**Willing to Work: National Inquiry into Employment Discrimination against Older Australians and Australians with Disability**

# Submission No 109

**Name** Geoffrey William Kay

**Submission made by**

Older Australian looking for work

Older Australian who would like to work

Australian with disability looking for work

Australian with disability who would like to work

Carer/family member of Australian with disability

# Submission regarding Older Australians and Australians with Disability

### **Your experience**

**Have you (or the person you are submitting on behalf of) experienced employment discrimination?**

Yes

No

Not sure

**Did you take any action in relation to the employment discrimination you experienced?**

Yes

No

**Please tell us more, for example, what action you took and how effective you felt it was; or why you chose not to take any action.**

Was knocked back many times for different jobs even though I more than fulfilled the criteria required, usually no reply was forthcoming, sometimes a rejection letter. Sometimes I'd follow up but no proper reasons were ever given and even jobs I more than qualified at least for an interview for I was never even interviewed for. I have many, many, examples.

**Did your experience of employment discrimination impact on your participation in the workforce? (For example, did you have to stop work, change jobs or take sick leave?)**

Yes

No

### **Barriers**

**Do you think older Australians/Australians with disability face barriers when they look for work or are in a job?**

Yes

No

Not sure

**If yes, or not sure, what do you think these barriers might be?**

Age, experience, irrational thoughts associated with various disabilities and effects of age by younger people.

**Does employment discrimination have an impact on gaining and keeping employment for older Australians/Australians with disability?**

Yes

No

Not sure

**Are there any practices, attitudes or laws which discourage or prevent equal participation in employment of older Australians/Australians with disability?**

Yes

No

Not sure

**Please tell us more**

There are certainly negative attitudes from employers their hr departments and employment agencies etc.

**What are the incentives and disincentives for older Australians/Australians with disability to work?**

**Incentives:**

Staying out of poverty, affording proper care and health services, self esteem, etc.

**Disincentives:**

The continuous knockbacks, employers criteria, negative attitudes by those doing the employing.

### **Good practice**

**Are there examples of good practice and workplace policies in employing and retaining older Australians/ Australians with disability?**

Yes

No

Not sure

**Please tell us of examples of good practice in employing and retaining older Australians/ Australians with disability in work that you are aware of.**

One would think someone good at their job and with a great deal of experience would be worth keeping. One would think such a person should not be looked at as a threat to those already employed.

### **Solutions**

**What action should be taken to address employment discrimination against older Australians/Australians with disability?**

Ability to take people who discriminate to court. The need for appropriate reasons to be given for not being given an interview for a job. The need for all applicants to be replied to.

**What should be done to enhance workforce participation of older Australians/Australians with disability?**

Less strict criteria for employment.

End ageism.

**What outcomes or recommendations would you like to see from this National Inquiry?**

A fair go for all Australians regardless of age or disability. A change in the youth culture where the aged are simply dismissed.

Newstart and

The Joys

Of

Unemployment

aka

My life as a “Dole Bludger”

Geoff Kay

**Ever wonder what it was really like to be on Unemployment Benefits?** The following observations and anecdotes cover several years of my experiences in dealing with joys of Unemployment, the “Australian Department of Employment” and associated Non-government entities. Sit back… relax… and enjoy the ride.

**“Dole Bludgers” they call us…**

You hear it on talkback, you hear it in public, you hear it on TV, you read it on blogs and on Internet forums… they call us “Dole Bludgers”.

* **“Why don’t they get a job?”**
* **“I’ve never been out of work.”**
* **“Anyone can find a job… if they don’t they’re not trying.”**
* **“There is no reason to not have a job.”**
* **“There are plenty of jobs out there. Industries are begging for people.”**
* **“They’re just bludging off us, living “The Life” on the dole.”**

Living The Life? Really?

On the dole? You must be kidding.

**“The Life”** as they put it… is under the poverty line.

It isn’t what I’d actually call, “living” at all.

It’s a form of subsistence at best…

For most of us “Dole Bludgers”, it’s the slow, but inevitable spiral into the gutter and homelessness. It’s watching all you’ve worked and saved for over the years, disappearing. It’s scraping together enough daily: to somehow pay all the bills and buy food and keep healthy.

All the while… trying to find work that isn’t there or that others have decided you’re unsuitable for.

This isn’t just an Australian phenomenon either. The Unemployed are treated to the same verbal abuse, and stereotyping in many countries. The myths of Unemployment are nearly always the same. In the US they talk about: “Slackers” and “Shirkers”… people are told to “Get a job ya bum.”

The myths all sound the same:

* These people are too lazy.
* They are uneducated and aren’t capable of finding a job.
* They aren’t trying hard enough.
* They don’t really need these benefits to live on.
* There are plenty of jobs.

**Fact 1.**

**For those who don’t already know…**

The **Newstart Allowance** is defined as follows… it is *“Financial help if you are looking for work. It supports you while you do activities that* **may** *increase your chances of finding a job”.*

To be eligible you must be:

* aged 22 years or more but under, “Age Pension” age
* looking for paid work
* prepared to meet the activity test while you are looking for work
* meet an income and assets test

I like that they use the word **“may”**.

If only all those *involved* in the system treated those *caught* in the system, with that word in mind.

If only politicians, who have a job, understood what being *unemployed* actually means.

**Newstart: My Life on the Dole...**

For the first 52 years of my life, I had been unemployed once. I was 35, and it was due a company restructure and my whole department being outsourced… it lasted just 2 weeks. I had quickly found a job with another company. Doing the same sort of work.

Fast forward another 17 years… in 2010, the large IT company I had worked the past 11 years for, put 800 people off. I was one of them. My job was going to India. Having seen the retrenchment tsunami coming, we’d all joined a Union earlier that year and negotiated a redundancy payout. It wasn’t the biggest redundancy package in the history of the world, it wasn’t even 1 years pay, but it should have been enough to keep me for a year… plenty of time to find another job…

Or so I thought.

It is now almost 5 years on and I am thankful for living in Australia and for the Newstart allowance. Without it, I might not be here… and I certainly wouldn’t have been able to hold onto the assets I still have. Assets I’d worked hard to amass over the years. Mind you, I had to sell my apartment and my car… and the older second-hand car I had bought after that, (just so I could get around). The one I eventually couldn’t afford to run, insure or even register. I’ve now sold the small, once vermin infested townhouse, I’d moved into, and have now moved to regional Australia in a last ditch attempt to stave off the inevitable. I’ve had to do this, because living in Sydney, (as I had done all my life), doesn’t come cheap.

Living in Sydney on Newstart, just does not compute!

**Fact 2.**

**Costs of Living…**

Here are just a few of the costs involved:

* Shelter – Small Mortgage $55/w… + Rates, Strata or Rent.
* Food - $50/w
* **Clothing - $0**
* **Entertainment - $0**
* Car - $50/w… Insurance/Registration/Petrol/License
* Health - $10/w… Doctor/Medicines
* Other Bills – $150/w… Gas/Water/Electricity/Phone
* **Emergencies - $0**

That’s a total of **$315 a week.**

Newstart - $255/w

Living - $315/w

Newstart - $255/w…

Shortfall - $60 a week.

I’m sure you get the picture and I’m sure that’s a quite conservative estimate.

For an “older” single person living in Sydney, Newstart is totally inadequate. Sure, it slows the decline and helps you hang on for a while, but eventually the spiral into the gutter becomes inevitable.

First you try to budget, then you downsize, then you cut off those non-essential essentials; like 3 meals a day, or health supplements or dental care… then you sell all the assets you can, (and with your car, so goes your mobility), then you beg and borrow from relatives, then you swallow all the pride and self respect you may have left and beg from charities, just to stay afloat. Mind you, they can only help you so many times a year…

Then…

Of course when you have a good job things are easier to cope with financially. If your toilet breaks down you can fix it.

If your fridge breaks down. You call the appropriate serviceman. $99 a callout, no problem. $120 for the part, $50 for the labour, easy…

On Newstart, that problem which had to be fixed, and that just cost you $269, just ate over 1 weeks “pay”. Somehow you are going to have to live the next 2 weeks on $241. Mind you, at least you have the food you saved by getting your fridge fixed.

