Committee Secretary
Senate Education, Employment and Workplace Relations Committees
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Parliament House
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Submission

The adequacy of the allowance payment system for jobseekers and others, the appropriateness of the allowance payment system as a support into work and the impact of the changing nature of the labour market

By means of sharing my own experience I wish to point out how unemployment has affected my life - even though I consider myself one of the lucky ones because I own my own home. If that were not the case, I have no idea where I would be today, but definitely not in a good place. I am 54 years old, single and have been unemployed since June 2011.

I hardly have a social life because I can't even buy a coffee in a cafe (and don't want my friends to always pay for me), let alone go to the movies or even travel anywhere. Of course buying clothes or going to the hairdresser is out of the question (except a cheap haircut every 3 months or so). I hope that no electrical appliances need replacing as that would cause a major problem for me.

And then there are the medical expenses. I am still insured for health cover but that's only good if I end up in hospital. The out of pocket expenses for physio etc make it impossible to use these services. I was recently advised by my GP to see a specialist but they want to charge more than $100 above the Medicare rebate, which makes it impossible for me to look after my health properly. Our whole health care system is crooked and really needs looking into as well. But I guess this is a separate matter. Though, for those doing it tough financially, these matters are definitely linked. As a single person my insurance premium for health cover is $112.95 (hospital) + $37.40 (other) per month. In addition there is the home, content and car insurance. As you can imagine, even though I have my own home (don't forget the rates I need to pay), I am constantly having to tap into the little bit of savings that I have. Not to mention that my Super is not being attended to.

I find Centrelink staff (except for the occasional person) mostly unpleasant to deal with. They act as though one chooses to be unemployed and receive $35 a day. I can't imagine anyone choosing this, unless they receive so many other benefits like child support etc. which may lighten the burden. We are forced to apply for one job per day, without any consideration whether it is suitable to our qualifications or needs. Then one needs to go to an Employment agency where some young person pretends to know more than you do. I find it all rather humiliating to be honest.

Recently, the Government has been urging people to move out of the major cities into regional and country areas. I am more than happy to do so. However, Centrelink tell me that if I move to an area with higher unemployment than Melbourne (where I currently live) that I will lose my benefits. How does this make any sense? The State Government puts on major exhibitions for this purpose but doesn't support people to move. They need to give businesses incentives to establish themselves in the regional areas so there will be work for those wishing to escape the city. Also in my situation, moving to a regional area where I can exchange my current home for a cheaper property in the country could very well be the only effective means to survive. Yet selling my home is not an option as I will have to 'eat up' the proceeds before getting any support and where will I end up then???

Personally, I believe we need a higher increase than the $50 per week, something more like $75 would reflect the cost of living more accurately. However any increase is, of course, better than none. An extra $50 would allow me to look after myself better in relation to food and general health. It will also assist in the cost of transport to and from job interviews. I sometimes have to travel great distances for these interviews and unfortunately these expenses cannot be reimbursed anywhere.

I would be more than happy to elaborate on the above if required and trust that my experience will be handled with the same genuine sincerity as it has been written.

Yours Sincerely

Concerned Citizen