TRANSCRIPT

LEGISLATIVE ASSEMBLY ECONOMY AND INFRASTRUCTURE COMMITTEE

Inquiry into sustainable employment for disadvantaged jobseekers

Warragul—Wednesday, 11 December 2019

MEMBERS

Mr John Eren—Chair Mr Brad Rowswell
Mr Gary Blackwood—Deputy Chair Ms Steph Ryan
Ms Juliana Addison Ms Kat Theophanous
Ms Sarah Connolly

WITNESSES

Ms Sandra George, Manager,

Ms Jennifer Ebdon, Community Revitalisation Project Coordinator, and

Mr Andrew Simmons, Chief Executive Officer, South East LLEN, Greater Dandenong Regional Employment Taskforce.

The CHAIR: Good morning. Thank you for attending today. All evidence taken by this Committee is protected by parliamentary privilege; therefore you are protected against any action for what you say here today, but if you repeat that outside, including on social media, you may not be protected by that privilege. It is being recorded by Hansard, so you will get a proof of the transcript for you to approve. If you can just give us a 5-minute presentation, then we will ask questions as we go.

Ms GEORGE: Okay. Thank you very much. I am Sandra George. Besides being Chair of the Taskforce I am also Manager of one of Greater Dandenong's business departments, South East Business Networks—just so that you are aware. Our submission contained the background to the Greater Dandenong Taskforce, so I will not go through that, and our reason for forming in the first place. We believe that we had a remit, having all come together to support those with a genuine desire to work, and over time our aim was to change the employment landscape in our region. The work that we decided to proceed with and put forward was based on a good piece of solid research that we had done and extensive experience from most of us that sat around the table. We developed and tested a range of models to try and achieve this sort of change in employment. One of them was a One Percent Project and a one-stop shop for employers and jobseekers alike. We developed some strong partnerships within the group through shared interests, and through our experience we certainly know where all the employment opportunities are, and in our region manufacturing is probably the greatest employer of all

So our focus was always to be on the most disadvantaged. What we wanted to do was to look at the current gaps in employment support and what really needed to be done that would ultimately make a difference. One Percent was our key initiative and was the brainchild, where we put in the submission to DEDJTR—it was based on that. The DEDJTR funding provided us with the opportunity to explore this One Percent idea as well as trial other initiatives through, I guess, an unencumbered lens, which we were looking for. We did not have any real restrictions on us. So we had already explored and developed some ideas within the Taskforce, including these barriers to employment. Unfortunately the One Percent, although it was a key initiative, was not as effective as we had hoped, because providers were referring candidates who were not job ready. Within this project we also developed a circular referral process, but again it was this job readiness that was not adequately supported, I guess, by the providers.

SEBN itself has got a very strong employer relationship and is a trusted organisation because it has been around for 25-plus years, and that gave us a head start to explore some ideas and options with the employers. Our focus has been on sustainable employment and building community capacity, rather than what we generally refer to as a hamster-wheel approach, where people get on and off, and as they get off they often go further and further behind. It is much harder then to bring them with you.

So we adopted an approach of unbiased career planning—that is, looking at what the jobseeker really wanted to do or was interested in or had a capability in, or how we might draw that capability out. We also explored the issue of survival jobs and then focused on the stepping stones to sustainable employment. Our model or measure of success has not been about employment outcomes, I do not believe, but rather the progression towards employment and employment readiness of the jobseekers. We believe there is no one size fits all, and I think we have proven that over the past couple of years. What we feel would be certainly ideal is a place-based wraparound and flexible service that offers support to those experiencing disadvantage and to the employers that are engaging with this cohort for a period of at least 12 months. By that time, even if the jobseeker finds themselves out of work, they have sufficient and recent current work experience to more rapidly get another job. Ideally the service providers or the job providers' role is job readiness, with a centralised body being offered where employers can go to find jobseekers and jobseekers can go to find jobs. The issue is that we have got 61 agencies across 81 contracts in our area all chasing employers, and employers put the wall up, and that is why we do not believe the current system is working to its total effectiveness. I know this is a difficult thing, but removing competitiveness would be a wonderful issue.

Finally, I think it is also critical that we encourage companies to grow their own as well—and we do that by a whole range of activities—rather than just buy in all the time, because that only adds to the problem. It is a long-term issue. We have seen through the course of the last two years the unemployment come down quite considerably, but there is still a lot of work to do. So it is long-term thinking, and we believe it requires long-term action with some fairly critical pieces of the jigsaw puzzle to work together. Thank you.

