



Online submission					
First name	Sarah		Surname	Warren	
Age	Not specified	Gender	Female	State	SA
Occupation (if available)	Community services				
Text of submission	<p>My name is Sarah Warren and I live with my partner of 5 years. I work within the community services sector and I am on a part time contract - 3 days a week. I rely on my partner's income to be able to cover all of my living expenses. I have had 2, 12 monthly contracts previously with this organisation and have just been offered another contract from 23rd September 2011 to 30 June 2012. I work a consistent three days a week, but am allowed some flexibility within this. I only work this one job as I study part time as well during my two days off work. My pay packet is consistent each fortnight. All other workers within this workplace are on contract, and depending on the funding source, the length of contract varies. I believe that not-for-profit organisations rely on funding from outside sources, and therefore cannot offer full time permanent employment. I am able to access all of my leave etc and have reasonable access to training etc. My concern with working within this sector, and working on a contract has been heightened recently when my car died and I needed to purchase a new car. Because of my low income and my short 1 year contract no financial institution would accept my loan application. In addition, my income is just high enough that I am not eligible to access low income loans such as the step up loan or the NILS loan. This has meant that I have been without a car for 12months, as I do not want to make my partner get the loan jointly, which I have been told is my only option. This situation has really highlighted to me why people access dodgy, high interest loans from fringe lenders, as they quite literally may not have access to any other sort of loan.</p>				

	<p>Being on a low income, and on a part time contract does have a significant impact on my life. It severely limits my ability to socialise, take holidays and buy a car. In day to day terms, it means that I have to rely on my partners income to help supplement my income to cover all costs, food, electricity & gas, rent, phone etc.</p> <p>Whilst I understand that not-for-profit organisations have limited funding, and uncertain funding sources, I believe that it is unequitable for individuals who are supporting vulnerable people to be in a similar situation themselves, particularly with regards to fortnightly income. I believe that workers need to be offered longer contracts and a higher wage per hour.</p>
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<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.