

Dear Commissioners I submit the following material which was first submitted to the Senate Inquiry into ADF/Veterans Suicide of 2017. The DVA conditions under which Veterans and their families live are intrinsically bound not just to contributing to suicide but whole of life depredation.

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Summary

Life is a gift. We tenaciously hold on to the gift from the time we are in the womb. We fight harder to retain the gift when we have others depending upon us. Because then we have the responsibility for their life their gift.

Why our veterans forsake the gift of life and choose death is the question you Senators will be asking on behalf of the nation. What causes suicide ? Or more correctly the question would be what causes the cause of suicide ?

Senators you will have submissions from authoritative medical, departmental and service organisations. They all have resources and staff to present their expert views and convince you of the action or inaction to take. While I am an ordinary soldier I have no medical or statistical expertise. I write my own words. I am beholden to no one . However I have something that none of the experts have. I have the lived experience of thirty years under the DVA system you are inquiring into.

Mental instability, the cause comes before the act of suicide . While the cause of the mental instability in the veterans case can be traced to the effects of war. It is a truism that nobody comes home from war unaffected by the experience and also true that not all war veterans suicide. Something must come 'between' the originator of instability, the war service and the final act of suicide.

That 'between' the trigger or what exacerbates the mental instability to lead to suicide I believe is the social inequities the veteran lives with.

I hope to show in my submission that the source of the social inequities in a veterans life is attributed directly to the DVA designed inadequate replacement income and the conditions attendant to that income that impact negatively on the family.

To suicide a person sees no solution to the circumstances they are in . They see no way out. When you cannot provide adequately for your family and are robbed of any agency to improve the situation your self respect declines your worth to the family diminishes you have no purpose therefore you have no reason to live. When the pressure in the head, the tightness in the chest and the churning in the abdomen take hold added to a confused mind and this goes on day after day and every morning brings the same turmoil without relief then suicide becomes a very attractive solution to taking all the pain away.

Social inequities are directly linked to life expectations.

Recommendations . Getting the Social Conditions Right

When disabled retain, retrain, redeploy and support in the ADF. When disabled and returned to civilian life employ supported within DVA and other government departments. Preferentially treated if needed. For those incapacitated disabled unable to work provide a replacement income amounting to at least the Average Wage of a full time male worker. Amend the administrative process to encourage (rather than hinder) workplace participation and family advancement by retaining the incapacitated disabled veteran replacement income at the Average Wage when the spouse engages in the workplace. Remove discrimination against females in entering the workplace by adopting (4) as the vast majority of spouses of incapacitated disabled veterans are female. Redirect all or most of the \$750 million from the ANZAC centenary fund to redressing the inadequacy of income for our incapacitated disabled veterans thus saving lives. Fund a centre of excellence in one of our Universities dedicated to the study of veterans life and their place in Australian society. Do not send Australia's servicemen and servicewomen to war or conflict if Australia is unwilling to provide for the inevitable disabled of war and conflict and their families. Legislate a War Powers Act so our elected representatives can ensure the executive provide funding for the whole cost of war including the full cost of war. The cost to families of disability.

Preamble

I first made a submission to a Senate Inquiry into the conditions of living under the DVA System that exacerbates already compromised mental health leading to suicide some twenty five years ago. Many things have changed in all our lives and that of our nation in the quarter century since. Sadly nothing has changed for the better in the lives of disabled veterans. In fact the conditions of their lives and that of their families has deteriorated.

Firstly the replacement income for inability to engage with waged employment for our incapacitated disabled is inadequate. Secondly this already inadequate amount is reduced by 40 percent when the disabled veteran partners and the partner has paid employment. Resulting in man (and men are primary the successful ones in suicide) the traditional breadwinner in the family has his ability to provide for the family removed. Removing a man's dignity, self worth and reason for living, is there any wonder at the high number of suicides in the veteran community?

Australian employers would not be allowed to call \$33,00 pa (TPI rate) a replacement income for a disabled skilled employee who has lost the ability to earn a wage due to workplace incapacity. The DVA System does. Nowhere in Australia would an employer get away with reducing the income of an employee by 40 percent just because they have a spouse that works. But the DVA System does. Senators. Why ?

