



INDEPENDENT  
INQUIRY into  
**Insecure Work**

Chair: Brian Howe AO  
Deputy Chair: Paul Munro

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Online submission					
<b>First name</b>	Jan	<b>Surname</b>	Toy		
<b>Age</b>	51-60	<b>Gender</b>	Female	<b>State</b>	QLD
<b>Occupation (if available)</b>	Teacher				
<b>Text of submission</b>	<p>After my husband death I had to return to workforce at age 54. I had been for the majority of our married life a housewife. My husband became invalid and what super he had was used to get by on. I find casual work gives you no financial security. You are unable to take out a loan, that is if you are fortunate enough to get a loan, for any major expenses. I have at one stage, 4 casual jobs a week to help improve my financial situations.</p> <p>Mentally it is very exhausting to be continual looking for work and disheartening getting rejections. With casual work you are working in new work environments all the time and I do get anxious not knowing what to expect.</p> <p>Casual workers miss out on training and upgrading their skill. Casual workers cannot salary sacrifice their super.</p> <p>I would prefer permanent work as you know what to expect in the work place, keep your skills up to date and be able to plan your life and finances.</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.*