

## **RE: Social Services and Other Legislation Amendment (Extension of Coronavirus Support) Bill 2020**

Thank you for the opportunity to make a submission to the Committee on this important legislation.

I believe it is wrong, absolutely wrong, for the government to expect people to live on the inadequate income that is soon to be Jobseeker after December 31st.

I am a financial counsellor, and have been for 25 years, working in the west, inner south and now the north-east of Melbourne.

I work with vulnerable people who are experiencing financial difficulties, and provide information, options and advocacy. Most of the people I work with are on Centrelink payments.

I am an active member of FCVic Centrelink working group which looks at systemic issues arising from our casework. I joined this group because I was constantly working with people who were living desperately hard lives because of the inadequate income they received from centrelink.

For many people, sickness, terminal illness, mental health issues, family violence and many other challenging issues have meant their only source of income was newstart, now Jobseeker, family payments if they had dependents, and rent assistance. Inability to find work, and lack of available jobs is also a major reason they are receiving these payments.

Sitting in an interview room with these people there are often tears of desperation while their little ones are playing with the toys in the room. They may be pleading for help because they're about to be evicted, their electricity or gas may be disconnected, or about to be disconnected, their creditors are threatening legal action, and more.

What people have told me has lead me to ask:

- How would we feel if we had no money for petrol for another 11 days till we receive another payment, or were unable to get credit on our phone for that period of time.
- How would we feel if we had to access emergency relief, and constantly explain why we were there, and that yes, we do manage our money, but there isn't enough to go round.
- How would we feel if we had a really bad toothache, but couldn't afford the dentist.
- Or found the notice for the school camp in our child's bag, and they didn't show us because they knew we couldn't afford it, and they told their friends they didn't like camps so as not to stand out as being poor.
- How would we feel if our child got detention for not wearing the right uniform or shoes, or not doing their homework because there was no wifi in our house, and no library nearby
- How would we feel if we could never afford a holiday
- How would we feel if our children asked to play weekend sport and we had to say no because we couldn't afford the enrolment fees, the uniforms, and the games each week?
- How would we feel if we applied for job after job, and never got an interview?

The social isolation, the effect on mental health, the tension it causes in families, and the deprivation they experience are totally unacceptable.

It is critical that people in Australia receive adequate social security payments that allow them to live their lives with dignity, not merely exist.

I submit that the present supplement be continued on a permanent basis.