances that they receive to assist them to pay for prescription and other medication or, as other members on this side have said, to pay for transport. This measure will affect some 28 000 tenants. Around 67 per cent of Homeswest tenants suffer with disability. Those people will now find it increasingly difficult to budget their home finances, because the allowances that they are receiving to assist them with medication or transport will be taken off them.

Have government members considered how these people will be able to live from week to week? Have they visited people in their electorates who live in Homeswest properties and are struggling to manage their budget day by day? Have they considered their stories and how they are going to get by day by day and week by week? I can only assume that they have not done that, otherwise they would not be putting this ridiculous rent increase on people who cannot afford it.

We have spoken many times in this place about the cost-of-living pressures under this government. Under Treasurer Eric Ripper, our government handed over the best set of books this state has ever seen. We had a great boom in this state. However, this government has managed to blow it. That is because it has the wrong priorities. Government members do not care about people in their communities and their electorates. This is not a fair government. This is not an equitable government. This government has taken absolutely no responsibility for this state's finances. The ship is leaking and water is coming in. What are members opposite doing to fix it? They are using sticky tape. They are just sticky-taping up the holes in the boat.

Hon Liz Behjat: Which school or which hospital would you not have built?

Hon SAMANTHA ROWE: Hon Liz Behjat has come back to the motion, has she? This should be interesting. She is blaming the poor. That is what she has said, effectively. I am glad she has come back into the debate.

Hon Liz Behjat: Blaming the poor?

Hon SAMANTHA ROWE: I do not blame the poor, but the honourable member certainly does.

The PRESIDENT: Order!

Hon Ken Travers: Because every poor person smokes!

Hon SAMANTHA ROWE: Yes. Apparently, poor people smoke. That is because they do not know how to spend their money, according to those on the other side. I have already made my comments about Hon Liz Behjat's contribution. I think it is outrageous, and I find it offensive.

To get back to the state's finances, the government is trying to fix the leaking boat with sticky tape, with a \$56 million cash grab from those who can least afford it. That is cruel. As Hon Sue Ellery stated in her contribution, it is cruel and it is nasty. There must be other means to be able to rectify the financial mismanagement that this government has put on this state. It is responsible for our state of debt, due to the level of mismanagement and incompetence. The government needs to find a way to fix the state's finances and it

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needs to do a better job than just taking money off those who can least afford it. There has to be a better way and the government needs to find a better way, because this is one of the cruellest, nastiest increases that it could put onto Homeswest tenants. I also urge the minister to go to his electorate, visit Homeswest tenants and hear from them—hear their story. We are not making it up; I can tell government members that. Every single one of us would have examples of Homeswest tenants struggling to budget their finances coming to see us. I am shocked that no-one on that side gets the same response from Homeswest tenants. Maybe they are not living in the real world or maybe they are just closing their ears and eyes to what is really happening out there, but I think it is time they stood up and cared about what was happening in our communities in this state, because unemployment is rising, the boom has gone and people are struggling.

The government cannot continue to have blinkers on and think that it is going to be okay and just grab money from here and there. Homeswest tenants are not going to kick up a big stink, are they? No, probably not, because they have more important things to worry about like how they are going to eat that day and feed their kids. They do not have the time to come in to protest at Parliament. On the one hand, there is rising rent for Homeswest tenants and they are struggling to pay their bills and manage their finances, and of course the other thing is that the government is taking away funding to financial counselling services, so they do not even have anywhere to go to get assistance, because this government is taking it from all areas. It is absolutely disgraceful and the government needs to reverse its decision immediately.

HON JACQUI BOYDELL (Mining and Pastoral) [11.13 am]: It has been a very interesting, emotive and difficult debate today, because I do not think anyone in the house actually wants to see people, whether living in public housing or not, in a worse situation than they are today. Anybody who knows the Minister for Housing, Hon Col Holt, knows that he is not a mean and nasty person.

Several members interjected.

The PRESIDENT: Order, members! Hon Jacqui Boydell has the call and I am sure she is quite capable of making the comments she wants to without assistance from five or six others.

