



NAMBUCCA HEADS CHAMBER OF COMMERCE & INDUSTRY

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Nambucca Heads is a small coastal town on the mid-north coast of NSW. It has a large retirement population. The town sits astride the Pacific Highway and the railway but these are relatively under-utilised in the sense that there are few large employment industries in the area.

There are a large number of very skilled and experienced individuals who have moved to the area for a lifestyle option. Average income in the Nambucca Valley is currently about \$100.00 per week lower than the state average. This is not only due to unemployment and underemployment but also the very low rates of skilled, well paid positions available.

Addressing the terms of reference we have identified a number of areas that require change on a federal and state level to increase participation in the paid workforce.

- **Employee on costs.** It is very expensive to employ someone for a short term or part time or casual position. Due to the seasonal nature of a coastal tourist town this is a real issue. Many workers are exploited by unpaid trial periods. The cost of superannuation is seen as an extra tax, particularly by low-paid employees who will never acquire enough super to create security in retirement. These issues encourage cash-in-hand employment.
- **Excessive bureaucracy and penalties for people on income support.** For a person on income support and receiving a housing allowance the cost of accepting a part time or casual job is an excessive rate of (effective) tax plus many hours in dealing with Centrelink protocols that cannot currently deal with fortnightly changes to circumstances effectively. This is a serious disincentive to accepting a paid position and encourages the use of cash-in-hand employment.
- **General poverty.** There is simply not enough wealth in the area to allow existing businesses to grow and employ more people. The government can intervene in this respect by decentralizing some of its own services to regional areas. With access to modern telecommunications there is no reason that many jobs could not be performed just as well from Nambucca Heads as from Sydney. The placement of a number of well paid positions in the region would have considerable flow-on benefits.
- **Improved public services.** If the government created employment by increasing their involvement in the provision of public services there would be less need for people to be involved in the black economy or to require income support. There is a need for an increase in expenditure on infrastructure (roads, bridges, health care) that is lagging behind the growth in population.
- **Regional Funding.** The lack of capital works grants coupled with a boom in real-estate prices is impacting on employment opportunities in the Community Services industry. Services are being based in larger regional areas of Coffs Harbour and Port Macquarie. Outreaching services do not deliver quality services, however localized service provision requires infrastructure such as buildings. When local positions do become available individuals who are currently employed in these regional centers gain them.

The Nambucca Chamber of Commerce wishes to encourage investigations such as yours to visit regional areas to gain information through experience. The concept that we wish to impress upon you is that policies that are equal are not necessarily equitable for small communities.

Peter Sobey, Secretary, on behalf of the Nambucca Heads Chamber of Commerce