On Newstart you have to pray that you don’t have too many emergencies to cope with. Because there isn’t any emergency money, with Newstart.

**Fact 3.**

**Homelessness in Australia…**

Homelessness is a result of an issue or number of issues, which can include:

* **A Financial crisis**
* **Long term unemployment**
* **Economic and social exclusion**
* **Intergenerational poverty**
* **Psychological distress or depression**
* Severe and persistent mental illness
* A chronic shortage of affordable private housing
* The availability of affordable rental housing
* Domestic and family violence

Etcetera… Etcetera…

One of the pathways that unemployed people inevitably travel down: is the pathway to homelessness. How far down that path they travel depends on how long they remain unemployed.

The following information comes from; Homelessness in Australia, The Australian Bureau of Statistics and other Government sources.

The Australian Bureau of Statistics (ABS) definition of Homelessness, states: *that when a person does not have suitable accommodation alternatives they are considered homeless if their current living arrangement:*

* *is in a dwelling that is inadequate; or*
* *has no tenure, or if their initial tenure is short and not*
* *extendable; or*
* *does not allow them to have control of, and access to space for social relations.*

People who are experiencing homelessness are usually staying in improvised dwellings, tents, sleeping “out” or in some sort of supported accommodation for the homeless.

Currently, there are over **100,000** homeless people in Australia.

In 2011-12, **229,247** people received some form of homelessness support.

**On any given night in Australia, 1 in 200 people are homeless.**

* **56%** are male
* **44%** are female

**Homelessness doesn’t discriminate.**

**“They’ve got plenty of time, all they do is sit on their arses all day”, they say…**

When you are unemployed you don't have weekends...  you have debts… and a need to find work.  That is your first and only, all consuming priority.  Otherwise, you can kiss goodbye to your hard earned assets and watch as the gutter and homelessness, rapidly approaches.

If you have a computer, you can work from home, looking for a job.

But… you don't have a set standard 8 hours to work and lunchtime put aside, etc.

You don't have travel time: you don’t read the paper or a book while on public transport, listen to music, talk to friends on the phone, chat, play games, because that time's spent working at finding work too.  So, you can in fact spend a great many hours, each day, everyday, just looking for employment.

You can look for it, on the many employment sites.

You can look for it, in online newspapers and you can join job ad notice boards.

You can look for it, by registering with many company sites and many recruitment sites.

You can apply for jobs all day long, and this involves creating several CVs and of course, a new cover letter for each and every job you apply for.

These days you may find you need to also comply…

By doing questionnaires and aptitude tests… which may take an hour or even more of your time, to complete.

You may also find, you've wasted half a day applying for a job when suddenly in the application process: your computer isn't up to date or your software or hardware is incompatible to the new whiz-bang process set up by the recruitment agency or employer...

Now that is frustrating, because it's not like you have a job and can run out and buy a new computer or the latest update, is it?

You can worry about losing your Newstart allowance when jobs just dry up, and then find yourself applying for stuff you know you'll never get and aren't even qualified for. Annoying for you and no doubt annoying for the employer. But you must do this just so you meet your responsibility/obligations with Centrelink, and so they don't just arbitrarily cut you off.

Of course we hear cries of “work for the dole” and such-like. Why would you do volunteer work when it takes you away from your main priority of finding full time viable employment?

Employment… that thing we all need to survive in life.  That thing we all need, (unless we’ve won lotto of course), to actually have some sort of life.

You don't get; weekends, public holidays or time off, on the dole.

That’s just another myth.

**“Get a job,” they say…**

Hmmm.

Perhaps it’s not as easy as some think.

Perhaps the official unemployment figures are as usual, not accurate.

Perhaps I’m not as young as I used to be.

Perhaps my years of experience, is not an asset, but a threat.

Perhaps Ageism is alive and well, just incredibly hard to prove.

Perhaps when I was working, you didn’t need a certificate if you already had the skill.

Then of course there are the young people entering the workforce for the first time. No qualifications, no experience… no job.

Apparently it’s easier to import somebody from overseas already trained.

These days it looks as if **training,** is just not an option for many employers, they all expect someone else to pick up that cost/risk.

Perhaps, they don’t consider investing in Australia, it’s future and it’s people, a worthwhile cause.

**Fact4.**

**Employment figures…**

In **April 2014** there were approximately **136,000 job vacancies** in Australia.

In **April 2014** there were approximately **713,000 people seeking work** in Australia.

That means that for every single job “available” to the unemployed in Australia, there are over **5** people wanting a job. So even at **100% capacity,** even if we filled those 136,000 jobs, we will still have **4 in 5** people who want work… out of work. We would still have **577,000** people unemployed. So much for the cry - “There are plenty of jobs”.

The forecasts are for the Unemployment rate to increase.

**Currently it is at 5.8% and going up…**

You also have to remember that the Government Unemployment Figures are always: incorrect, inaccurate or just plain wrong…

It is a measure of people they deem are actively looking for work. **People who work an hour a week are deemed to be employed.** It doesn’t take into account the increasing casualisation of the workforce. Where people cant find full-time work, and need to work more than 1 job, to stay afloat financially and be able to support themselves and their families. It doesn’t take into account the people who have busted a gut to find employment and have simply given up.

**Centrelink require you to be actively seeking work and to apply for at least 10 jobs a fortnight.** That is your responsibility, your obligation to Centrelink.

Well, one of them.

That means you must apply for **260** jobs a year. You’d think surely it would be possible to get one. I would.

**“Rent” they say…**

Sell your house and rent.

Then you won’t have to pay a mortgage.

You’ll be saving money. Riiiiight… renting is sooo much cheaper…

NOT in Sydney it isn’t.

How expensive is it where you live?

Of course, they’ll give you rental assistance… at **$119 a week** that doesn’t go very far at all. **In fact it’s cheaper to pay off a small mortgage.**

Not that they’ll assist you in any way to do that.

And the spiral down continues…

You could live in a caravan… ahhhh, yep.

Sell my house, put my stuff in storage, and live in a caravan.

Centrelink would count my new bulging bank account as an asset and income and immediately stop all payments. In a few years I’d have spent all my money and lost everything I ever owned… oh, except for the stuff still in storage of course. Happy days.

**“Move” they say…**

Right…

It’s cheaper to live in the country.

Or maybe, interstate.

Hell…

Why not move overseas… to India perhaps.

Where my job went.

Moving is an expensive exercise.

Perhaps **“they”** should try it.

To move their life, say 4 hours from the “big smoke,” it might cost them…

$3000 dollars.

Ok, and if they have to put things in storage, another $200-$300 a month.

Let’s see, on Newstart, at approximately $255 a week, where you have usually nothing left over at the end of the week… it’s easy to scrape that together for a move.

Right?

Am I right?

Hello?

You’ll be wanting that Government relocation grant and anything else you can think of.

Then of course, you’ll be declaring that to Centrelink, and they’ll be adjusting your Newstart allowance accordingly.

**Adventures in Centrelink…**

These days Centrelink doesn’t help you find a job. In fact if you are on Newstart the staff don’t help you very much at all. You have obligations. They make sure you adhere to those obligations. But they don’t help you much in the way of navigating through the Centrelink maze. Like advising you of the help or financial aid available to you in the form of charities, help that, may keep you from starving, and which you may really need.

Most Centrelink Offices have the same atmosphere. It’s depressing and frustrating, much like a funeral home, where people queue for hours to be measured for a coffin, but never get one.

Careful to be kind and considerate though, because there are signs all over the place, telling you not to be rude or aggressive or you’ll be arrested.

I wonder if there is a reason for people to be rude or aggressive? Surely not.

Of course there is.

Like having to queue for hours to hand in a form.

That, all important, “monthly” form, which shows that you are actually looking for work.

The form that will save you from being excommunicated.

The form, with the same list you have to show your NGO.

Staffed by the people, who these days, are supposed to help you actually find work.

And yes… that’s another chapter in itself.