It is with great mental stress that I am writing this submission. I would rather be doing anything than rake over the past 30 years since diagnosed as having PTSD which in reality has been with me since half way through my first one year tour of Vietnam in late 1969. However it is a task I owe to my children and the children of other disabled servicemen and servicewomen because I know their future and it is no walk in the park under the DVA System.

Suicidal thinking and planning while now not my constant companion is a regular and unwelcome visitor particularly in stressful times. But do not be alarmed I will not succumb to the temptation to permanently rid my head of the screaming and shouting. But please excuse me if at times this submission is disjointed, it is not an easy task.

I have read the terms of reference for the inquiry and noted that contributors are asked to respond to the relevant dot points. Our lives cannot be described in a series of dot points. Life is a story and the story of life under the DVA System can better be described as a building with one long corridor with rooms on either side. In my story I will attempt to visit these rooms hopefully to give the Senators an understanding of my life. The ceilings in these rooms

are the DVA System . If I crawl around on all fours and obligingly accept a diminished life then the ceiling is friendly. If I stand up and say I am a man I was once an ANZAC I do not accept this diminished life you have thrown me then the ceiling comes down to crush me.

Perversely those of our brothers and sisters who suicide are the ones saying we will not live under conditions that diminishes the person casting them to poverty and social isolation. Their sacrifice may not have been on the battlefield facing an enemy their sacrifice was made facing those who sent them to war then refuse to provide for the full cost of the war. The ongoing costs of war long after the last angry shot is fired. The cost that in disability the DVA System off loads on to the mentally unstable and their families while the majority in the nation benefit from their contribution protection and defence given to allow others to prosper. While the disabled of our ADF are treated as the lessor in their own land. The sacrifice of our brothers and sister in arms in suicide has meaning .The sacrifice to widowhood and children fatherless has meaning.

Senators do not let their sacrifice go unheard their deaths unredeemed.

My story, dodging suicide

My first dealings with DVA were in 1987. I received a psychiatrists assessment of PTSD and given a six month sick certificate . My employer the WA State Government promptly terminated my employment on receiving the psychiatrists certificate. I was advised by the VVCS to register with DVA for them to assess me for a pension. Three months later on enquiring to DVA I am told they never received my application. I re submitted. My disabilities were deemed by DVA to be of such severity that I was granted a TPI rate disability pension. Between loosing my employment and being granted a TPI pension at age 38 my wife and three children lived from my sickness benefit.

From an income of sickness benefit to that of the TPI rate plus the Service Pension (SP) was initially a relief. However when my wife returned to work after

our youngest was two years old the long term reality of the conditions of living under the DVA pension system hit with the stark reality. Our previous comfortable lives of a two above average income family had gone. The TPI rate plus the SP rate was and is considerably less than one average wage and my wife's income would result in the withdrawal of the SP component and the Commonwealth Health Card concessions. There was also the loss of increased income from normal progression, gratuities and overtime payments. I was 40 my wife in her mid 30s normally the most productive time in in our career.

The consequences of the DVA conditions and the inadequacy of replacement income ended our marriage. My wife said she could cope with the change from an active engaged person with a career to one coping with a mental disability however and in her words "I did not get married to you to live in poverty". She moved to the UK and remarried. I was left with my three children of primary school age as a sole parent. We survived through the school and university years with help from our parish community. We survived despite the conditions under which I received a replacement income from DVA not because of it. It is no exaggeration say my children have kept me alive. They are the ones who saw dad through his bouts of depression, they are the ones who saw me crawl around the house because of the pain of a service injury, they are the ones who would get the groceries on the way home from school when I was bedridden.

Neither my wife or my children were party to the decisions I made to join the Army or to volunteer for active service in Vietnam. Those decisions were made many years before I met my wife or the birth of my children. Yet they are the ones who live with the consequences of my decisions to serve and who government have made to undertake not just the foregone life financial benefits but the tragic cost of the fully avoidable breakup of the family.

I lost a partner my children lost a mother and the DVA System restored the Service Pension.

