



because
children
matter

SUBMISSION NO. 89
AUTHORISED: 19-04-05 

April 12 2005

The Chairperson
Standing Committee on Family and Human Services
Parliament House
CANBERRA ACT 2600

CENTRAL OFFICE

13 Blackwood Place
North Parramatta
PO Box 6866
Parramatta NSW 2150

Tel: (02) 9768 6866
Fax: (02) 9630 6210
(02) 9630 0664
ABN 33 779 614 962
www.burnside.org.au

Re: "Balancing Work and Family"

UnitingCare Burnside (Burnside) welcomes this inquiry to investigate how the Australian Government can better help families balance their work and family responsibilities and would like to thank the Standing Committee on Family and Human Services for this opportunity to respond on behalf of our service users.

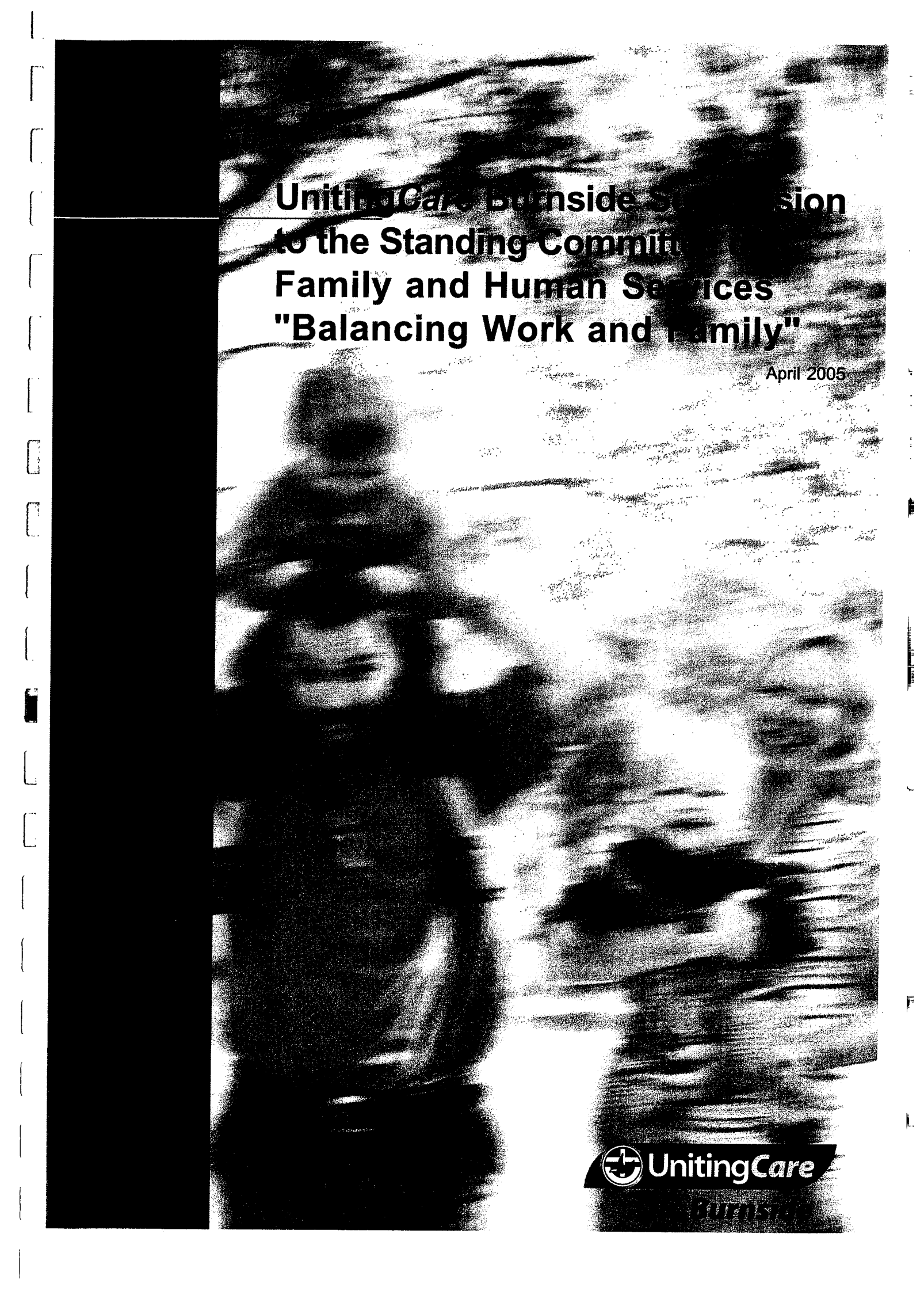
Burnside is an agency of the Uniting Church in Australia and a leading child and family agency in New South Wales. Our purpose is to provide innovative and quality programs to break the cycle of disadvantage that affects children, young people and their families. We currently provide a range of direct services to over 5000 children, young people and family members in both urban and non-urban areas of NSW each year.