Years ago, when Centrelink was the CES and people went there to find work, I remember a friend always being turned down for jobs. If you didn’t comply exactly with the requirements, you wouldn’t be put forward. Even I, with many years in IT at the time, would not have been able to apply for most of the IT jobs. Even though I could do them. Once, I even took a job off the wall to the counter to ask. But was simply told, if I didn’t tick all the boxes they couldn’t put me forward for the job. From that day on, I always considered the motto of the CES was…

“Keeping the Unemployed… Unemployed!”

Unfortunately, nothing much has changed since then.

You know, Centrelink staff, or their Management at least, need to understand and be seen to understand, the frustrations of their clients. The people that keep them in a job. Not threaten them with police action, for being: frustrated and annoyed or at times a little blunt, direct, rude, or a tad loud. If they didn’t have a job and their life was going down the toilet, they’d be just as frustrated themselves.

In all the years since CES nothing much has changed in that culture, that I can see. People attend and are forced to wait, while the staff seem to work at the same slow pace, without any empathy or sense of urgency in what they are doing. I’m betting if they were unemployed, they’d like to see a little urgency and be treated with a little empathy too.

**Adventures with the NGOs…**

My first NGO was Mission Australia. I rolled up on time and had my details with me and a CV. They got me to fill out several forms, one quite lengthy, requiring many details. Then they made me fill out all those details on a computer in a different format.

I never got around to asking them why I had to fill out the same details twice…

Or why I couldn’t have just done it on the computer and why they didn’t just print themselves off a copy. Hell, it was all in my CV anyway.

I was then assigned a “Case” Officer and the first question I asked my “Case” Officer was… How are you going to help me get a job?

From her reaction… I guess not many people ask that question.

She told me, they have computers… so did I.

She told me, they have newspapers… I read them all everyday – on my computer. She told me, they can help me write a resume/cv… I already have several and cover letters – also all on my computer.

At my age, if I can’t write both, I probably shouldn’t have a job.

How ironic is that?

To cut a long story short, they never sent me to a job interview, or found any sort of job for me. I had to attend monthly for an interview and prove I was looking for a job. Apparently in Stream 1 they don’t help you find a job.

Mind you, when I graduated to Stream 2 nothing much changed at all.

It was at this time I was desperately running out of money in my bank account and had to sell my Apartment, the strata fees were killing me.

The mortgage wasn’t much better.

So they transferred me to an NGO that was closer to where my new residence would be.

At the new NGO, I filled out some forms and had a short interview. They had computers and newspapers and wanted to see my CV. I showed them one. They were reasonably impressed. One thing I noticed was the office was filled with lots of young people, mostly looking for apprenticeships or their first job. Many doing in-house courses about how to write CVs and how to dress for interviews.

I was beginning to think… maybe this wasn’t quite the right place for me after all.

Eventually they transferred me to another NGO…

The spiral down to the gutter continued.

**Why not, sell some things…**

Your apartment…

Your car…

Furniture, Golf Clubs, Stereo, Bike… after that, things just aren’t worth selling… depreciation and all that.

I’m sure you understand how that works.

**Fact 5.**

**The Poverty Line…**

In the OECD report: **Poverty engulfing many Australians**, it stated that14 per cent of Australians get by on less than half the nation's median income, well above the OECD average of 11 per cent. Since the GFC, income inequality in Australia remains above the OECD average. Changes to policy by both major parties is ensuring that many Australians will remain below the poverty line.

For several years now, different Australian Governments have been asked to increase the Newstart Allowance. Yet both major parties have refused. In **2012** the Australian Council of Social Service (ACOSS) released the findings in its **Poverty Australia Report**, it was seen as the most comprehensive snapshot of the nation’s poor since 2006. **It revealed more than 2.26 million Australians were living in poverty.**

According to the figures in the report:

* NSW (835,000) the highest number of people “living” in poverty
* VIC (526,700)
* QLD (430,900)
* WA (211,300)
* SA (165,200)
* TAS (56,000

The report defines the **‘‘poverty line’’** as 50 per cent of the median average national household income.

Newstart rates, have not increased in real terms for **20 years** or more. An increase would help to lift thousands, (tens of thousands), out of poverty. The figure currently being bandied about is another $50 per week.

**Jobs that just, disappear…**

These come in several varieties:

* the jobs that were aimed at internal staff, but just have to be advertised externally.
* the jobs that look great until you get right to the end and you find out - it’s just for Aboriginals or Torres Strait Islanders, (and you’re not).
* the jobs that no longer exist because the employer has decided against filling that position.

They say that discrimination is not allowed when you apply for a job.

* Ageism isn’t allowed.
* Sex discrimination isn’t allowed.
* Racial discrimination isn’t allowed.

Yet they all exist.

**You can’t “live” on Newstart…**

I’m a single person, I had a reasonably small mortgage.

I lived in the Western Suburbs of Sydney.

But I couldn’t “live” on Newstart.

I’d run out of the smaller assets I had that I could sell, and I didn’t want to sell my home. Such as it was, now that I’d gotten rid of the cockroaches, mice and rats. It wasn’t much, but it was mine. It was all I really had that said my life had amounted to anything. It was the only thing that said I had worth. I really wanted to avoid: homelessness and the gutter. I really wanted to avoid oblivion.

Then one day, quite suddenly actually, after years of desperately trying to hang on and going deeper into debt each and every quarter… I made a fateful decision. It was on Christmas Eve actually. I decided that things could not keep going on like they had been. I decided… I had to sell my home.

So I sold it. My logic was, that after 700 job applications and no job in Sydney how could it be worse in the country. That at least in the country, I could; buy a house, be mortgage free and strata fee free. Maybe, just maybe, I could survive on Newstart there. Maybe, I could even find a job… and get my life back.

After the sale and the move to regional N.S.W. My first duty, was to inform Centrelink of my relocation. The first thing they wanted to do, was call the money from the sale of my house, income. I’d already paid tax on it when I was working, and it was needed to buy land and to build a new house in which I could live. It was needed for my **new start…** in the country.

It seems that not all Centrelink staff are up to speed. You can’t blame them really, the system is very complicated and the policies do keep changing. (One day perhaps Governments will manage to get it right.) Anyway, after many weeks of virtually “living” in Centrelink, I think I have just about got all the kinks out, and we are both on the same page. However, I will not be holding my breath… because you never know just what other issues may pop up in the immediate future.

Oh and before you get the wrong idea, from what I’ve been saying about Centrelink and it’s staff. I’d like to thank all those really good people I’ve dealt with in Centrelink, who have helped me sort out the problems I’ve had with the system.

Thank you **[names of five individuals redacted]**.

Your blood is worth bottling.

**Thanks, RTA/RMS…**

If you manage to own a car, (and haven’t had to sell it yet).

If you manage to scrape enough money together to register it, because some jobs DO require you have your own transport. (You know, just in case no trains or buses go by and you can’t afford a daily taxi ride to work, etc, etc…)

Then be sure the State government and the RTA/RMS are there to help.

You can register your vehicle for 6 months instead of a year.

Well sometimes you can.

Of course it is more expensive in the long run, because a yearly registration costs less than two 6 monthly registrations.

It seems it has never occurred to them, that you’d be registering for only 6 months because you can’t afford to get a 12 month CTP Greenslip and register your car for 12 months. Not to mention that comprehensive insurance policy.

But as a helping hand… if you can’t scrape together money for a 6 month Greenslip and registration fee, you get penalised…

That’s right…

If you, on your massive $255 a week (or thereabouts), are having financial difficulties… they give you an extra 21 days to register your vehicle.

But… and it’s a big one…

If you fail to register your vehicle within those 21 days you must get a Blueslip Inspection, then… and here it comes…

You must get a 12 month Greenslip, and register your vehicle for 12 months, (not 6).

Sooooo… 12 months registration + 12 months Greenslip + a Blueslip… uh huh… We’ll all just raid our Piggy Banks right?

Do any of the people responsible for these policies and processes, have any idea how it affects people in the real world?

Have any of them ever been unemployed or dirt poor?

Do they know what it is like to “live” day by day, trying to scrape together an existence?