I do not smoke or gamble and am hardly a social drinker yet I found it very difficult to make ends meet raising my children. Their school uniforms were from the second hand uniform shop. The school principals reduced or waived the fees in return for voluntary work . The high school principal would on occasions would pay for my son to have a haircut . Only at the funeral of a friend who I served with in Vietnam and also a TPI did I find out this principal was his cousin. When the primary school changed principals I was called in and carpeted for being behind with the fees. I explained the arrangement I had with her predecessor re voluntary work and the circumstances of my income and health. She told me that was my problem and demanded the fee or I remove my youngest in her last year from the school. I went to the parish priest for that school and explained the situation he gave me a cheque for \$300 from his own account and arranged another \$100 from SVDP. The new school principal took both without hesitation. Only calling out for all to hear as I left the office "Good Lad".

I tried as much as possible to protect my children from adversity while they are growing up. But I could not protect my own dignity from the indignity of being unable to adequately provide for my family. While we always had a roof over our head and food on the table there were no or little extras. Following are some of the devices I was forced to adopt to make ends meet.

The RSL welfare officer at ANZAC house in Perth and I will name her, she is Pat Rolland or to me and many other she is the none judgemental soldiers friend. Once a fortnight I would line up outside Pats door to receive a \$50 food voucher which was exchanged it for bags full of groceries at a central Perth store and get the train back home. Pat would also help at times to pay a larger than usual utilities bill or phone the accounts officer and ask for extended time to pay.

But Pats most memorable help was when I had my eldest daughter at the Perth Dental Hospital for wisdom teeth extraction. She had been given the pre anaesthetic medication, and as I sat beside her bed I was called to the office

and asked for \$270, the gap payment. I said I thought she was covered for the whole procedure and I didn't have that amount to which I was told the procedure would not proceed. I asked them to give me 20 minutes. Running to ANZAC House I raced up the stairs ignoring those waiting and banged on Pats door. She calmly took me aside and to hear the problem . I was only half way through the story when the cash cheque for the amount was put in my hand. There was no time for pleasantries, I didn't know how long the pre-med would last so I raced back up the hill to the hospital. The procedure went ahead and all was well.

Between the Church, RSL welfare, good friends, charity shops, free and cut price food outlets and a deal of ingenuity with repairs and make do we survived. Today my children are young adults all have Masters Degrees in their professions making their own contribution to Australian society . We got there despite the DVA System that worked against us as a family.

The road from warfare to welfare is never planned . Nobody aspires to the TPI disability pension particularly at the age of 38, educated, experienced, having had a good if chequered career and married with the responsibility of three young children. But none of us can choose the timing when the stresses of the past only need a further stressful incident to bring on a mental collapse. It is then that the perennial mantra of Veterans' Affairs Ministers that "'Australia has the best Repatriation system in the world" proves itself a falsehood. The DVA system you find yourself in is not a safety net for you or your family. It is in effect a bottomless pit designed to retain you and yours in poverty.

The TPI rate within the VEA 1986 when introduced was describes by the then Minister as a payment to replace forgone income for those incapacitated at a relatively young age from war service wounding to the extent that they were no longer able to provide for themselves or their dependents. Today the TPI rate is 45 per cent of the average wage. This is not a replacement income.

When the Service Pension is added the percentage still falls far short of the average wage. And to add insult when the partner of a TPI disabled engages in the workplace that income reduces the Service Pension to zero. This is the bottomless pit of poverty the family are condemned to by the DVA system. Today two average wages are needed to sustain a family and provide for normal average family engagement in Australian society. However once the DVA system has off loaded 40 per cent of the nations responsibility to provide the replacement income to the TPI disabled and transferred that responsibility to the working partner the best the family can hope for in income is one average , the partners and one just over the minimum wage the TPI rate. This family is always going to be struggling financially and therefore isolated in today's Australia.

Over these thirty years as a TPI disabled I have attended counselling sessions, group therapy, residential PTSD courses and stress coping strategy programmes. All designed to minimise stress. These measures while beneficial are negated when I return to the real world of the DVA System that exacerbates the already heightened level of stress in my body . Avoid and or minimise stresses I am counseled . This mental health advice works very well within the walls of the institutions , in the therapy sessions and the consulting rooms but when the DVA System itself is a source of reinforcing stress all the good work of the psychiatrists, councillors and therapists is undone . Until the core issue of poverty and social isolation under the DVA System are addressed the suicide rate will continue to increase.

