

Committee Secretary

Senate Standing Committees on Education, Employment and Workplace Relations

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Parliament House

Canberra ACT 2600

Australia

## Submission to the Inquiry into the Fair Work Amendment (Small Business-Penalty Rates Exemption) Bill 2012

I am a permanent employee, working as a Training Integrated Rating, currently earning around \$530 per week.

I have a huge mortgage (\$600/week). My husband makes \$739/week, so, after the mortgage and the bills (strata, electricity, rates, water) We have less than \$300 a week to live on... And almost all that goes to our personal debts (personal loans \$24,000, ATO debts \$28,000, and Credit Cards \$15,000 - all of which we have accumulated over the past 3 years trying to keep our mortgage and bills paid). We do NOT have a car. We have a motorbike instead (trying to save money on repairs, maintenance and fuel). Our daughter lives one block away (she is 20) because our unit isn't big enough for all of us (one bedroom). She pays \$200 a week rent, and is part of the 'casualized' workforce... She's been managing a small pool shop for over a year. But, she is called a 'general receptionist'. This means she doesn't get any benefits or holidays. She

brings in \$720 a week. Which leaves her \$500 to buy food, maintain her scooter (here again she is trying to save money by not having a small car) and do what young people do... buy all the things they need, spend a little on entertainment and save some money for trips and adventures. In three years of working, she has been able to go away one time.

If penalty rates were abolished... It would be like a knife being pushed in our stomachs. Right now, we are all struggling and managing to 'get by'. But, by taking away penalty rates, YOU WILL DIMINISH OUR SENSE OF HOPE. Hope to better our lives, or hope that we're doing the right thing (by trying to own our home, or trying to lead a decent life without resorting to crime or deceit to keep the bills paid.

My weekends are important to me because... MY HUSBAND AND MY DAUGHTER CAN MAKE A LITTLE EXTRA CASH. No, we do NOT have sports teams, or spend time with each other, or friends etc... We would, if we were making more money!!! But, we NEED TO WORK WEEKENDS so we can have that 'little bit extra' money that allows us to feel like we're not poverty stricken.

I urge the committee to keep penalty rates. Australia is such a wonderful country. It is already very very expensive to live here. Its important that you support small business (i understand this), but all businesses know that they need to pay their employees a little extra when asking them to give up their 2 days a weeks that are meant to LIVE THEIR LIVES. By taking away penalty rates, you will TAKE AWAY THE WORKING MAN'S DIGNITY AND HOPE. In a civilized, modern world workers live for their weekends. And, if things are tough, the working people willingly give up these 2 precious days to work and make ends meet. PLEASE DO NOT TAKE THAT AWAY FROM US. We're the WORKING POOR. I BEG YOU NOT TO TAKE AWAY OUR DIGNITY. Sincerely.

Submitted by

Ann HOLMES

Monday 17th of September 2012