In our response Burnside highlights the issues faced by many of the vulnerable families who participate in one or other of our programs regarding a return to, or entry into, the paid workforce. Our response is informed by Burnside's research and policy development work as well as from the direct experience of our workers and service users. Additionally interviews and focus groups were held with Burnside volunteers and service users of our programs in Cabramatta, Central and Mid-North Coast, most of whom are recipients of government income support, and many are single mothers.

Once again, thank you for the opportunity to contribute to this inquiry. We would be pleased to provide more information should you require it.

Yours sincerely


Jane Woodruff
Chief Executive Officer



**UnitingCare Burnside Submission
to the Standing Committee on
Family and Human Services
"Balancing Work and Family"**

April 2005

**UnitingCare Burnside Submission
to the Standing Committee on Family and Human Services**

**Commonwealth Parliamentary Inquiry into
"Balancing Work and Family"**

April 2005

© *UnitingCare* Burnside 2005

This submission was prepared by Jennifer Pannell, Policy Officer, *UnitingCare* Burnside, Social Policy and Advocacy Program.

1. INTRODUCTION

UnitingCare Burnside (Burnside) is an agency of the Uniting Church in Australia and a leading child and family agency in New South Wales. Our purpose is to provide innovative and quality programs and advocacy to break the cycle of disadvantage that affects children, young people and families. We provide a range of direct services to families in Western Sydney, South West Sydney, the Central and Mid North Coast and Orana Far West.

Burnside targets its services to the most disadvantaged children and families in our community. In 2004 Burnside provided services to 3674 individuals and families in New South Wales. Of these 63.7% were dependent on some form of income support payment. In terms of housing, over 30% lived in Department of Housing accommodation and 5% were homeless. Over 17% were of Aboriginal or Torres Strait Islander background, and 13.4% were from culturally and linguistically diverse backgrounds (2001-2002).

Burnside seeks social justice for all in society. As an agency working with those who find it difficult to access adequate employment and income support consistently, Burnside seeks to provide opportunities for them to contribute as full citizens with the right to work at their level of competence or to be adequately supported when this is not possible.

2. THE CONTEXT

The Standing Committee on Family and Human Services is inquiring into and reporting on how the Australian Government can better help families balance their work and family responsibilities.

The Committee is particularly interested in:

- The financial, career and social disincentives to starting families;
- Making it easier for parents who so wish, to return to the paid workforce; and
- The impact of taxation and other matters on families in the choices they make in balancing work and family life.

Burnside welcomes this opportunity to provide comment to the Standing Committee on Family and Human Services for the Parliamentary Inquiry into Balancing Work and Family. Material for this paper is drawn from Burnside's research and policy development work as well as from the direct experience of workers and service users in Burnside programs. Additionally, interviews and focus groups were held with Burnside workers, volunteers and service users of Burnside's programs in Cabramatta, Central Coast and Mid-North Coast during March 2005, most of whom are recipients of government income support, many living in public housing estates, and the majority, single mothers. A number of

Burnside's service users have expressed a wish to enter, or re-enter, the paid workforce but face barriers that for them are insurmountable.

This submission focuses on the latter two terms of reference, and highlights the barriers to employment faced by many of the most disadvantaged members of our communities.

3. BACKGROUND

3.1 Social Environment

Because of our ageing population and lower fertility rates, the Commonwealth Government has identified workforce participation as a strategic issue for Australia's future economic prosperity.¹

In Australia, as in many other countries, much of public policy concerned with reducing poverty and welfare dependence has focussed on promoting workforce participation, and during the last decade welfare programs have been altered to reduce negative work incentives for those at the bottom of the income distribution.

While overall employment growth has been strong, the threshold level of skills to access the labour market is rising as many low-skilled jobs are disappearing from the Australian economy. Employment rates in business services, retailing, hospitality and health and community services are growing, while jobs in manufacturing and utilities sectors are declining. This in itself has influenced the type of work available for lesser educated or lesser skilled persons.

Two features of the persistence of high unemployment are apparent:

Firstly, those with lower educational levels and fewer skills are at greater risk of unemployment. This is true of both adults and youth and is related to the structural changes in the job market, including the impacts of technology, removal of tariff barriers and deregulation of markets leading to a general reduction in permanent jobs for lesser skilled workers.