It would be unacceptable for our ADF to train and skill our Diggers in arms then send them to face an enemy inadequately munitioned, pouches half empty. If our Diggers ended up in body bags for lack of the ability to defend themselves there would be a public outcry causing those responsible dismissed from their post service or political. Why is it then acceptable for DVA to train and skill our Veterans in stress coping strategies then send them into society inadequately funded , wallet half empty unable to provide for their and their families survival. Is it any wonder our morgues are full of veterans in body bags ? Yet the bureaucrats and politicians responsible continue with

their same policies that cause the suicides. Is that what passes for 'industry best practice' by the Australian government of 2016?

It is a Department's responsibility to advise government in its particular area of expertise, in DVA's case Veterans. DVA has 100 years of history in managing Repatriation. This is the Department which until recently had the mantra "Veterans Affairs' Cares" . DVA knows the inadequate replacement income it provides to our disabled veterans and knows the restrictions placed on spouses working it has the statistics, the charts, the projections, even the projections for suicide. Above all DVA has the expertise in the causes of the cause of suicide. DVA invests public funds in and runs a plethora of mental health coping strategies. Yet the suicide rate climbs, more widows, more orphans. It is time government looked elsewhere for its advice on veterans matters. The experts from DVA clearly don't have the answers. A good place to start listening to the real issues would be for Senators and Members to listen to the people effected by the DVA System in their own constituencies, the individuals not the heads of ESOs.

By any standard of industrial best practice the DVA System is a failure. When it comes to the core business the nation has charged them with, the keeping our veterans alive preventing widowhood and orphan-hood they have failed.

The circumstances of my discharge from the Army has a direct bearing upon my life over the past 30 years under the DVA System. I was discharged at my own request in September 1972 some nine months before the end of my six year engagement. I was mentally unwell, chronically depressed. The psychiatrists reading my Army personnel file years later concluded I had PTSD and its origin shows up as a distinct change in my personality from 1970.

There was no psychiatric health offered in the Army of 1970. I could not cope back home in Australia so I volunteered for a second tour. On returning from this second tour on Christmas eve 1971 and still chronically depressed I

initiated my own mental health safeguard. I travelled overseas for six months . On returning to the Army I was Court Martial and spent six weeks in Military Prison again no mental health provisions. And after completing my sentence I was discharged. Again there was no mental health assessment there was no questioning why I who like many others had entered the Army fit and well both physically and mentally (there were examinations for both on enlistment) behaved so strangely over the last two years. My colleagues, family and friends particularly the girl I was engage to could see the marked change in me from a vibrant young fellow to a walking withdrawn depressant. But the Army couldn't or didn't want to know.

Had I had a Medical Board at the time of discharge the depression would have been obvious and I would have been discharged medically unfit to some degree with a Military Superannuation pension. That pension would certainly have helped once I became unable to work and provide for my family. Unfortunately the terms of the Military Superannuation at the time, DFRB (compulsory contributed to) as I have been told by the Board and Department cannot be retrospective accessed. Its terms only covers payments to those invalided out of service or those with twenty years service. Not those subsequently disabled from service and succumbing to that disability in later years. Were I properly medically accessed at discharge I would also be in this more favourable position.

Accepting the DVA permanently incapacitated pension the TPI rate in 1988 at the age of 38 was a grave error on my part. In my defence I was in very poor mentally health and financially embarrassed. However I was neither incapacitated or permanently in the literal English language definition of these words. I had technical skills, management experience and helped ran a family business. In the military I was on the highest pay scale of any soldier. I took home more than a first lieutenant. Granted all that was in my past but at 38 was my working life over

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completely ? It should not have been but unfortunately in DVA terminology we unable to work are defined as permanently incapacitated. What an epitaph to hang around anyone's neck , permanently incapacitated. The modern epitaph is no better, Special Rate. Be assured their is nothing special about living on the rates of these pensions laughingly called 'replacement income'. DVA offered no plan B on offer. The doctors said I was medically unfit for work and DVA follow that assessment .