Ms RYAN: Thank you for your submission. I think it is one of the most detailed and perhaps well-considered ones we have had to date, so thank you for your extensive work on it. I am very interested in what you are saying around the fact that you have so many employment services in one space all competing and no doubt creating headaches for everybody, and you talk about perhaps removing competition. But is there a need to also streamline the programs themselves? You talk about the need to think more about progression towards employment rather than necessarily—is there a problem with the KPIs within those contracts that are leading to outcomes which might not be actually delivering the best outcomes for disadvantaged jobseekers?

Ms GEORGE: I will let my colleagues speak.

Mr SIMMONS: Thank you for the opportunity. My name is Andrew Simmons. I am from the South East LLEN. I think the short answer is yes, there is an issue there. With so many contracts within our region, and I am happy to give you a document that outlines everything that is sitting there within those 81 contracts, jobseekers do not actually know where to go because the eligibility criteria is all different, the cohorts that they might be dealing with or the industries that they are addressing are all different. So to get to the right service is actually step one, and quite often we do not get past that step. I think the other component for the really long-term disadvantaged jobseekers that we have been dealing with through the project is they are quite often so far beyond being work ready that they would not even be on the radar for a contract holder because there is not going to be an outcome in the foreseeable future for them. I think that is probably one of the biggest barriers for those people—that there are lots of other people who are going to get an outcome for them and therefore trigger payments and those sorts of things—

Ms RYAN: So those contract holders are not even interested in taking them up?

Mr SIMMONS: They are so far down the chain that they do not even get a guernsey, yes.

Ms RYAN: If you found yourself the Premier tomorrow, what would you change? What is the critical thing—

Ms EBDON: Where do we start?

Ms RYAN: What is the critical thing within—

Mr SIMMONS: Are you offering me a job?

Ms RYAN: Not within my capability, unfortunately. What is the critical thing that you would change, I guess, within those employment contracts to make them operate more effectively for people who are disadvantaged?

Mr SIMMONS: Do you want to talk about the job-readiness aspect?

Ms GEORGE: You've been on the ground.

Ms EBDON: Yes, Jennifer Ebdon; I am the Community Revitalisation Project Coordinator. I would remove the focus on employment outcomes and focus on job readiness and building the capacity of the jobseekers to manage their careers moving forward. The focus on an immediate employment outcome really encourages people being wholesale sent off to employment that is not something they are interested in, is not something they are necessarily capable of, but is perhaps something that they could do for 26 weeks to get an outcome, and then they fall out of employment again. So if you focus on their work readiness, you are going to take them to a place where they can manage their career—their job transitions and their career, long term.

Ms RYAN: Because government obviously has to have something to measure and some benchmark to know whether it is getting value for money, how do you practically measure an improvement in job readiness?

Ms EBDON: You use a validated objective tool. The career organisation that we have been working with through this project uses a Canadian tool, the Employment Readiness Scale. They get a baseline employment readiness assessment for each jobseeker, and that gives an indication of what areas they are not work ready in. They are the focus of the work and the action plan that the jobseeker works on with the career counsellor, and

then they retake that ERS assessment after each intervention that we are hoping is moving them towards work readiness.

That way, you have got an objective way of assessing work readiness and when a jobseeker might be totally not work ready, minimally work ready—at which point they are highly likely not to maintain employment if they get it—or fully job ready, in which case they have a much higher likelihood of maintaining that employment. So it is really work readiness, we believe, that should be the focus of employment programs, because employment comes as an outcome of being work ready. People who are not work ready are sent into employment but not necessarily sustainable.

Ms GEORGE: I think it has been the level of unreadiness, if I can put it that way, that we have seen through this particular project that has been most worrying, because it has been a whole range of issues. Language skills certainly is probably the predominant thing, but there is a lot of homelessness or living in unfortunate circumstances, so survival then becomes the thing. And I think there is the job readiness, which is one element, and then the foundation of job skills is another piece. It is one thing to be job ready in the sense of your head is in the right space, but you also need some foundation skills to then move into that employment arena. I think a lot of the time that is a disadvantage of being skewed into directions that are never going to suit them.