Secondly, a strong polarisation of job opportunities is apparent over the past twenty or so years. Gregory² examined the employment situation of families of dependent children between 1979 and 1998 and found that the bulk of new jobs went to families where there was already an employed adult. He noted a growing divide between work-poor and work-rich families with a growth in the numbers of families where two parents worked, and a growth in the number of families where

¹ Australian Federal Government: *Intergenerational Report 2002*

² Gregory R (1999) 'Children and the changing labour market: Joblessness in families with children'. Paper presented at the Labour Market and Family Policies: Implications for Children Conference. Canberra, July 1999.

no parent worked. He also noted a geographic polarisation with jobless families increasingly being concentrated in particular areas, generally those with cheaper housing.

The marked increase in casual employment, especially over the last decade, has influenced the employment prospects for many people. Between August 1988 and August 2002 total employment of casual workers increased by 87.4%. In 2002 casual workers comprised 27.3% of all employees.³

Casual work is insecure and irregular, and in comparison with permanent employees, casual workers have less job security, are less likely to have set hours, are more likely to be on call or stand-by, are less likely to receive training, are more likely to be paid by a labour-hire firm, and generally earn considerably less than permanent employees. Neither do they enjoy the entitlements of sick leave or leave pay – or any other entitlements that their permanently employed counterparts enjoy.

4. BURNSIDE'S SERVICE USERS

The majority of people who use our services are from families that rely on the social security system for income support both in times of crisis and transition or over a longer period. We have seen the impact of the struggle of families to maintain secure and adequate housing and provide clothing, food and education for their children while parents look for work, attempt to re-train and care for the families, very often as sole parents.

Inevitably we see the end results of family crises, often brought about by the enduring stress of poverty and disadvantage or difficulties stemming from their earlier lives. The results of these crises include family breakdown, break-up of relationships between children and their parents, domestic violence, child abuse and neglect and many other incremental changes to their ability to provide adequately for their children.

Our experience in working with disadvantaged and, in particular, single parent families, is that they are a particularly vulnerable group with differing needs and attitudes, experiencing different problems and with diverse past experiences of work, family life and social security.

We have, however, noted a number of distinct groups of service users who each face significant barriers to greater employment or re-entry into the paid workforce:

³ ABS, *Employee Earnings, Benefits and Trade Union Membership*, Cat. No 6310.0

4.1 Families on Income Support

The majority (63.7%) of Burnside's service users are reliant on one or other of the government pensions or allowances.

It is our experience that many of the unemployed people with whom we work would like to become financially independent and many constantly seek opportunities to increase their skills and employment opportunities. There are, however, some who see their parental responsibilities as a priority especially while their children are young. These mothers, although "jobless" are nevertheless gainfully employed caring for their children.

I enjoy looking after my baby. Yes, it is hard sometimes on my own... I have no family nearby to call on and anyway I'd be no better off.... I couldn't take a full-time job now because I can't find get child care... and anyway I'd be working just to pay for it. But I think kids need their mothers around when they are little. I will see when she goes to school. (Mother of baby girl)

When working full-time I was much better off.... I could afford to pay my bills. Now we're struggling..... my kids don't go on school excursions because I can't afford it. Its not fair on them... they're missing out..... there's no additional financial help for people on a pension and who need extra services... everything has to come out of "food money"..... even doctors because there's no bulk billing..... and his medication costs me \$60 a box because it's not on the PDF... I would love to go back to work but I can't. The kids must come first.... I'm about \$400 a fortnight worse off now that I'm not working. That's an astounding amount of money!

(Mother of 11 year-old son with special needs)

Burnside believes that all members of the community have the right to access social security benefits in times of need, and we acknowledge the important role that the social security system plays in ensuring that Australians without adequate income from employment are able to afford the basics of life – food, clothing and housing.

The income support system is, however, inflexible and categorical in its structure, consisting of quite distinct programs with specific eligibility criteria for particular groups in the community. The categories of specific relevance to Burnside's clients are: parents with primary care responsibilities, unemployed young people, and to a lesser extent people with disabilities or chronic illness. Of great concern to our service users are the rigid regulations that apply regarding mutual obligation and breaching. This is discussed in more detail later in this paper.

4.2 The "Working Poor"

It is quite evident that having employment is no longer a guarantee of staying out of poverty. The phenomenon of the 'working poor' refers to the situation where households fall below a defined poverty line even when they are in paid employment.