Hon JACQUI BOYDELL: The minister certainly faces a difficult situation with this issue. Poverty and disadvantage are very complex things and the people experiencing it do not choose to live in those circumstances. As I said in my maiden speech to this house, I worked for Centrelink for 11 years and saw many people who struggled on a daily basis with their finances, the issues that they faced with their health, the issues they faced being single parents without receiving maintenance and indeed the issues they faced in managing the households. I can tell members that working with those people for 11 years, and also working with Homeswest, but now with the Department of Housing, there are very many positive systems and processes in place to assist people struggling with their daily lives. I myself at times as a single parent have struggled with managing my income. I think that many people that we all know, and probably members of this house and Parliaments before us, have faced that situation due to a number of circumstances, and it is absolutely not easy; I recognise that. What I would also say about people who through a period of time, or maybe all their lives, have lived in public housing is that they do not want to struggle that way either and they want to be part of the solution of managing the day-to-day finances. They want to take advantage of the services that government offers them to help them do that. There are still areas that people can go to receive assistance from government, and I am sure that any staff member within the Department of Housing would be more than willing to assist people coming into their office when they struggle to pay the rent.

Listening to the debate today got me thinking about my grandparents, who lived in public housing their whole lives. They never owned a house. My mother and her siblings would not have had a house if it were not for public housing. I know that my grandmother loved that house, and, indeed, that house became one of our family homes. When my grandmother unfortunately passed away last year, we lost that house and I lament that, because I remember it very fondly. Public housing is a part of families in our environment. Some people feel that it is a right, but I am not sure that it is a right when we look at the global world we live in, with refugees fleeing their countries because of mistreatment. In Australia we are very lucky that we have a system that supports people who struggle for lots of different reasons and there but for the grace of God go any single one of us, but at one stage of our lives we may need public housing. It is a difficult system to manage from a government perspective. The problem of how we reinvest in and build on public housing stock so waiting lists can be reduced is difficult and complex, but so are the people we are dealing with and so are the issues they are facing.

I also think that we probably need to flip the argument a little. We have heard a lot today about the struggle of people in public housing having those allowances included in their rental assessments, and I acknowledge those issues being faced by those people, but there are also a number of other people in our environment who are trying to get into public housing. They are in the private rental market and much more than 25 per cent of their income is being paid in rent, and that does not mean that they are not dealing with other circumstances they are

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struggling with from a health perspective, or maybe they have a disability. It is not just people in public housing who struggle with those circumstances. They would like to get into public housing and a way has to be found to make the system equitable and fair. That is where we are trying to find and mix the balance between those things. I know it is not easy. I was glad to hear the minister say today that as a result of the response from the letter from the Western Australian Council of Social Service, he is reviewing those allowances, but when there is an organisation like WACOSS in principle supporting the fact that 25 per cent of people's income is probably a fair target, we have to find a way to work with that.

Hon Amber-Jade Sanderson talked about people struggling to get out of public housing, and many people would like to. The Australian dream is to own our own house, and absolutely everybody is afforded that opportunity. That is one of the great things about the environment we live in, but people do not always achieve it. The transitional housing program in the north of the state, particularly in my electorate, is a way in which we are assisting people out of public housing. I would certainly like to see more transitional housing projects occur. People, whether low, high or middle-income earners, want to achieve something better for their families, and I think that is great.

One issue raised today was whether we visit people in public housing. I and the Minister for Housing have visited people in public housing on many occasions for lots of different reasons. Yes, absolutely; of course we do that as members of Parliament because we need to understand the circumstances in which people are living and where they are coming from. We cannot address every issue, but I think this government and the Minister for Housing have a genuine intent to support people living in public housing. In an economic sense, this is a difficult time for everyone.

Hon Amber-Jade Sanderson spoke about the carer allowance—maybe I will speak to her about that later—not being claimed by a constituent because it would increase their rent or they were going to be kicked out of public housing; that was what I took from what Hon Amber-Jade Sanderson said. I think that warrants further —

Hon Amber-Jade Sanderson interjected.

Hon JACQUI BOYDELL: Okay. I think that particular circumstance probably needs to be passed on to the minister to have a look at. There is absolutely no way that a carer allowance assessed on medical circumstances could negatively impact on public housing.

Hon Amber-Jade Sanderson interjected.

Hon JACQUI BOYDELL: I encourage Hon Amber-Jade Sanderson to do that. I am sure the minister would genuinely inquire as to whether there is anything he can do about that case.

I finish my comments today by saying that property and disadvantage is a very complex issue, but I know that people living in those circumstances want to be part of fixing it.

HON KEN TRAVERS (North Metropolitan) [11.23 am]: Today I stand and defend the Minister for Housing. I have sat in this house with this minister for a considerable time, and, similar to Hon Sue Ellery, I remember his inaugural speech. He has always come across as a relatively fair-minded, considerate person, not of the true conservative stock that we often find on the other side of the chamber. So, it was a surprise to me that the minister would be —

A member interjected.