Ms CONNOLLY: I am just thinking off the top of my head. When you talk about the job readiness, do you see there is a role at schools? Schools should and probably can identify those kids most at risk right from day dot—right from prep—so that by the time they get to high school, whether they are going to be school leavers at grade 12 or whether they are going to leave earlier on, part of the education is about getting young people job ready. So those skills that they cannot learn at home for whatever reason—the skills their parents cannot teach them—the only option for those children is for us to provide them at school, and it becomes—

Ms GEORGE: We only educate for education; we do not educate for life. We do not educate for the workplace; we educate for further education.

Ms CONNOLLY: But I mean in my patch in Tarneit a lot of the schools have programs about being a good citizen—what it is to be a contributor—and it is basic skills about being in a community and being a good person, because they are not getting it at home. So I mean sort of targeting—

Ms GEORGE: But is that a work skill? I mean, is that still focusing on—

Ms CONNOLLY: No, but that is not them learning to read and write and education. It is receiving something that they are not getting at home to help deal with social issues outside of the school. Do you think that job readiness, there should be a focus in that education system on it? It is more about making them employable, when teachers and schools know that once they leave, no-one is going to be teaching them skills on how to get a job.

Ms GEORGE: If I look at my kids and my grandchildren, it is about—you cannot be independent without an income of some kind. And if you are not independent, then you cannot grow, you cannot contribute, you cannot be a good citizen, all those things, because you are too busy trying to survive. So building that independence and a sense of purpose and where you need to go in life—I think we have lost a bit of that over these last 20-odd years.

The CHAIR: Just following on from that in terms of career guidance that students get prior to leaving school according to the skill sets that they may have or the jobs that are available outside, do you think we are doing that really well or is there an inadequacy there?

Mr SIMMONS: I think we are well on the way with the changes that are going through. There are obviously some massive changes at a state level within the careers curriculum framework and the investment within that. I think that the exposure for young people into the workplace and what the opportunities are locally is an area that we still need to—and the LLENs will sit in that space going forward, so we will sort of be plugging that hole. But a lot of it is around even our careers teachers knowing what the local opportunities are for us, taking careers teachers into manufacturing hubs and seeing what skill sets they need from the students coming through, that it is not the dark, dumb and dirty; it is amazingly high-tech.

The CHAIR: Correct.

Mr SIMMONS: But our careers teachers—and we have got some amazing ones—some just need to get out there and actually see the real world too.

I think there are lots of things that we can do, lots of levers to pull. Jen used to work for the LLEN and she did some work for us a few years ago which was looking at employability skills and whose role it was to actually develop those within students. We spoke to 20 education providers and 20 large employers within our region, and they all thought it was the other person's responsibility, essentially—was the nutshell of that study. There is still lots of work to do within that space. I think the other thing is that, depending on who you are talking to, the vernacular that we use around employability, soft skills, foundation skills, entrepreneurial skills, they are all interchangeable but we have not even got one set of terms for it. So even down to that level—so we are all talking the same language—there is a bit of work to do.

Ms GEORGE: A project we are doing at the moment has been about getting jobseekers and employers in the same room and unpacking what job readiness means to both sides so that there can be a common language around that job readiness. That is an important area.

Mr BLACKWOOD: Do you think if we put more money into job readiness that that would reduce the need to extend the post-placement support? You mentioned that it should be 12 months instead of 26 weeks post-placement support. If the job readiness program was upskilled and provided more resources to put into people at that stage, would that then reduce the need for further post-placement support?

Ms GEORGE: I will let Jen answer too because, as I said, she has been the one on the ground. From where I sit I think there is a long road to that, because where they sit at the moment they are going to need both the job readiness work and then whilst the person is going through that they need the support for the 12 months. But I think the employer also needs the support for 12 months. Look, it might be a very light touch with an employer, but if you are going to get them breaking down barriers and taking on some people that have a few issues, whatever those issues might be, much and all as you try and close the gap there are still some things—I think everything we have got at the moment is a bit too bespoke. If you are this or you have this or you are from this background, you can access this service, or if you are this you can access this service. Disadvantage knows no boundaries, so if you are disadvantaged you are disadvantaged. It might be language, but it could be a whole range of other things. It could be that you just have not had a job for a long time.

Ms RYAN: The JVEN contracts expire in May next year. In terms of your experience, what would you like to see post that?

Ms EBDON: In the JVEN space?

Mr SIMMONS: Less of them. We do not need 81 employment contracts within the region.