Do they know what it is like to try and “live” on Newstart?

Apparently not.

However… the news isn’t all bad.

It’s just that no one tells you what the good news is. I asked several times.

Centrelink sent me to the RMS to find out.

The RMS sent me to Centrelink to find out.

I was told by some people chatting to me in the Centrelink Queue that there were concessions I could probably get from the RTA/RMS.

I went back to the RMS and after telling them my tale of woe, they finally came to the party.

In the end it worked out they’d overcharged me in the past.

Hallelujah.

**Fact 6.**

**RMS - Eligibility for Concessions…**

Currently **Apprentice registration rebates** are available in NSW.

**A registration rebate of $100 is available to first and second year apprentices registered with the NSW Department of Education and Training.** The rebate can only be claimed after the registration or renewal fees have been paid, and only one rebate can be claimed per financial year. In addition, the vehicle must:

* Be registered in NSW.
* Be registered (including jointly) in the name of the eligible apprentice.
* Be registered for general private or general business use.
* Have been registered in the name of an eligible apprentice when the registration fee and motor vehicle tax were last paid.
* Be due for renewal and paid after becoming an eligible apprentice.

The rebate will be paid directly into a bank, building society or credit union in the name of the apprentice within 30 days of the application being received.

Currently there are also **Pensioner Concessions** available in NSW.

**An eligible pensioner is anyone who holds or receives one of the following:**

* **A current Pensioner Concession Card (PCC), issued by the Department of Human Services-Centrelink or the Department of Veterans' Affairs (DVA), showing a NSW address.**
* A DVA Gold Card endorsed 'TPI' (Totally & Permanently Incapacitated).
* A DVA Gold Card endorsed 'EDA' (Extreme Disablement Adjustment).
* A letter or statement/determination from the Department of Veterans' Affairs stating that the person receives a disability pension of 70% or higher, or an Intermediate or Extreme Disablement Adjustment Pension, or who has been assessed under the Military Rehabilitation and Compensation Act 2004 at 50 or more impairment points.
* A DVA Gold Card endorsed 'War Widow'.
* A DVA Gold Card endorsed 'War Widower'.

Oh… and don’t think buying a second-hand Ute, (because you may need it to move soon), will be less expensive to register and insure, than say… a brand new HSV Clubsport… because it isn’t.

Go figure that one out.

**The Newstart Allowance Advance…**

A friend told me that I could get financial assistance from charities. Now that was a very humiliating experience. Why was it that Centrelink did not offer me this information? Or help organise an interview with a charity for me? Mind you, within a couple of months of their assistance I was back to square one.

Which reminds me of, the Newstart Allowance Advance…

A brilliant idea. Not.

I always figured it was a useless proposition, but desperate times call for desperate measures and I tried it once.

Against my better judgement.

**You can fill it out online.** But it doesn’t offer much. Remembering that Newstart is just $255 a week… the first question you need to answer is how much money you have left at the end of the week….

I know, that’s very funny… I laughed too.

So I applied for an advance, only to be rejected…

Apparently I didn’t have enough money left each week to pay it back in time.

So I lied… and bingo it gave me a $250 advance… just enough to pay the Utility bill I was behind with.

Mind you… **it took $20 a week off me for the next 3 months…**

Which I really couldn’t afford, especially when all the other bills started coming in. That was the reason I had to seek charity and the reason my car became unregistered and stayed that way for over 6 months until I finally sold it.

**Not so Super, Super…**

When you are really up against it and there seems to be nowhere else to go. There’s another type of advance you may be able to get. That is if you’ve been lucky enough to have a reasonably well paid job and you also had superannuation. **Then you may be able to help yourself.** They call it: *A Financial Hardship Payment or A Compassionate Grounds Payment…*

Nice names… We “Dole Bludgers” certainly can relate to the *hardship,* and certainly could do with some *compassion.*

Mind you… it is our money in the superannuation fund. It is the money we will have to live on for as long as it lasts.

But, you still have to grovel and beg, and jump through hoops… in a letter to the fund managers, for your money… and they will consider your application for the release of your funds… on compassionate or hardship grounds.

Oh and of course the government makes sure it gets a huge whack of that in taxation as well.

Hands off government, it is my money, the money you’d like me to live on till I die... Hard to do, if you are taking it off me first.

Of course you can always retire… if you are old enough. Well until the government changes those rules so you have to work till you drop… dead.

Which seems a likely next policy step.

Of course claiming to retire also means you have immediate (almost) access to **your** super. But what happens after that, if you suddenly find a job?

I mean, that is the goal, until you actually reach the real retirement age.

Why can’t the long-term unemployed, be looked upon as ‘retired’ for as long as they are unemployed, and be allowed to access **their** super funds without being penalised by tax or restricted by limitations deemed appropriate by others?

When will the decision makers realise that the unemployed, especially the long-term unemployed… are more than likely to be living below the poverty line.

Do they really think we “Dole Bludgers” are really “living the life” and are really enjoying it?

**The Disability Support Pension…**

Lets have a 15 minute interview to determine your future.

With someone who isn’t even, a Doctor.

What happens when you’ve been taking supplements to help keep you healthy and you go onto Newstart?

Well… you quickly find when they run out, you can’t afford to replace them. After all… they’re just a supplement right?

It may take: a week, a month, a year… yet slowly, but surely, your health deteriorates. Those health issues the supplements were helping to keep at bay, are no longer on the back burner.

A few other little things happen when you are on Newstart.

If you had private health insurance, you don’t anymore and the Dentist is one of the first people you stop going to unless it is a major issue.

You also pray your local GP Bulk Bills.

Meanwhile, back in the interview…

You are asked why haven’t you seen a specialist about your ailments…

On Newstart? A Specialist?

Your chronic ailments suddenly are supposed to be curable; after all you aren’t blind or missing a limb right?

Well not yet at least.

And it would be nice to keep it that way.

Oh and yes… you do have the right to appeal.

Only you may die before they get around to it.

**Mobility Allowance…**

One thing that gets recommended when you fail to qualify for the Disability Pension, is the Mobility Allowance. It’s kind of like a default for those; older, frail and arthritic.

After one has been on Newstart for a while it is very possible that not only will your material assets disappear, that your ability to be able to physically use some of them, may also disappear.

Remember those medical supplements you cut out a year or so ago, the ones that kept certain conditions at bay? That may now be the cause of controlled conditions becoming uncontrolled. The fact you now have to walk everywhere or to a public transport hub, since you no longer have the use of your car, makes travel and shopping, just that little bit more difficult. Suddenly a secondary chronic condition you never expected to become a major problem, (well at least not soon), becomes a very real problem.

Take Arthritis for example.

Those aches and pains may suddenly get worse, and start appearing in joints you’ve never had them in before.

All that extra walking may cause old sporting injuries to act up.

Having to carry groceries long distances may cause pain in joints you’ve never had pain in before.

Getting a good night’s sleep may now be impossible.

The problem is though, that now you’ve caused this extra damage, the damage is done. You may now find yourself having to take prescribed medication for your new chronic problem. Whereas before; supplements did the trick.

The Mobility Allowance may be your next stop.

**Fact 7.**

**The Mobility Allowance…**

This allowance is to provide: *“Help for people with disability, illness or injury who cannot use public transport without substantial assistance and participate in approved activities.”*

The Eligibility basics are:

* aged 16 or more
* cannot use public transport without substantial assistance because of a disability, illness, or injury
* need to travel to and from your home to look for work, do paid or voluntary work, or participate in study or training

You can still qualify for Mobility Allowance if there is no public transport where you live.

**Unemployment and your Health…**

It is obvious that the poorer you are, even in Australia with Medicare, that health costs can be a burden. So for the Unemployed they are even more burdensome, even with a Health Card.

**You’ve gotta love some fast-food restaurants, the more healthy the food, the more it costs. Not that eating at them is ever going to be a regular occurrence on Newstart anyway.**

There is a staggering difference between the price of foods that are good for your health and those that are bad for you. Studies confirm that eating poorly is good for your hip pocket, but not much else. Then there’s also the high cost of health care that would be associated with the long-term eating of junk food to consider. Junk food may in fact be the staple diet of the poor. That would mean it would also be the food of choice for the unemployed.