The demographic characteristics of low paid workers show that women workers with no post-secondary school educational qualifications, and younger workers are over represented in this group. One study found that whereas 45% of all wage earners are women, they make up 54% of low paid workers. Almost half of low paid employees left school before completing secondary school, and workers living in rural areas and small urban centres are more likely to be in low paid jobs. Persons born in a non-English speaking country also have a higher likelihood of being in low-paid employment.⁴

Many new-comers from CALD backgrounds are so desperate for work that they will take absolutely anything they can find..... just to earn something. A lot of them get work sewing work to do at home. They are exploited something terrible..... I've seen garments selling for \$50 that they get only a few cents to make. But its money in the hand and at least its something. (Burnside worker)

A lot of employers take advantage of the under-18 year-olds to do the unskilled work in their factories and restaurants..... they can pay them less..... and when they turn 19 they are turfed out. Its not right. Its all about money and profits. (Burnside worker)

4.3 Single Parents

Many of Burnside's programs provide support for sole parents, and in particular, single mothers.

For women the presence of children has a significant impact on their labour force participation, as it is generally mothers who make the major accommodations in balancing family responsibilities with employment.

Women with dependents have lower participation rates than women without children, and while the participation rate rises along with the age of the youngest child, it is not until much later in life that the employment rates of those women with dependent children match those without dependent children.

Mothers' attitudes are variable and influential in determining their employment choices. Research indicates that some mothers choose not to undertake

⁴ Dunlop Y, 'Low-paid employment in the Australian labour market, 1995-97' in Borland J et al. eds, *Work Rich, Work Poor*, Centre for Strategic Economic Studies, 2001, pp 99-100.

employment, either because they consider parenting a priority - or because of the many difficulties experienced in combining paid work and parenting. Those, however, who might like to find paid work usually have to rely on child care, the non-availability and high cost of which act as major disincentives.

After I had my baby I worked full-time. It was pretty hard working full-time and being a single mum as well. So I stopped that and did a course at Burnside – I'm doing the mentoring program. I'm still doing that training and doing some voluntary work as well. Two days a week. I enjoy that and when my kids are older I will look for work again.

Yes, I did work before I had Amy... in a fish and chips shop ... and also did other bits and pieces all over the place... Cleaning jobs etcetera... Now I'm just looking after my child. ... She's only 10 months old.

I'd love to work but the childcare is too much – and it's hard to get child care anyway. I don't have my family nearby and anyway they don't do much to help... it's too hard.... friends are good but they're busy with their own problems so it can be very hard at times. Thank goodness for Burnside. At least I can meet other mums this way They even fetch us ... I don't have a car and it's hard to get places with public transport and two little children. (members of Burnside's supported playgroup)

4.4 Migrants and Refugees

Migrants and refugees are a group of people who face many challenges when settling in Australia, particularly those who arrive from non-English speaking countries. Many who have come to Australia with the expectation of a better life find themselves struggling to maintain even a basic standard of living post-arrival.

Migrants and refugees are also at great risk of long-term unemployment. Employment options are invariably limited, are often exploitative and commonly discriminate, particularly if English skills are poor. Lack of recognition, or the undervaluing of overseas qualifications, often exacerbates employment difficulties requiring migrants to take any available job rather than one that reflects their training or skills level. Consequently, many find work in the manufacturing sector, particularly in the clothing industry, through sub-contractual arrangements where the pay is poor and the hours long.

In addition to the low pay many migrants are forced to accept, they often incur a number of other costs related to English language skills and testing, translation of documents, waiting periods for health and other benefits, and payment of fees in educational institutions.

We find that most migrants come here with the expectation of working....It's crazy that so many well-qualified migrants are not able to work in their fields of expertise when they arrive in Australia..... their qualifications aren't recognised..... and to get them recognised takes further study sometimes ... but more than that, they can't afford to pay the fees....it seems that they aren't told this before they come..... so end up very disillusioned..... and there are so many other things that happen because of this..... children become "powerful" because they learn the Australian-way at school.... This undermines the authority..... the respect to parents..... and causes all kinds of conflict in families.... Parents then become poor role models when the kids see a qualified person subjected to being a welfare recipient. (Burnside worker at Cabramatta)

One of the biggest problems is not having enough interpreters. There are so many people out there who could do this if only they didn't have to pay so much for accreditation..... \$400 - \$500, I think it is..... or they have to go to uni for 3 years..... They also understand cultural problems differences... so I think the most important thing is to provide English classes and when they can speak English help them to re-train..... to be able to do what they trained for..... but they need assistance to do this... they can't afford to pay for all this when they come. (Burnside worker at Cabramatta)

4.5 People with Disabilities

While Burnside does not conduct any services specifically for people with disabilities, all our programs are inclusive and consequently we provide support for parents with disabilities, as well as for children who may have special needs.