Ms RYAN: Actually that is federal—yes.

Ms GEORGE: That would be jobactives as well.

Mr SIMMONS: The 81 represents a combination of state, federal and local government initiatives.

Ms RYAN: Does there need to be greater collaboration between the State and the Federal Governments in terms of how they are rolling them out?

Ms GEORGE: Oh, yes.

Mr SIMMONS: Without a doubt, yes.

Ms GEORGE: Not just a bipartisan approach, across the board of state, federal and local government all working collectively to build their own communities' capabilities. In Greater Dandenong we import 80% of our workers.

The CHAIR: Eighty per cent?

Mr SIMMONS: Come from outside that local government area.

Ms GEORGE: We want to build the capacity and capability of our own so that we can—

Ms CONNOLLY: That is huge, considering you have got really high—

Ms GEORGE: Yes, it sits between 70 and 80.

Mr SIMMONS: Having said that, so Casey and Cardinia Shires—if you are a resident that is employed in Cardinia, 75% of them have to leave the local government area to go to work because there are not enough jobs there, and similarly, with not quite as a high percentage as within Casey, but a lot of them come to Dandenong to work.

Ms GEORGE: So Greater Dandenong is the net provider of jobs.

Mr SIMMONS: So it is the balance. But there are more jobs in Greater Dandenong than there are people, so therefore there is a whole—

Ms GEORGE: We need to get that up to a higher rate, even if we got it up to 35 or 40%, to bring our unemployment rate down.

Ms CONNOLLY: Can I ask you, Andrew, can you tell us straight, for the LLENs we have spoken to many as part of this Inquiry and heard many interesting, wonderful, great things. Some seem to be doing a better job than others in different areas. What do you need from State Government—if you can tell us straight?

Mr SIMMONS: From a LLENs perspective?

Ms CONNOLLY: Yes.

Mr SIMMONS: Look, we have just been re-funded, so we are re-funded for another two years. I think in the new funding model it is a lot more operational than it has been in the past and it is all about being able to measure things, and we understand that. I think we are losing the opportunity to be a bit more strategic. Having said that, there is a little bit of fat on the bone, if you like, to allow us to still do some of those sorts of things within our contracts.

In terms of what we need as a LLEN network, every LLEN is going to be different because of the place-based scenarios that we work within, so it is hard to say, 'Here's one thing'. I think Trent has been in and spoken on behalf of the LLEN network as well about the idea of a youth employment commissioner or something along those lines. Certainly within the region that I work, so Greater Dandenong, Casey and Cardinia, we are massively losing job market for our young people. The market share is declining across the state. Entry-level roles just do not exist, and we have got some really good statistics to demonstrate the changes in that space. In a region like ours, where we have got 45,000 new jobs coming in the next five years, and that has been pretty consistent over the last 10 years, the growth, but the growth is not in entry-level roles for our kids. That is the bit that is the major concern. You talk about employability skills, you get those by having—

Ms CONNOLLY: Experience.

Mr SIMMONS: experience in the workplace. So in the 10-year period in our region we had 6,000 new jobs in retail. For 15 to 19-year-olds that should be their bread and butter for an entry-level role, to develop those skills. Fifteen to 19-year-olds lost 220 jobs during that period. So theirs dropped while the actual market went up by 5,000 or 6,000 jobs.

Ms RYAN: How do you overcome that?

Mr SIMMONS: I think the bottleneck bit, looking at the figures, is the 20 to 24-year-olds that are holding those jobs for longer, and whether that is to do with going to university and not getting your first career role until later or whether it is to do with, 'I used to work in the city and I'm sick of travelling and losing time from my family, so I'm going to hold this job instead at a lower rate, but it gives me a bit more freedom and flexibility', I am not sure. I do not think necessarily putting money out there to employers to attract it is the

answer. The Federal Government tried that a few years ago and could not give it away. So I am not sure what the answer is, but entry-level roles for our kids in what are traditional entry-level markets just are not there now.

Ms RYAN: Do you think they get more of a foot in the door if they have gone through some kind of industry placement? That is one of the things the Committee for Gippsland was talking about, that particularly from a disadvantaged jobseeker's perspective if they can—

Mr SIMMONS: You mean like a work placement, work experience, structured workplace learning-type aspect?

Ms RYAN: Yes. I think they are talking even more than that—than the structured workplace learning—more placement with industry perhaps whilst they are studying, so that they can also—

Mr SIMMONS: University, you mean?

