




Speech By  
**Jennifer Howard**

**MEMBER FOR IPSWICH**

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**STATE PENALTIES ENFORCEMENT AMENDMENT BILL**

 **Ms HOWARD** (Ipswich—ALP) (10.03 pm): I rise tonight to speak in support of the State Penalties Enforcement Amendment Bill 2017. We as a government have a number of responsibilities to Queenslanders—things like health, education, jobs and services. Ensuring that all members in my community of Ipswich are treated equitably and fairly is what I fight for every day. This bill addresses one of the obstacles some people in Ipswich face when it comes to equality. There are a number of people—many of them unheard—who are experiencing hardship when it comes to debt management. The previous one-size-fits-all approach was forcing vulnerable people into increasingly deeper holes. The new model contains a contemporary risk based approach using targeted strategies that will prove more effective when it comes to debtor case management.

SPER is due for some major reforms. That is exactly what our government is doing here tonight. I commend the Palaszczuk government and our Treasurer, Curtis Pitt, for identifying this need and simplifying the process of debt management through SPER. To ensure we are putting Queenslanders first, there has to be time taken—time used to guarantee that what we change will be to their benefit and not the other way around.

One element of this bill in particular that accomplishes this is the new non-monetary debt finalisation options that have been provided for people in hardship. Struggling with debt is crippling and is a debilitating social stigma—one that for many becomes a hole that, try as they might, they struggle to get out of. That is why it is important that these new options are there for those in hardship. Rather than adding to their financial difficulties, we have provided people with an option that considers their hardships, not amplifies them, and puts their interests first.

One of the fundamental ways it does this is through the introduction of new conditions for application of non-monetary options to satisfy the fine—increasing the inclusivity of the criteria and giving every Queenslanders a choice. This expanded definition of 'hardship' will now include those experiencing financial hardship, those who have a mental illness, cognitive or intellectual disability or substance disorder, those who are homeless or those who are experiencing domestic and family violence. The last criteria is of particular importance as there are few situations worse than suffering domestic and family violence. I am proud that we as a government are taking this opportunity to ease hardship.

Not only have we made the criteria more inclusive; we have also expanded the options available to our constituents. Some of these new options include unpaid work, medical or mental health treatment, educational, vocational or life skills courses, financial and other counselling, drug and other treatment, mentoring programs for those under the age of 25, and culturally appropriate programs for Aboriginal and Torres Strait Islander people living in remote areas.

These are significant changes for Queenslanders. In the past, a disadvantaged young person who committed a minor crime would have had to pay a possible hefty fine, potentially jading them against the justice system and society entirely, benefiting no-one. Now they can seek mentorship or even vocational training opportunities. These are opportunities they may never have had or considered

before, benefiting not just the young person but also society in general. Another point worth noting is that there will be case management of individual debtors rather than it being simply based on individual debts owed.

In brief, a debtor's payment, compliance and enforcement history with SPER and the total amount owing in penalty debt will be factors that are considered by SPER to determine an appropriate collection strategy. In addition, case management will be achieved by the introduction of payment plans at a case level and the settlement of debt at a case level in order to lift enforcement actions. What this will mean for Queenslanders is that they will be entitled to payment plans that are both flexible and fair, ensuring they are given a number of options for paying a debt that will hopefully ease the burden of debt on the debtor. What is more, if the debtor receives further debt, these can be added to the existing plan.

This is good news for Ipswich and good news for Queenslanders. Like many of my colleagues in this House, I have been approached by people in my electorate who are struggling with debt management. For some, they have done everything right yet somehow have still managed to find themselves in a difficult situation that did not need to be. I am grateful that there are now more options for them.

The amendments in this bill simplify SPER fee arrangements to provide greater consistency and flexibility, to enhance information sharing between agencies, to streamline the disputes process, to provide a better customer experience and to amend instalment plan arrangements to facilitate case management of a debtor. I want the people in my electorate who are struggling with debt to be treated as fairly as possible as they go about getting back on their feet. This bill does just that. I commend it to the House.