Hon KEN TRAVERS: The minister will not be very popular with Mr President if he talks when he is out of his seat!

I would not have thought of this minister as being of that hardcore conservative side of the government, unlike some of the members opposite we have heard speeches from today who went to the real lowest common denominator of conservatism by blaming the poor for their own actions and creating the illusion that every poor person is a smoker and is therefore in poverty because of their own doing. I think the minister is a pretty reasonable sort of person. I suspect this was one of those issues landed on the minister by the Economic and Expenditure Reform Committee. I understand the problems the minister faces: we all go through times when we have to abide by the decisions of our caucuses or whatever and sell the message no matter how unpalatable it might be for us on a personal level. In that sense, I hope that out of all this the minister will try to have another look at this to try to find a better way of doing this. There is no doubt that this is a harsh, unfair and unreasonable measure that is targeted at the poorest.

The minister has talked about 25 per cent of income, which is a measure that has been around for some considerable time. When I was shadow Minister for Housing back in the last century—how about that?

Hon Darren West: Which century?

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Hon KEN TRAVERS: Just the last century, Hon Darren West!

In the days when I was shadow Minister for Housing, pensioners often paid only 23 per cent of their income and there were different categories. I accept that it has always been harsh and difficult and at different times people on this side of the house have raised concerns about the 23 per cent. But what we are talking about today is not 25 per cent of taxable income; this is about going beyond 25 per cent of people's income. That is the point, and that is why, more than anything else, we are so offended by it. This is not about 25 per cent of somebody's income; this is about allowances given to people because they have particular circumstances, not because they are smokers but because they need medicines.

Hon Liz Behjat: Now who is not being honest? You are taking my words and turning them into something else. You want to be careful what you say.

Hon KEN TRAVERS: Hon Liz Behjat is the one who associated my comments with her comments. I did not say, "Hon Liz Behjat said"; I just said what I said.

Hon Sally Talbot: And you said it very well!

Hon KEN TRAVERS: I thank Hon Sally Talbot!

The fact of the matter is that we are dealing with people who need medicines for a health problem. To make some assumption that they might not spend the money on the medicines they need is a nonsense! To take 25 per cent of that allowance means that money for medicines is being taken away, and they then have to find some other savings because they still have to buy their medicines. That is what is so cruel and harsh.

I think the minister probably had this one foisted upon him at the very end of the budget process because we know that Treasury went through the minister's portfolio at the very end and threw a whole lot of charges onto the Housing Authority. We know that just before the budget, the Housing Authority was told, "By the way, you're going to pay \$125 million over the next four years in a loan guarantee fee." It was put into the revenue of the budget, but the poor Housing Authority did not even have time to readjust its own figures to work out how to pay that \$125 million. It was a completely dishonest presentation of the budget to try to look like there was \$125 million worth of additional revenue. We know that the minister has had to readjust that and that it is now back to \$60-odd million of additional revenue, and the minister has still not worked out the flow-on impact through the rest of his portfolio and agencies.

I found something fascinating about this. During the recent Treasury estimates hearings I asked where in the budget this measure was shown. The only thing I could find in the budget papers at the time was an oblique reference to the government's affordable housing strategy, which reads —

... Government's Affordable Housing Strategy, an important reform in the 2015–16 Budget is the continuing move towards a standard rent for public housing of 25 per cent of gross household income.

The expansion of what would be included as household income was not referred to. When I asked during Treasury estimates what that was and whether the increases had been included in the budget, Treasury was kind enough to point out to me that in 2015-16 it expected to get an additional \$8.4 million, and in the out years it would be \$15.9 million, \$16.8 million and \$17.7 million. They are not insignificant amounts that I would have expected to have been shown somewhere in budget paper No 3, somewhere in the Housing Authority budget or somewhere else. But, no, they were hidden. I do not know whether that was because the government was embarrassed about what it was about to do and wanted to hide it until it actually had to bring it out or whether it was because the Housing Authority did not get time to put it into the budget papers. I am not sure. One of the greatest shames about this government, more so than anything else, is that we can no longer trust the budget papers. One of the things I believe Hon Troy Buswell completely destroyed in this state is trust in the budget papers. We always used to trust the government would declare what was going on, but we no longer do. I think that is what happened on this occasion. This government went through its couches and dug down the back for loose change, it started going around other sections of the community and now it has got down to going through pensioners' couches. That is what it is doing.