Unemployment can affect your health: Mentally and Physically. We’ve all heard of farmers and the suicide rate during hard times. We all know how poor diet and chronic diseases can affect one.

Unemployment not only presents a serious financial issue, one that needs to be dealt with. It can also cause mental problems. People without a job can feel “redundant” even in their families and “useless” in not being able to provide for them.

Many studies have shown that Unemployment can affect one’s mental well being and eventually be the cause of physical decline due to related factors such as: poor diet, lack of health care, pre-existing conditions worsening due to non-treatment or cessation of treatment.

A study in Norway showed that:

* Unemployment had a weak but significant impact on mental health problems.
* **Active job seeking did not moderate mental health problems.**
* Social support and contact with close friends had a moderating effect on nervous symptoms in women **but not in men.**

I find the second point very interesting, that Active job seeking, **did not** moderate mental health problems. Yet we have a system that concentrates on that as the Holy Grail, the panacea for all our Unemployment ills, and penalizes those who do not participate. It could be that for some people, possibly the long-term unemployed, this focus is detrimental to their health.

It would also seem that men and women may need to be treated differently too. From my observations I find that women hold the majority of jobs in organizations like Centrelink, Recruitment Agencies and the Employment NGOs. They tend to have a preference for a certain style and certain methods. Perhaps these are not ideal for all men and perhaps there is a wider influence of this in certain vocations, like Human Resources for example. Hmmm… just tossing it out there.

**Mmmmm, I’d kill for a baked dinner…**

For many years I’d not eaten a baked dinner. In fact if my Sister hadn’t invited me over occasionally, I’d never have had one. Every Sunday when I was a kid, Mum would make a baked dinner. So… I love a good leg of Lamb and baked Potatoes and Carrots and Peas and…

But…

**Being unemployed means you just have to buy less expensive foods.**

Believe me, I’ve had to pass up Lamb Loin Chops many a time. Even now I can’t afford them.

I now love Coles’ thin sausages… (not the fancy ones)… they became the staple meat in my diet for years. In fact any food on sale, became the potential meal of the week or a treat. Fresh fruit was usually way too expensive, and so it too, became an infrequent treat.

The government likes to describe the “ability or not” to acquire food as **Food Insecurity.**

Why on earth should any Australian suffer from Food Insecurity?

But I guess it sounds much nicer, than: underfed, malnourished or starving.

Things that the Homeless and Unemployed can rapidly become.

**Fact 8.**

**Food Insecurity...**

The 1995 **Australian National Nutrition Survey** and other studies, showed that certain groups experience **food insecurity** at a higher rate than that of the general population. These groups include:

* Indigenous people (24%)
* **unemployed people (23%)**
* single parent households (23%)
* **low-income earners (20%)**
* rental households (20%)
* young people (15%)

The reasons the unemployed experience food insecurity are:

* Low-income
* Lack of access to private and/or public transport
* Suffering illness, frailness or other forms of social isolation

In 2009, a study titled, **“A healthy diet consistent with Australian health recommendations is too expensive for welfare-dependant families”** found that:

*In Australia, the cost of healthy food habits uses about 40% of the disposable income of welfare-dependent families. Families earning an average income would spend only 20% of their disposable income to buy the same healthy food. In the study their families consisted of 2 adults and 2 children.*

That 40% would be about $185 a week for 2 adults on Newstart. That’s a lot more than the $50-70 a week, I had to restrict myself to on Newstart as a: single, with no children. Hell you probably couldn’t even afford a McValue meal, **once a day, 7 days a week** on that.

Remember the Unemployed still need to pay bills, provide shelter and buy clothing too. I haven’t bought a new item of clothing like: a shirt, trousers, jacket or even a tie for years. It’s been my experience, you wear clothes till they wear out and shoes and underwear are the most frequently bought clothing essentials.

**Fact 9.**

**Payment rates for the Newstart Allowance…**

(As of the 20th of March 2014).

|  |  |
| --- | --- |
| If you are: | Your maximum f/ntly payment is: |
| single, no children | $510.50 |
| single, with a dependent child or children | $552.40 |
| single, aged 60 or over, after 9 continuous months on payment | $552.40 |
| partnered (each) | $460.90 |
| single principal carer granted  activity test exemption for either:   1. foster caring 2. non-parent relative caring under a court order 3. home schooling 4. distance education 5. large family | $713.20 |

Look at that.

Now try to imagine living on it.

Newstart, has gone up since I first was able to claim it.

A whole $18.

Now don’t start thinking that’s good.

Just think how very bad it was before.

It still isn’t good.

**Pollies on Newstart Part 1…**

I remember the last Government’s reaction, when various lobby groups at a Government inquiry into the Newstart Rate, said the size of welfare handouts should be set by a tribunal just like Politicians' wages. Now wouldn’t that be good. I’ve seen their pay rises.

Bill Shorten was Employment Minister at the time. He’s had a pay-rise since then as Opposition Leader, but at the time his wage was about **25 times,** that of Newstart. He did admit at the time, that the unemployment benefit was tough to live on. But… apparently… so was his wage. *“I think it would be very difficult to live on $249 (a week), I've got a young family, I find it hard enough to make ends meet currently and I've got a job.”* In the words of Pauline Hanson… Please Explain?

The “World’s Greatest Treasurer” at the time, Wayne Swan. Did not answer, when asked several times, if he could live off the dole, at the rate of $35 a day. Perhaps the Maths was too difficult for Wayne.

During its sitting, the inquiry had heard evidence that **Australians could not survive on the current dole rate of $35 a day and were falling well below the poverty line,** there were calls to raise the rate by **$50 a week.** The government at the time. **Claimed an increase to the Newstart Rate, could be a disincentive to finding work.**

So… $35 a day, is obviously not a disincentive to find work?

OK.

A Minister’s pay of around $900 a day, is an incentive to stay in work.

Yep, you bet it is.

A rise to Newstart of $50 a week, is an extra $7 a day… so… $42 a day could be considered, a genuine disincentive to find work?

They are kidding right?

$42 a day…

For the sake of argument and to ease the stress on the “Grey Matter” let’s use the local takeaways for this example. 3 meals would currently cost approx:

* $10 Breakfast
* $10 Lunch
* $10 Dinner

Total: $30.00… that leaves $12 for; Clothing, Rent/Mortgage/Strata/Rates, Transport, Emergencies, Personal Hygiene, Health, Home Maintenance (Cleaning/Repairs), Utility Bills (Electricity/Gas/Water), Phone, etc, etc, etc.

That means at the end of the month when bills start to come in you have $48 left over to pay them. If you are lucky you may still have a credit card and can start living in permanent debt. With the interest continually eating away at your Newstart. The downward spiral continues.

**Some Australians share, what it’s really like being unemployed…**

After the geologically recent 800,000+ record of Unemployed, Qantas decided to sack 5000 employees. We already knew about Ford and Holden. No one mentioned the 800 I was part of 2 years earlier. Each week since the record, more and more companies have been **downsizing…**  a rather quaint way of saying they are putting people out of work. (The following names have been changed to protect the innocent).

**Cameron (28 - NSW)**

Sydney Tradie Cameron, was offered a job he said he couldn’t refuse. Since then his life has taken a turn for the worse.

“I thought I did my homework, but it appears that these days nothing is certain. The building company I joined had several large contracts fall through due to the GFC and the company has downsized and it’s been last on first off. I tried to get my job back but my place had already been filled.”

“There’s a stigma with getting the ‘dole’ so I’ve tried to avoid it. I’ve had several casual jobs but you can’t live on casual work, not the hours I’ve been offered.”

“These days you don’t even get replies for most of the jobs you apply for. I just want someone to give me a chance, there’s no way you can live on the ‘dole’.”

**Karen (32 - VIC)**

After a stable 10 year career in Marketing, Karen chose to move interstate to live with her fiancé. Since then, a year has passed, and she has been unable to get any full-time work. For all that time she has refused to go on the ‘dole’. She says being out of work is taking a toll on her emotionally.

