



Online submission					
First name	Michelle		Surname	Hawkins	
Age	31-40	Gender	Female	State	TAS
Occupation (if available)	Support worker				
Text of submission	<p>When my marriage broke down I returned to studies to improve my earning opportunities. I studied full time and worked as a Support Worker in the disability sector.</p> <p>As a single parent who had reporting responsibilities to Centrelink I found it very difficult to report my earnings as my workplaces pay period differed from Centrelink's reporting period. (I was constantly told by Centrelink staff that I had to report fortnightly even though I was studying full time AND working). As the two pay periods did not match, I had my centerlink supplement reduced or cancelled due to a breach in the reporting process (the two periods not matching). This comedy of errors had a huge effect on the financial stability or lack thereof. My bank account was overdrawn many times from direct debits e.g. rent, power that could not be paid as Centerlink had not deposited the family payment (due to the two different reporting periods). As my income from my casual work was not a set regular income I found it hard to balance my finances and at times my children and I went without power (In winter, I live in Tasmania), had our tenancy put at risk from rental payments being late (I had a direct debit and didn't know until the day of payment if Centerlink was going to pay us or not.).</p> <p>During this time my daughter was diagnosed with cataracts and was placed on the public waiting list, which meant my daughter would of been totally blind before her 14th birthday our only option to save her sight was to go private, I didn't have private health insurance and had to find nearly \$2500 to save her sight. I needed to take time off work to be with her before her operation and during her recovery (unpaid, unsupported), then I was diagnosed with a tumour that was killing me(blocking my airways off) I had no choice but take 8 weeks off work before my operation and 6 weeks to recover afterwards). (No pay to support my family and many questions to answer at Centerlink as to why NO INCOME)</p>				

	<p>In the end I left my casual job and continued to study, my children and I were on a lesser income but I found it easier to budget. These days I have finished my studies and I'm working fulltime, regular income, sick pay and holiday pay...I feel spoilt. BUT now I coordinate support for members of the community...my support staff are all casuals, no sick pay (but we require staff to complete a leave form to advise that they are not available to work), no holiday pay (but need to have their holiday requests approved, and at times rejected!!), no compensation for clients cancelling support (no work no pay). So working casually in this Country seems to mean that when you sign up for work you sign up to have no financial security; personal stress levels to be increased; to feel like a number...and sign up knowing that at a drop of a hat you are gone....no longer required and that only leaves one place left to go; Centerlink. Scary huh.</p>
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This submission was received online at the Inquiry's web site:

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

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