There was no counselling on the impact of being a TPI pensioner. No financial advice or the long term impact on life's outcomes living on such a rate.

We all have capacity and nothing is permanent except death. Work is not the sole province or privilege of the 100 percent able in body or mind. But Australia of the OECD countries has a dismal record in employing the less able. Work not only provides an income it gives dignity and self respect in being responsible for ones own life. It also connects us to others socially and offers a role model to our children that a citizen has the responsibility to provide for themselves and their dependents.

Workplace participation, enhancing life

There is no reason why the ADF cannot retain, retrain and reassign those unable to carry out the work they were previously trained for post disability . And DVA should be the leader in government departments in employing our ADFs discharged less able. The less able should not have to put up with discrimination in employment and a quota system based on the disability figures in our community should be applied to all government entities , industry and business. We are all Australians none should be discriminated out of the workplace. As I look back to my Army days there were WWII blokes far less than 100 percent fit (shell shocked, bomb happy) employed around the camps as general duties, driving , cleaning, fencing, repairing, cooks etc. and in the DVA of the late '80s there were limbless and wheelchair bound former Diggers employed. Why have these modes of employment been discontinued? You may not get forty hours of super employee work from our ADF disabled but you will give them and get from the public respect for employing them. And when the alternative to paying out pensions is offset against salary they the department and the whole nation benefits. Work, promoting good health, reducing suicides.

When all avenues of waged employment are exhausted

Of the 130,000 disabled veterans receiving a pension from DVA 29,000 are classed as permanently incapacitated. These are the veterans determined by the department to be medically unfit to engage in meaningful waged employment. They receive a TPI rate pension. Clauses in the VEA 1986 relating

to the TPI pension describe it as 'replacement income'. The currently rate is \$35,000 per annum. This is not a short term unemployment or sickness welfare payment it is a payment for long term incapacity from a relatively young age. It is designed to replace a veterans normal income that has been foregone due to war or service caused disability. It is a payment to see a person through life, marry, buy a home, have children and participate as fully in society that their disability allows. When the average wage stands at \$81,920pa (www.abs.gov.au/ausstats/abs@.nsf/mf/6302.0) the term 'replacement income' is

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made a mockery of with a replacement income rate is \$35,000 pa. Nobody in 2016 Australia can have a marriage, a home, children and participate to any extent in normal society on an income of \$35,000 pa from this relatively young age as the Minister introducing the VEA in 1986 described the TPI rate.

Social manipulation of the lives of and discrimination against our Disabled Veterans

The means tested Service Pension of a maximum amount of \$22,804 pa for single disabled is added to the TPI rate which at the combined maximum amounts to \$57,804 pa.

However the Service Pension is withdrawn when the single veteran marries someone participating in the workforce. The spouse is thus left to fund their disabled partner . The wage that is required to cover the withdrawn Service Pension is in the region of \$30,000 prior to deductions. Only with the spouse working extra hours will the couple have the same income as they had separately. As males make up the vast majority of our nations disabled veterans it is the female in the married relationship who carries the burden which the DVA System evades. This burden on top of child care and caring for a disabled husband is nothing other than flagrant gender discrimination.

I remarried four years ago after twenty five years. I walked down the aisle single as a \$58,000 pa man. I walked back up the aisle married a \$35,000 pa man. There was no miracle health cure at the altar to explain why the DVA System cut my replacement income by 40 percent. I was still on the same medication, still visited the psychologist, still had the stress and anxiety, still permanently incapacitated according to the department. I still needed to be fed clothed and housed. I still had to live. But the system says I can now do all that with \$35,000 pa not \$58,000 pa. And the system told me I no longer needed a Commonwealth Health Concession Card. My wife would like to spend her earnings to prepare for her retirement to help her children and her grandchildren. Instead the DVA System tells her she must now use her earnings to care for the living needs of this disabled Digger. The miracle is someone would have me at all under such conditions. Again she played no part in my war service but the government did.