“The scary thing is, I’m struggling emotionally... I don’t know what to do. I never expected it to be this hard to find work. I may have to move back, but then there is no guarantee I will be any better off. I want us to be together.”

“I’m not that old, but it seems the longer you are unemployed the less people want to know you. It’s as if it is your fault you are unemployed and it’s a sign of your unemployability… is that a word?”

“I know I shouldn’t but every time I get a knock-back these days, I just breakdown.”

“The financial stress is hard on our relationship. I’m 32, the ‘clock’ is ticking, and we can’t even start to think about having kids. That scares me too.”

**Fred (52 - Qld)**

Fred was made redundant due to his parent company in the US being affected by the GFC. He’d worked in IT for well over 30 years in the Operations area, he was an Operations expert.

“I got into IT when I left school because I thought it would always be a safe area for employment. I expected to have 1 job all my life. How wrong was I?”

“I’ve been unemployed for almost 6 years now, I’ve had a couple of casual jobs, not IT, but I think my age is working against me. Not that I can’t do the jobs, just that I think Ageism is alive and well in the Employment Industry.”

“I have applied for over 1000 jobs and had 5 interviews. I have had my CV checked and my cover letters, everything checks out ok. People tell me you don’t look that old, just don’t put dates on your CV. I don’t, but my CV is pretty extensive, even when I cut it back. Now I have a gap of 5 years without any employment. Unless I lie how do I cover that gap.”

“People tell me being unemployed makes it even harder to get a job. People actively discriminate against people that are unemployed… Catch 22 eh.”

“I’m starting to think I will never get another job. I’ve had to downsize considerably over the last 6 years. I’ll end up in a caravan the way things are going.”

“I was good at my job.”

**Dale (30 – NSW)**

As a Spraypainter in the Auto Industry, Dale has found it difficult to obtain full-time work.

“Being a Spraypainter, it’s always been last on first off in the Industry. Getting a full-time job and stable employment is next to impossible. Being last on means in hard times you are the first one put off. Once you are on that roundabout it’s almost impossible to get off it. I’ve worked for just about everyone in the local area.”

“It’s so hard these days to get full-time work with the 1 company. You never get the financial security you need. You’re always worried about keeping a roof over your head and food on the table.”

**Pam (49 – SA)**

Pam worked as a Secretary/Receptionist, she received a heads-up, retrenchments were coming, but was not told exactly when.

“We were never really told when it would take place. That made it really hard to plan the immediate future and probably caused more stress for those of us who knew it was coming.”

“The company shrunk from 160 to 40 people. Downsizing you know. I don’t know how they will ever remain viable. Lots of us have been loyal and joined after leaving school but we are nowhere near retirement age yet.”

“Your confidence disappears really quickly when you apply for job after job, but get no interviews. It seems hardly anyone these days, even bothers to respond. Honestly, I’ve started to wonder if being close to 50 is the problem. People keep telling me, after 45 you are unemployable these days.”

**Mario (58 – NSW)**

Mario has worked as a Brick-layer all his life. He’s never been late for work and always does a first grade job. He never thought he’d ever be out of work.

“I never thought I’d be out of work, everyone needs a home right?”

“I had a little accident for the first time ever in over 40 years. I had to take time off work. I didn’t want to. I had to put in a compensation claim. I didn’t want to do that either, but the Union insisted. Good thing, it paid for my medical expenses, but Insurance Companies are bastards they never make anything simple.”

“The contract finished and the company isn’t giving me anymore work. I can’t seem to get work anywhere. So I applied for that Newstart, good thing my family is all grown up. You can’t live on that little money. I’ve been out of work for 6 years now, last year I applied for the Disability Pension because you can’t live on Newstart. I had an interview, but they said with the new government unless you are blind or lose a limb you will never get it. I really don’t know what to do.”

“My son told me to appeal, so I put in an appeal, but I’ve been waiting over 6 months now and still no word.”

“I can’t believe this has happened to me. I will have 12 more years to try and live on Newstart the way things are going, before we can get the Pension. I’ve worked hard all my life. Paid taxes, all my life.”

**Margaret (63 – NSW**)

Margaret was made redundant. She had to use up all her redundancy before she could get Newstart.

“Oh I just spend all my day writing resumes. Now they are going to put up the age for the Age Pension yet again.”

“Mind you I have help at the NGO to write them. But in the end it’s all about them and not about me.”

“Funny thing is. Every time I get a new Caseworker, they have a different idea of what a resume should be. Oh well it doesn’t look like I’ll ever get another job anyway.”

**Craig (40 – WA)**

Now out of work Craig has found it difficult to find new employment.

“Newstart… that’s a joke isn’t it. Why do they call it, new start?”

“You can’t live on this money the cost of living here is very high.”

“I understand this isn’t a pension and not supposed to support me for the rest of my life. It can’t anyway. But there has to be a better way to do this, I understand why people turn to crime. They have to do something to get by. It’s very frustrating.”

**Gabby (18 – NSW)**

Having just left school Gabby has found it difficult finding a job.

“I hate going to Centrelink. You are there and there are lots of old people. All I have to do is put in a form. Yet I have to stand in line for ages and then sit around for even longer waiting to put it in. Why can’t I just put it in a box?”

“It’s not like I don’t have a life and have better things to do than waste all my morning in Centrelink.”

**Steven (38 - VIC)**

Steven, was a Project Manager and Supervisor for a large IT company. His job was outsourced overseas, as part of a company-wide global restructure. 800 people, of which he was one, were the first to go. Over the next 3 years, 9,200 more people, will follow him.

“I spent the first 12 months living off my redundancy. Unfortunately I had bought a new car with a large chunk of it, not realizing that finding a job would be so difficult. It had never been difficult before. I even went to Centrelink, but they told me that Newstart would be unavailable to me due to my redundancy package. It didn’t matter to them that most of it, was now a car.”

“They say things come in threes. Well, first there was the divorce, then the job went south, and now I’ve had to sell my home. I just couldn’t keep up the payments without a job.”

“Centrelink is the same frustrating, slow, place it has always been apparently. The lines are massive, people everywhere, understaffed, a very stressful process. No wonder they have those warning signs as you go in.”

“Employers aren’t supposed to discriminate about age but they do. About someone being made redundant, but they do. About someone being unemployed, but they do. You get so tired of explaining things to employers and recruitment agencies. In the end it’s easier just to lie.”

“After 2 years I’ve finally got a job, I lied to get it. But what choice do you have? Change of career, lower wage, but beggars can’t be choosers right? It definitely opened my eyes to how fortunate people are to have full-time work. I don’t think anyone should take a job for granted these days, if you have one, be sure you hold onto it at all costs.”

“Unemployment, if it can happen to me it can happen to anyone.”

**Judy (30 – NSW)**

Judy thinks the Unemployed like herself have sat back and taken it long enough. Government after government neglect the unemployed and the system is failing those trapped in it.

“$35 a day on Newstart. That’s a joke. Eventually we’ll all end up on the Disability Pension.”

“That $900 stimulus bonus could have been better targeted couldn’t it. I wouldn’t have wasted it on a new TV.”

“They call us ‘job snobs.’ They really have no idea, hard to be a snob when the jobs don’t exist.”

**Pollies on Newstart Part 2…**

I love it when Politicians go on the Dole.

Sorry… Newstart.

Some do it, just to prove to us they know what it’s like being unemployed and what it’s like trying to live on $255 a week / $36 a day. I know people that spend $36 a lunch.

I reckon we should all help them get a proper understanding and swap positions with them for a year… At least, a year.

Then… they may find out what it’s like trying to **survive** on Newstart.

Because that’s what we all have to do on Newstart… survive.

They can look forward to all those enjoyable trips to Centrelink, they can consider it a change of scenery, a monthly holiday outing perhaps.

They can queue up for hours and consider it waiting in line at the Easter Show… only without the ride to enjoy at the end.

And the interminable bills, ah yes: the weekly, monthly, quarterly and yearly bills… Oh joy, oh bliss. Gotta love those quarterly and yearly ones.

