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The Committee investigating mature-age unemployment should have some of us address one of its meetings to describe our reality. Alternatively, I challenge all your committee members to live for one month on the same income as we do and to use public transport for all your needs. (My current income is \$235.45 per week).

Government help for mature-age unemployed doesn't go far enough. We get help with:-

- Finance for study (Austudy loans)
- Courses (eg NEIS)
- 12 months income support when creating own job (NEIS programme to start own Small Business)

Because our income is greatly reduced (Newstart Allowance is considerably less than the Sole Parent Benefit), we need extra help as follows:-

- Concessions as for other pensions, particularly:-
 - transport
 - rates
 - motor registration
 - electricity
 - telephones
- Extra concessions to cover job search costs:-
 - phone calls
 - postage
 - transport
- Start-up Loans for Small Businesses with the NEIS programme

MY STORY

- 52 year old single parent, long-term unemployed
 - 16 years - sole parent benefit, part-time work
 - 1 year - austudy
- 5 years study
 - Austudy Loan Debt \$18,000
 - Qualified - Naturopathy, Herbal Medicine
- Job prospects/Job search results
 - Alternative Medicine Practitioners
 - all offered a room to rent at \$300/week to start my own business
- Anything/everything I thought I could possibly do
 - No recent experience + No qualifications = NO JOB
- Voluntary work only

My Problem

- Unable to find employment
- Income inadequate to live on

- Essential bills frequently unpaid/partially paid (Rent/Mortgage, Rates, FOOD)
- Embarrassment/indignity of asking for food parcels/vouchers
- Unable to cover job search costs
- (postage, phone calls, transport to interviews)

My Solution

- Create my own job (Open a Naturopathic Clinic)

My Dilemma

- Home not suitable for Clinic premises - No Bank Balance - Bank Loan not available because:-
 - Assets
 - HOME - 91 years payments through Home Shared/Rental Purchase Plan
 - Government owned therefore cannot be used as equity
 - Liabilities
 - \$18,000 AUSTUDY LOAN DEBT
 - Government guaranteed therefore Commonwealth Bank "has no incentive to get me into" has no incentive to get me into business because they won't lose out" (their words!!!)

My Action Plan

- Completed NEIS course and accepted onto NEIS programme
- Obtained second Bankcard with \$3000 limit
- Opening Naturopathic Clinic next month

My Fears

- Lack of adequate finance for business
 - no advertising therefore extra slow growth
 - need 4 months rent in bank to cover initial phase while building up a Client base
 - unable to furnish for 'Professional Image' required
- Insufficient current income to meet basic living expenses and sustain business during growth period
- Bankcard now being used for essential items (eg FOOD) instead of large bills and emergencies only, with no way of paying it off till business grows

My Hopes

- To survive long enough to build a Client base which will sustain my business, and then continue to grow the business into a successful, thriving venture
- To remain in gainful employment and permanently off the 'dole'
- To be able to repay my \$18000 Austudy Loan Debt so that government money already expended on my training and education is not wasted

My Intention

- TO GIVE THIS NEW VENTURE MY VERY BEST EFFORT

MY WISH

- While your Committee deliberates and develops innovative approaches to assist the mature-age unemployed - please consider an Emergency Relief Fund to HELP US NOW and give people like me a fighting chance to survive as we struggle against insurmountable odds to "better our lot".

Yours sincerely

DOROTHY FOSTER (Mrs)