Let us understand that a government has to do things. Some things are essential for a government to do. Services and basic infrastructure must be provided. Building hospitals is one of those things. Labor left the money to build Fiona Stanley Hospital in a special purpose account. Every last dollar of the cost of Fiona Stanley Hospital was in the books as ready cash in a special purpose account when the previous government lost office. When we were in government, we would build four to six primary schools and a couple of high schools every year. At the moment we are seeing only four primary schools built every year. But that is what the government has to do. Before it does anything else, it needs to make sure that it is building those things such as schools, hospitals and police stations, which governments have done since time immemorial. On top of that, if there is a bit of leftover

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cash in the bank at the end of the year, we can go out and build the nice-to-have things—the little things that we love in life. I have a TV room; when I was younger I did not have a TV room. I can finally afford a TV room.

Hon Sue Ellery: Is it big enough?

Hon KEN TRAVERS: I have a big TV room, and my granddaughters absolutely love it, but that is because we can afford it. Jodi, my partner, would not have had that when she had four children and was bringing them up as a single parent. We should buy those things only when we can afford them, but what we have seen for the past eight years is the credit card, with the government running up debt across the state, and now the people who are going to pay for it are the pensioners of Western Australia. We can walk through the monuments that this government has built to the Premier and itself—the nice-to-have projects—and say how fantastic they are and how beautiful they are. As I walk into my TV room I say, “I love my TV room!” I never thought when I bought the house that I would love it as much as I do. I love my TV room. When we walk through those projects, let us remember who is now paying for the cost of them. It is the essential services that we are no longer able to provide. It is the pensioners in our electorates who now have to pay 25 per cent, not of their taxable income, but of every dollar they get, including the dollars they get for their medicines. That is why on this side we are so angry; that is the final price of what this government has done for the pensioners. When we walk through the Premier’s monuments, just remember who is paying for them and who is suffering because of them. We should then ask whether it is really worth the shiny baubles.

Hon Liz Behjat: Monuments like the schools we have built?

Hon KEN TRAVERS: I have already said that every government has built schools, Hon Liz Behjat. That is an absolute nonsense; every government has built schools. I challenge the member to count the number of schools that were built by the previous Labor government and compare it with the number that the present government has built. The seat of Wanneroo had a record number of schools built when Hon Dianne Guise was its member.

HON AMBER-JADE SANDERSON (East Metropolitan) [11.34 am] — in reply: I am glad that I brought this motion to the house. It has highlighted to the minister some of the real issues that are happening. I am heartened by some of his response, which I will go into. I am not sure who the contribution from Hon Liz Behjat was intended to help, because I do not think it helped the Minister for Housing. The assertion that somehow low-income people cannot manage their money properly is offensive. People on low incomes manage money better than anyone, because they do so much with so little. They provide food for their children, they pay the rent and bills, they provide school equipment, medical care and all the things that people on middle and higher incomes take for granted, and they do it better than anyone. To assert that they are somehow wasting their money on cigarettes, gambling, alcohol and things that are not necessary is deeply offensive. I am offended by that when I meet constituents who come into my office such as Rebecca, who is struggling to make ends meet, paying for psychiatric care for her daughter, buying medicines and desperately saving to get into a house. When I hear those kinds of contributions, I think, “Thank goodness for Labor members; thank goodness some of us are willing to stand up for these people.”

In response to the Minister for Housing, I am pleased that he has asked for a review of those incomes. Western Australia now has by far the harshest regime when compared with those of other states. I am happy to provide the minister with the information to demonstrate that.

Hon Sue Ellery: He said that everyone is the same.

Hon AMBER-JADE SANDERSON: They are not the same, and the information that the minister provided to Parliament two days ago about the pharmaceutical benefits scheme being deemed assessable is incorrect. The problem with the review is that if the incomes are reviewed against the definition, the definition needs to be changed. The minister has asked the Department of Housing to review them under the new definition. The new definition states that it is any payment received by any member of the household that is regular and continuous and provided to meet the cost of living. The cost of living for one person may require a pharmaceutical benefit, whereas it may not for another. It needs to be reviewed under the old definition, which exempts non-income-tested allowances and benefits that are paid for a specific purpose and are usually required in their entirety for that specific purpose. The old definition was right; that is the problem. If the minister is going to review the allowances, they need to be reviewed under the previous definition, not the new one. I implore the minister to revisit that definition. I will provide the information on what the other states do, if the department has not provided it to the minister. Let us make Western Australia much fairer and much more reasonable, and stop gouging money out of the pockets of low-income people in public housing.

Motion lapsed, pursuant to standing orders.