



Online submission					
<b>First name</b>	Deidre		<b>Surname</b>	Pinder	
<b>Age</b>	41-50	<b>Gender</b>	Female	<b>State</b>	NSW
<b>Occupation (if available)</b>	Public servant				
<b>Text of submission</b>	<p>I'd like to tell a few stories and raise a few issues around insecure work.</p> <p>1. A friend of mine is an ESL teacher. He is 60 this year and has been doing this work for a few years now. The work is periodic where he gets work from term to term, not knowing whether he will have more work the following term. He does not get paid for sick days or during the holiday periods. A few days ago he emailed me to advise that there was no more work available come February 2012 and hence he is now unemployed.</p> <p>For the past 7 years this friend has been working in various short term and casual jobs. This started when his permanent job was changed so he had to travel to a different location each day travelling up to 4 hours each day. He sought new work, found a low paid permanent job near home who laid him off a few months later. He applied for many permanent jobs but was often told he was overqualified and would get bored and leave or he had the transferrable skills however they wanted direct experience. Yet the 20 somethings some of these workplaces employed were employed on transferable skills. After this he managed to get another short term job then entered the ESL teaching as he had experience in this field.</p> <p>What would help my friend - more permanent jobs, elimination of ageism. He wants something to see him through the next 5 to 7 years to retirement so he can continue building his superannuation and savings for retirement. He wants full time as he has no major health problems and thus no difficulties working.</p> <p>2. Now my own story. In 2007-2008 I was studying and working in an on call job that at times did not have work for 2 weeks. I wanted to meet with Centrelink to discuss where I stood in applying for benefits as I had some savings so would expect to incur a long waiting period but should I be applying in case the worse happened. Also when would I be classified as waiting from ie if I had say 2-3 days work in a month then applied would it still count from my last paid day work. Centrelink said I had to formally apply they could not advise me.</p>				

Fortunately soon afterwards I found secure work in state government who were happy to come to a part time working arrangement to accommodate my study.

3. My story on the impact if I had not secured the permanent job given what happened later on. About 15 months later I was diagnosed with breast cancer and had to undergo surgery followed by chemotherapy and radiotherapy.

People often find out when something like this happens that the Centrelink/social security safety net has broken down so much with continual cut backs that they are actually not eligible for any income support. However this doesn't mean they have significant savings or assets to draw upon. Thus they have to work through serious illness to pay living expenses and gap fees.

For me my partner pays out much of his income to house and support adult family members. Hence for me if I had not worked I would have had great difficulty paying my living expenses.

Thankfully being in permanent work with some sick leave and a supportive flexible employer I was able to continue working in a similar part time arrangement. However if I'd been a casual there would have been no guarantee of work. Needing to attend hospital a set day each week, if I'd been in work where I had no control over my hours I may have needed to have missed treatment. Even worse if I'd lost my job imagine having to explain at job offer I needed a part time arrangement to attend regular treatment appointments at the hospital.

However as my cancer has a moderate to high chance of reoccurrence and I have a 40% of being dead before retirement/superannuation age I found out to my horror that superannuation is inaccessible for younger people with terminal illness. Not until within 1 year of death which is very hard for doctors to predict. Hence still the need to work and hopefully have secure employment.

For me this means if I have a reoccurrence instead of being able to spend my remaining time visiting people I care about including interstate and overseas, doing the things I want to do plus pay for any assistance I need I will have to keep working. I can't access money I have earned (being superannuation) yet the govt still gauges HECS out of me every financial year (instead of taking it out of my inaccessible superannuation)

	<p>What would help me - access to superannuation upon diagnosis of a terminal condition (ie at reoccurrence), continuing secure work and flexible working options so attending treatment is not an issue.</p> <p>3. This leads to some other issues that people aren't always aware of. We all assume that workers only support themselves and their immediate families (partner and under 18 year old children) Indeed many people are in this situation but still struggle to do so. Yet in many cases workers are also picking up the short fall for other adults who aren't immediate family. In some cases this is due to the weakening of the welfare safety net meaning another individual (possibly a casual worker) has to provide money to that person to live. Sometimes the worker may be paying to house someone else because they can't live with them, or don't have room for them, but want them to be living in a nice home close by to keep an eye on and be able to offer support without too much travel time, for example, a relative with a mental health condition. They may be helping someone else out who has gotten into difficulty. It may be because that individual is ill and is at risk of losing their home. Because they've suggested the person rent their home out to cover the mortgage to save the home and come and live with them, then that person can't get a Centrelink payment so they also end up supporting them (this happened to a friend of mine when she had cancer)</p> <p>What would help - permanent secure work with good pay and conditions and career paths. Better welfare safety net both in relation to income support and decent housing so that these workers don't have to pick up the short fall for others but stick to emotional support.</p>
--	----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

*This submission was received online at the Inquiry's web site:*

<http://securejobs.org.au/independent-inquiry-into-insecure-work-in-australia/>

*Certain information, including full contact details, have been withheld to respect the privacy of the submitter. Further details about the publication of submissions and a privacy statement are available at the website.*