Australians take for granted the inalienable human right to have a loving relationship with another person unfiltered and unhindered by laws or measures or discrimination. This universally recognised in Australian society of the early 21st century. However not under the DVA System where disabled veterans are treated as if we lived in the early 20th century when it come to marriage and female equality. Australian society has moved on the world has moved on the DVA System has not. The consequence of hindering and blocking a loving relationship with another and the social benefits that arise from such is the decline in mental health contributing to the suicide epidemic we have today.

For little or nothing extra from government coffers this epidemic could be contained by encouraging workplace participation of the female spouse rather than hindering it. When the disabled veteran retains the Service Pension of \$22,804 pa the income tax and Medicare levy alone from the spouse in the workplace offset amounts to \$19,895 pa. With her superannuation payments contributing to her own retirement saving the nation on age pension costs. The training , skills and education the spouse brings to the workplace benefits the whole community and the family .

While the benefit to her health and well-being while their children have a positive role model of a parent going to work is immeasurable. However the DVA System discourages all these benefits to family and community.

Kicking the Disabled Digger when he is down

In 2009 government pensions were found to be inadequate and received an increase to their base structural rate of 2.7 percent of the average wage. The structural adjustment was described as the "maintaining the purchasing value of your pension increase". Over four million pensions were increased from a base of 25 per cent to a base of 27.7 per cent of the average wage. However our 120,000 Veteran Disability Pensions (VDP) including the TPI rate were excluded from the structural increase. The exclusion has effected those disabled unable to work due to wounding and injury loosing \$65 per week and those working on with disability to a lesser amount. The amount of \$65 per week may not seem large but when the VDP legislated as a replacement income compensating for a disabled persons inability to work is as low as \$35,000 per year that \$65 can go a long way to meeting the needs of the family.

The Howard government in 2007 legislated (VEA 1986 Amendment Bill 2007) that the movement in the rate of the VDP be linked (in parity) with movement in the rate of the Service Pension (SP). This linking ensured that the purchasing value of the VDP would be protected from erosion over time as the SP itself was adjusted in line with increases in the average wage. The Rudd government amended the Howard legislation breaking the link between the two pensions. This was done to effect the exclusion of the VDP rates from the structural increase. Without the Rudd amendment to the Veterans Entitlement Act the VDP would have been treated equally to the SP. However the SP was upgraded to a base of 27.7 per cent of the average wage while the excluded VDP rates remained on the old rate of 25 per cent of the average wage.

The exclusion has not just robbed our VDPs of replacement income it has also robbed them of their dignity by being treated as less worthy of having the purchasing value of their pension maintained in the Australia they defended . Lesser citizens. Untermenschen. Disabled in mind and body by a foreign enemy disabled financially by their own government.

Ironically the War Widows Pension (legislated as is the TPI rate as compensation) received the structural increase telling the disabled they are worth more dead than alive.

Concessions cut to disabled Diggers and War Widows

Since WWII the people of Australia have shown their appreciation to the disabled and widowed of our wars and conflict by offering them concessions to compensate for their loss. One of these concessions was the granting of concessional fares over Commonwealth railway tracks. The Turnbull government cancelled this concession on 1st July 2016. Does that mean the people of Australia no longer appreciate the sacrifice the ADF disabled of 2016 make? No. Since the people were not consulted it can only be the government who no longer appreciates the sacrifice and loss. This says you are no longer appreciated by today's government like your WWII brothers in arms were.

Thank you for your service rings somewhat hallow in 2016.

Government funds the Dead before the Living

In the same Federal Budget of 2009 where veteran disability pensions were excluded from the structural increase to all other pensions \$550 million was allocated to the Centenary of ANZAC (in comparison Britain has allocated the

equivalent of \$95 million for the centenary of WWI events and Canada nothing over their usual commemorative budget) .That figure has now been reported to have risen with corporate and business donations to \$750 million. Not one dollar of this funding will bring back any of our dead Diggers or restore a husband or father to life. Would it not be more beneficial to spend these funds in preventing deaths by suicide that cause widows and orphaned children ? We may not be able to raise dead Diggers from the grave but we can prevent them from seeking the grave prematurely.

Preventing veteran suicides, preventing widowhood and children growing up without a father is in the hands of our nation.