Ms RYAN: University or even TAFE level.

Mr SIMMONS: So in terms of internships, I think actually if you talk to employers, a lot of employers talk about, 'That's great to send us somebody who is studying engineering, but actually put some structure around it. Don't just send them out to us because it's almost six months you don't have to teach them, but there's not a lot of structure behind it'. I think it could potentially also gobble up entry-level opportunities through internships that are unpaid and therefore, yes, developing some sort of experience, but not actually giving you employment, so it could be a double-edged sword. Sorry, I do not know the answer. Yes, it would have to be looked at.

Ms CONNOLLY: Have you got comments around free TAFE? What is the uptake like here? What are your thoughts about that?

Mr SIMMONS: The uptake within our region is huge. I think Chisholm TAFE's student enrolment numbers are higher than they have ever, ever been, to the point where it is actually now having an impact on VET in schools enrolments or delivery, because they do not have the teaching staff to cover some classes. So we will have to take teachers out of there to put them in the free TAFE classes. So there are some flow-on effects from that. I think the alignment of some of those programs at a localised level could be a little bit different too, to generate more interest in manufacturing for example. If we had Chisholm offering more and really focusing on some of those skill sets that our employers need now for jobs that they have, that were free—

Ms CONNOLLY: So kind of what you are saying is that the local TAFEs that people would go to are not offering the courses that actually locally they would be employed in—

Mr SIMMONS: Yes, at a free TAFE list let us really focus on where the local jobs are for that TAFE. So if we look back to the time when in the TAFE sector the nominal dollar value per hour delivered—so sport and rec is an example—I think hospitality went from \$9 an hour to \$1 an hour, to try and stem the flow of sport and rec students. An example: the Mornington Peninsula was identified as one of seven areas that was going to have a tourism boom, and the Federal Government came in and said, 'You need to be promoting this. We need lots more staff working in tourism', and Chisholm turned around and said, 'Well, that's great, but it's funded at \$1 an hour. We can't afford to actually deliver it'. So it was spun around to say, 'If you're working'—

The CHAIR: So are their wages.

Mr SIMMONS: Yes. But if you are working in that sector, then let us make the training free or at a much discounted rate, whatever it is, because you are actually working in that sector already. It is not training to get the job. You have actually got the job. Now let us give you the training that you need, and you have already secured it. So there could be some tweaking done from that side of things.

Ms CONNOLLY: So potentially there are a lot of people that will do the course and they will not have a job.

Ms GEORGE: They will not get jobs, no.

Mr SIMMONS: Or they are doing the course because it is free and not because it is necessarily what they want to do. That is the other thing.

The other flow-on effect at the moment is the number of people who are in free TAFE programs who need to do placements, like nurses. We cannot get kids to go into any hospitals or anything like that to do structured workplace learning because they are inundated with TAFE and university students that are an income stream for them, as opposed to us saying, 'Take some kids in, show them what the industry holds and let them see what the opportunities are'.

Ms GEORGE: I think that goes to this elevation of an industry career versus going on to further education. So VCAL is still seen amongst the kids that do VCAL as the lesser of things—'I'm not good enough to do this, this or this', whereas in a lot of European countries they are on a level playing field. Whether it be university or whether it be a career in industry, they are both revered. So the trades and such are revered as much as anything else. That's the core of our economy. Therefore it is critical that we get enough people. If we lose manufacturing as a country or even as a state, then we lose a strong economic piece of our work. But if we do not have people coming into that sector for whatever reason—the perpetuation of dirty, dumb and dangerous versus being clever and critical, so to speak—then they are either going to import those people, which further displaces our people, to survive, or they will not survive. I have worked in that space for a number of decades, and I do not see it improving in the near future with key employers.

Mr BLACKWOOD: You mentioned the mismatch between what employers' needs are and what stuff is being undertaken by young people in particular, and you mentioned the free TAFE for appropriate courses, which makes sense, but are there are any other strategies you can suggest that government could take on that might take away that mismatch between what employers need and what studies are being undertaken?

Ms GEORGE: Your providers and your schools.

Mr BLACKWOOD: You mentioned the schools.

Ms GEORGE: Andrew said before it is with the schools but also the providers. If you are going to put people in charge of getting people jobs, then the providers need to have a much stronger knowledge of what the employment sector is in their particular region, and it varies, you know—

Mr BLACKWOOD: Yes, exactly.