And to speed things up… I think we should take away their Credit Cards.

The last 2 pollies I can remember to do it, were Greens. One at least, was genuine about it. So come on major parties… toss out some volunteers.

**Come on Bill Shorten.** Now you are Opposition Leader, you must be earning enough. I remember when as Employment Minister you ruled out any immediate increase to the **$13,000 a year Newstart Allowance**. Despite saying you found it "hard to make ends meet" on your $330,000 a year salary. That’s beyond ironic Bill.

**Come on Tony Abbott.** How about sending out Kevin Andrews, Joe Hockey or Mathias Hubert Paul Cormann? I think Kevin could do with some eye opening and education on living on the Newstart Allowance, seeing he’s the Minister involved.

**Pollies on Newstart Part 3…**

Excerpts from my letter to Senator (Whose name has been changed)…

“Hello Polly,

thank you for getting back to me. To be honest it’s one of those where do you start things isn’t it. **How do you unscramble the egg?** It’s a big ask, (you should see the notes for my book so far), but I’ll do my best to be more concise and get to the essence of it all. First up I suppose the things that need to be done are ones that stop people falling into poverty and suffering all the problems associated with that. Your policies are:

* A $50 per week increase to the single rate of Newstart and the Youth Allowance single living away from home rate;
* Additional $40 per week supplement for all single parents on Newstart, which together with the $50 increase to Newstart reverses the impact of the parenting payment cuts and will immediately help lift single parents out of poverty;
* Better indexation of all allowance payments that reflects the changes to the cost of living for these households;
* A higher income free threshold for single parents that allows them to earn the same as they did on Parenting Payment Single; and
* Better job services for everyone that help people into suitable, secure work and an enforceable right to ask for flexible working conditions, for single parents and carers.

These are all good ideas. Labor’s policy change for single parents to drop them into the **Newstart Poverty Cycle** was bad policy. The question is; is it better/quicker to put your fingers in the dyke or to start all over again. I’m thinking your policies are the finger in the dyke solution. But there’s an urgency and so there is no reason not to do them, and at the same time, start working on a fundamental rethink of how we do things in this area.

Of your 5 policy points, I think several things need to have priority.

* The $50 increase in the Newstart Allowance
* The reversal of the Labor policy which effectively cut the “income” for single parents
* The higher income free threshold for Single Parents.

However, the threshold should also be amended for those on Newstart. In fact a rethink on this is in my opinion mandatory. Why should someone living in poverty be penalised for finding a bit of work? The level of earnings should be raised before your allowance is impacted.”

“Newstart needs to be increased. But even a $50 increase will not be a solution for the long-term unemployed. It isn’t designed to cater for them. The system is geared for the short term unemployed, and younger people. The older Unemployed, can only watch, as they slowly have to sell the assets they’ve worked all their lives for, watch, as their lives spiral down to the gutter and possibly to eventual homelessness. It is probably necessary to look at the short term and long term unemployment as 2 completely different situations, the longer you are unemployed the more problems you will face, especially financial ones. The longer you are unemployed, the more you have to lose. Of course every individual has a unique situation, so the system needs to become more flexible, because one size does not fit all. You may be able to survive on Newstart for a few months, that is: in the short term, but it is totally inadequate for the longer term.

There are of course other means that could be used to help the people on the Newstart Poverty Cycle. Food vouchers, travel concessions, utility rebates; electricity, water, gas, help with communications costs and computer access, health concessions; medical and dental, car registration perhaps. Help with unexpected emergencies; like plumbing or electrical work.”

“The current system of NGOs is in my opinion pretty hopeless. Jumping from stream to stream is not efficient and the urgency to get off unemployment doesn’t exist. The system is still largely “**Keeping the Unemployed, Unemployed.”** Good for those working in Centrelink and the NGOs, but not so good for the rest of us.”

“To judge the efficacy of the current system and see where the main problems are, we need statistics on all the unemployed over the last few years.

How many were Unemployed? Demographics? Which ones were short-term? Which ones were long-term? State differences? Regional differences? Job shortages? Training opportunities?

From these we can see clearly how the employment system needs to be changed.”

“My health has deteriorated due to being long term unemployed. I have chronic issues; Diabetes and High Blood pressure. I used to take fish-oil/glucosamine supplements to keep at bay the Arthritis in my knee and foot, (too much sport), but having not been able to afford them for nearly 3 years it is now a health issue. I do not have yearly or regular dental check-ups as they are completely unaffordable. My teeth are a very low priority, as it would be with most people. I need glasses to read these days but can only afford the $15 magnifying glasses sold in petrol stations. If it wasn’t for the health care card there is no way I could afford my regular scripted medication, but even that is expensive when compared to the amount of the Newstart allowance. Perhaps those with chronic problems etc need to be better catered for, especially the elderly. I think I’m looking down the barrel at being eligible for a Disability Pension due to the deterioration caused by not being able to afford proper health care under Newstart.”

“The system will then utilise a program to sort and match jobs with people.   
Most of the information is already in the Centrelink system...  they just have to add a job database and create a job-matching program. They may even be able to access a private system that already exists like Seek for example, at a price.  
That'll get the job search out of the way...  lists could be emailed or provided to the unemployed on a weekly basis, or their CVs could automatically be forwarded to employers.”

**“Mind you it won’t necessarily help them get a job interview,** some employers and recruitment agencies seem to want to make that as difficult as possible. Which in fact probably means they miss out on some very good people. This is another area the government needs to look at intervening in. It is not enough to simply look at unemployment as a problem with an individual and as the system does now, punish them for being unemployed. Treat them like school children and underachievers, living off the largess of the government. Most of them are capable adults. It needs to bring some common sense and flexibility into the situation.”

“As I stated earlier, all job-vacancies/employment-opportunities need to be entered into databases. Using set criteria and a sorting program jobs can then be matched quickly and efficiently to the unemployed. This type of system would be invaluable not only for the victims of unemployment but for the statistical data it would be capable of providing for the government, employers and the unemployed.”

“It is very demotivating to have to participate in things just for the sake of participation, if they will have no bearing or provide no assistance in gaining employment… which after all is the goal for the vast majority of the unemployed.”

“You cannot live on Newstart!

No one wants to live below the Poverty Line.

Living on Newstart is not living a life.”

“Employers need to give the unemployed more opportunity to work. Not focus on youth. Not focus on those already trained. Not expect a perfect fit**. I’ve seen and applied for jobs that are still vacant that I applied for 3 years ago.** They either have a big turnover or they cannot fill the job. The unemployed are told they must accept anything… if they must, then surely it is about time those seeking employees were told something similar.

If you can’t find a 100% fit in a month surely you must seriously consider a 90% fit or less and provide appropriate on the job training.

My suggestion for the government and employers is that an unemployed person without 100% of the skills required who has been unemployed for 9 months or more be subsidised by the government, who pays the employer the equivalence of the Newstart allowance as a bonus for skilling/training that employee on the job, for a period of 3-6 months, depending on the skill.

For example: it wouldn’t take a person 3 months to **master** the use of an unfamiliar word processing package.

To use a folding machine.

To use a remote scanning device.

To use Excel, or learn any in-house computer system of low to moderate difficulty. So why exclude these people just because they are not a 100% fit. Some workplaces for example, are the only workplace in the world with a particular set up of hardware and software. The only person qualified to use it, was the last person on the job… Employers need to address reality in these situations and either take on staff before that person leaves so in house training can occur or settle for an imperfect fit instead of trying to get the perfect fit and failing.

Anyway Polly these are a few of my thoughts on the wonderful world of unemployment. I hope they are useful to you. No doubt the longer I’m unemployed the more things I’ll discover. Not looking forward to it at all.”

The problem with sending letters or emails to politicians is that:

* You seldom know if they actually received them
* If you do get a reply, you don’t really know whom it is that is actually replying to you
* They are sometimes so “Party” indoctrinated, no matter what you say or prove, they are only interested in the “Party” line.
* You don’t know if a staffer has filed it in the round file (bin)
* You don’t know if a staffer has appropriated your idea/s

**Hitting the Wall…**

You sit at the computer reading the daily job vacancies for the umpteenth time…

And suddenly you’ve had enough…

For what seems like the billionth time, you read an ad that states you need some degree or certificate for a job you well know does not require any such thing.