Ms GEORGE: So if you are in retail, what do retailers need? Get to know the employers. But again, if that is not centralised somehow or through some centralised mechanism of learning, then you have got every man and his dog knocking on an employer's door, and they get sick of it.

Mr SIMMONS: I think the other one for us as a region, the other big growth area, is allied health community services. Over 10 years we grew by 10,000 jobs within the industry sector, and I understand that there is little opportunity to employ entry level roles but for the 15 to 19 year old cohort, their jobs grew by just six jobs out of the 10,000. So the opportunity for our kids to actually go in and see what that sector holds in terms of a career and the opportunities, that are not just being a doctor or a nurse—but that is what a lot of our kids are thinking of because that is what they have had exposure to—and that it is so much more than that. But they never get to see it. They never get to set foot in the door and actually have a look and go, 'Oh my goodness, there are thousands of different types of jobs within this space that I knew nothing about'. So from an aspirational level the kids do not know where to look and where to sort of target their futures. So if we could get kids to actually go through and have a look and see those sorts of things—there has been some stuff done in the past around school-based traineeships in the allied health community services space. There is a little bit happening at the moment through VCOSS, but it is not hospital based. It is not health; it is the community services space, really. But that has been dabbled with in the past, and I would say, in my involvement with it, it has not been done well because it is really new to the health sector. They do not know how to do it well. It was really welded to the departments within the training providers, and they have not done it before—although they have done it in other departments within there. So that could be a potential opportunity, but it is still going to be small numbers, whereas we need a volume of kids to go through to see that this is a massive growth area for us as a region and across the state.

The CHAIR: You mentioned about employers being frustrated about the existing employment services. If we were to fine-tune JVEN in terms of accommodating the needs of employers, how would that be?

Mr SIMMONS: Some of the stuff that we have done to try to mitigate, I guess, some of the frustrations have been around—what the employers talk about is getting referrals from job agencies of jobseekers who do not know what we do, are not really interested in working for us, may or may not be job ready and it is just a process that we need to go through. So we had set up some processes where we were only sending through job-ready clients and those sorts of things, but the providers never got to a point where they could see the benefit in that.

Ms GEORGE: At one point we had more employers than we had jobseekers because we had put employers in the room and jobseekers in the room and put them together, supposedly job ready, by a whole raft of agencies, big and small, who had put their best forward for those particular jobs. We started off working in the manufacturing space, and the employers would interview them. They either did not want to be there, or they were there because they had been told to be there, or they had been taken off the books. They were there for all the wrong reasons. Jen had a particular issue with work experience, didn't you? That is probably a federal issue.

Ms EBDON: Yes.

Ms GEORGE: So many of them wanted some work experience, and there were a lot of the people with disadvantage—moving away from the kids for a minute—a lot of the disadvantaged people that we had were not eligible. Do you want to just explain it?

Ms EBDON: They would benefit from exposure to a workplace and from an employer having an opportunity to see that disadvantaged jobseeker in their workspace, but unless a jobseeker is registered with a jobactive or enrolled in a course of study, there is not a vehicle by which an adult can do work experience in a business.

Mr SIMMONS: And be adequately covered through insurance and those sorts of things.

Ms EBDON: And be covered with insurance, yes. I know JVEN provides their own insurance for their jobseekers so they can take up that opportunity, but in general jobseekers cannot do that, and that is a gap; I think that is a real gap.

Ms GEORGE: And in our project we did not use a JVEN.

Ms EBDON: We were not allowed to work with the JVENs.

Ms GEORGE: No, we were not allowed to work with the JVENs in our project.

Ms RYAN: Why?

Ms EBDON: Because both community revitalisation and JVEN are funded by DJPR and they wanted to keep the two funding streams separate.

Ms GEORGE: So that was difficult.

Ms EBDON: Yes. So we have not been able to—

We are running a project now where a particular JVEN provider wanted to participate around the work readiness project that I was mentioning before, and we were denied permission to include them.

The CHAIR: Thank you for being here today.

Ms GEORGE: Thank you for allowing us to be here. It is very much appreciated.

Mr SIMMONS: I will leave you with those brochures.

The CHAIR: Yes, that would be great.

 \boldsymbol{Mr} $\boldsymbol{SIMMONS}:$ Thank you for your time.

The CHAIR: Thank you.

Witnesses withdrew.