You know your work experience is far more valuable than a certificate where no experience has been gained… it’s a job or task you are more than capable of, or have done millions of times before…

And suddenly you realise that the deck is stacked against you and you’ll never get another job.

All motivation leaves, depression moves in, (if it already hadn’t taken up residence), and you just… give up.

It’s not really “Hitting the Wall” as such. It isn’t a fast sudden painful stop. Like gravity can provide under the right circumstances. It’s an accumulation of: all that time and effort and all those knock-backs, all the non-replies, the empty advice, the compromises, the deadlines, those interminable cover letters, the sticking religiously to your part of the government deal in order to be given charity by the state, and being seen as worthless, to the rest of society.

Well… at least to those who hold the fate of your employment in their hands.

There are a lot of people out there that depend on a lot of unemployed people to keep their jobs. When you hit the wall… you start to wonder.

There are jobs out there.

But apparently you’re just not good enough to be given one.

You don’t deserve an opportunity, a chance, a try. Not even a coin-toss.

You’re too old, you’re too young, too experienced, too inexperienced…

You were doing the job for the last 12 years and suddenly, after waiting six months for a reply… they found someone else with more experience.

Ah yes, gotta love those ones.

Yep… it sure does make you wonder, doesn’t it?

**Fact 10.**

**Long Term Unemployment…**

**Some definitions, comments and stats from the Australian Bureau of Statistics (ABS).**

A person is unemployed if they were aged 15 years and over and were not employed in the reference week, and:

* had actively looked for full-time or part-time work at any time in the four weeks up to the end of the reference week and were available for work in the reference week; or
* were waiting to start a new job within four weeks from the end of the reference week and could have started in the reference week if the job had been available then.

**A person is long-term unemployed if they were continuously unemployed for 52 weeks or more.**

**“Many long-term unemployed would prefer to be working full-time hours.**

In July 2010, three-quarters (75%) of long-term unemployed men and half (50%) of long-term unemployed women stated they would have preferred to have been working full-time hours (35 hours or more per week).”

**“The long-term unemployed people may undertake a variety of steps to find work.**

In July 2010, some of the most common steps taken included looking at ads for jobs in a newspaper (91%); or on the Internet (77%); and writing, phoning, or applying in person to an employer for work (87%).”

**“Long-term unemployed people were more likely than the short-term unemployed to have lost their last job** (mostly through being laid off, retrenched, or because the job was temporary or seasonal) **rather than having left it** (either for unsatisfactory work arrangements or for other reasons such as returning to studies).”

As long as employers, and their recruitment personnel ignore mature aged workers. The more experienced, and knowledgeable people will be discarded and thrown on the unemployment heap. If this trend continues and government policy doesn’t change and address the situation, many people will find themselves struggling to reach retirement age with good health and any form of dignity or financial stability.

Newstart only slows the spiral into the gutter and homelessness. Unemployment can happen to anyone at anytime.

**You’ll never believe what I just found on the Net…**

The…

**Australian Long-Term Unemployment Conference 2014.**

Did you know it was on?

I didn’t.

Were you invited?

I know I wasn’t.

So who was invited?

Who will attend the Unemployment Conference in 2014?

* Academics
* Researchers
* Educators
* Policy and Research Managers
* Service Delivery and program managers
* Employers, Human Resources and Diversity managers
* Social Enterprises and Corporate Social Responsibility Managers
* Federal & State Government Representatives
* Employment Specialists, job coaches, case managers, mentors and consultants
* Career Guidance Officers
* Mental Health Professionals
* Psychologists working with job seekers and Organisational Psychologist
* Return/Back to Work and Rehabilitation Counsellors
* Work Advocacy Groups
* Social Inclusion Groups and Special Interest Groups
* Job Services Australia
* Disability Employment Services
* Australian Disability Enterprises
* Indigenous Employment Programs
* Migrants and Refugees Programs
* Apprenticeship Programs
* Youth Employment Programs
* Training/Professional Development
* Regional Employment representatives
* Local Employment Coordinators
* Work Transition Scheme

**That’s right… not an unemployed person in sight.**

**Yet the main stakeholders in Unemployment are the Unemployed!**

*“The Australian Long-Term Unemployment Conference in 2014 will focus on the at-risk groups: Mature Age, Youth, Indigenous, Disability, Regional.”*

Hey, I qualify for some of those.

*“These groups are the most vulnerable to economic change.  They continue to have lower employment participation rates than what is needed to guard against poverty and disadvantage.”*

Otherwise know as Newstart and Unemployment.

*“The impact on individuals and families, society and the economy of long-term unemployment is immense. Many of these at risk groups experience multiple or severe barriers to work.  These challenges are compounded by mental health issues, homelessness, family break down, and isolation.  Early intervention and targeted programs for those facing more than 12 months, or longer, of unemployment are needed.”*

Yet it seems, not a single Unemployed person was invited to the conference.

*“A focus on job creation now and in the future is fundamental to Australia’s capability and stability. Beyond the current mining boom we will be facing labour shortages (for example) in aged and community care employment.  Is the Australian labour force equipped to meet these opportunities? Are we aligning skills and the economy with future employment conditions?*

*This conference will address the causes and programs needed to provide opportunities for at risk groups: Disability, Mature Age, Youth, Indigenous and Regional Unemployed.  It will focus on “Building Capability” to create employment in the future with over 50 presentations on research, policy, programs and case studies.”*

Yet I’m betting the focus on the big picture and a fantasy world will dominate where the focus should be on the here and now and solving those problems first. Because solving those with be the foundation stones to build upon, for solving the future problems.

Perhaps the Professors, NGO-CEOs, Big-wigs and hangers-on, hobnobbing at the 5 star QT Hotel on the Gold Coast. Should get down and dirty and live unemployed for a year or more. That way they will start to get a real feel for what the rest of us have to go through on a daily basis.

Perhaps then they can see and live the problems first hand and from our point of view. That way they can come up with **real solutions for real people** and not just things they think will work for the rest of us.

From My point of view, so far their track record hasn’t been all that good.

**What is the “Solution”?...**

Well, as long as the number of people needing/wanting work vastly outnumbers the jobs available, there will obviously never be a complete “solution” to Unemployment in Australia. People will always be Unemployed.

But we can solve, better and more efficiently handle, various aspects of Unemployment. Coming from an IT background my first thoughts on the subject were of an IT based solution to the problem of finding a job. It is a rather simple approach and would probably put many of the people currently in the Employment Industry out of work. That in itself, is rather ironic. Considering the complex mess that Centrelink and handling unemployment has become, it would also be a blessing.

My solution involves 2 databases and a sorting program. It involves devising 2 forms that allow information to be standardised and flagged for those who are unemployed and for those jobs that are available.

The sorting program will then match up jobs with the unemployed. It will create a list of all available jobs for each individual within Australia. An interface could also be built to allow the unemployed online access to their list and the ability to search and modify parameters. It would in effect be your own personalised version of “Seek”.

These are not new Earth shattering developments, most of us know how to access and use the current “Seek” for example. Given how this new system should be used, the people at “Seek” may find they are in need of a new job too. Mind you they would probably find one fairly rapidly.

The Government could create a **One-stop shop for Employment in Australia.** The question is… does it want to?

As for the rest of the current bureaucracy and the system we have to deal with, it needs a complete overhaul, but starting with job matching. Once we get that going then things will become, much simpler, cost effective and much more efficient.

In Closing…

We all know there are some people rorting the system out there.

Just as we know some Politicians rort the system too.

But we all know that they are a very, very, very, small minority.

So to my fellow, genuine “Dole Bludgers” out there.

I say to you…

Keep the faith,

for every cloud, does have a silver lining.

I wish you all, the very best.

I wish you all…

**a job.**

Not one, you are forced to do,

Not one, at slave’s rates.

But one that fulfils you,

and rewards you.

That keeps you and yours,

Safe and Secure.

For the rest of your lives.