Undeniably, this group of people face additional barriers to employment. Firstly, they face increased financial pressures, and secondly, there are inadequate support services, especially for people living in rural and regional centres.

Balancing work and family life?... It's very hard..... I was actually working full-time and then I had to go part-time..... I then took leave without pay, and now I've given up work altogether. Coping on a sole parents' pension..... don't get me wrong.... I appreciate the benefit the government gives but with a child with a disability, even with the extra \$90, it's not enough..... Sometimes I'm up all night with him..... and for me to get up at 6 am and to function, head-wise..... it doesn't work.... I'm tired... he's tired.

(Mother of child with a disability)

4.6 Location of Residence

In New South Wales poverty and unemployment can almost be predicted by postcode as it becomes increasingly concentrated in particular suburbs. These communities seldom command positive attention and often receive negative publicity that perpetuates the social disadvantage of the families living there. Lack of access to educational and vocational opportunities, inadequate affordable child care and other social networks, fewer suitable job vacancies, and a poor public transport system all impinge on the chance of gainful employment for many of Burnside service users.

Not only is there inequality in the distribution of employment opportunities between rural and regional centres and metropolitan areas, but the availability of educational and skills training services in rural areas falls well behind those offered in the cities. Poor public transport, and an inadequate child care system add to the barriers faced by families who might wish to re-enter the paid workforce.

Rural Centre: Coffs Harbour

The job situation for our service users is really difficult. Being a rural area and a tourist centre we have very high unemployment figures... more than 18% for the general population and about 24% for youth unemployment.... Also, the fact that 47% of people have an extremely low income affects the businesses in the area..... and because there are no jobs around a lot of people start their own businesses..... and then they go broke we have a high incidence of failed businesses.... Most jobs for our people would be in shops and offices... casual jobs. Its all about money.... They employ under 18's and then turf them out.... the jobs are insecure and the wages are low. Young people will work for low cash-in- hand wages..... as low as \$5 an hour..... I think there are a lot of illegal practices going on here!

Child care is a major, major factor affecting people here... we just don't have enough child care spots... and don't have enough for babies. Again that's due to money people find it less viable to cater for babies if you take in babies you have to employ more staff.... so there's no chance of going back to work when a baby is small for this reason. ... Then the waiting lists are long and if you're lucky to get in it will be for one day only.... and there's no choice as to what day that will be. So it's impossible for people to get jobs or go for further education because they may get a Monday at the child care centre and their course or job is on another day.

Most of the mothers who come to us do not have any family support.... No grand-mothers or aunties to call on for child care ... or other support. ... It's very isolating..... For many the only time they see other people is at Burnside's playgroup.

The reduction in fees has certainly been helpful.... but in this area it doesn't come into it.... because there is such a restriction in the number of places.

Another big problem is training.... The possibility of getting training is limited.... There are very few choices for people here.... Again it doesn't nearly meet the demand.... This year I believe there were 500 applications for 80 places in the Welfare Course.... and success is based on previous experience or qualifications and because our families don't have anything like that they are disadvantaged from the word go..... So any chance of getting a training, gaining in self esteem and communication skills are nil – never mind actually getting a job.

Another issue impacting on families is transport. 90% of our families don't have cars and we have a terrible transport system.... Problems with transport also prevents our people from getting work unless it's around school hours when school buses can be used... And work hours just don't coincide!.... Employers are not family-friendly so they will take a person who will fit in with their requirements..... there are so many people looking for jobs that they can choose. (Burnside Manager)

We believe that a system that does not take into account these local and regional differences in employment, education, training, public transport, housing and community support will punish those who are already experiencing significant disadvantage.

5. TERMS OF REFERENCE

5.1 MAKING IT EASIER FOR PARENTS WHO SO WISH TO RETURN TO THE PAID WORKFORCE

5.1.1 Lack of available jobs

It goes without saying that if the issue of the unemployment of the most vulnerable families is to be addressed in a meaningful way it is, firstly, necessary that suitable jobs are available for them.

Secondly, it is important that the wages and working conditions provide an incentive for families who are currently on social benefits to re-enter the job market.

It's all too hard.... There's no job I can do that fits in with the needs of my kids.... And anyway, when I worked out the money I'd earn it wasn't as much as my Centrelink payment At least I know where I am even if I have to struggle to make ends meet..... the casual jobs come and go..... and it takes a lot of stress to keep telling Centrelink about this change and that.... It's a nightmare. (Single mother of two pre-school age children)

5.1.2 Child Care

The use of childcare ⁵is a major decision for any family consisting as it does of a choice arrived at after understanding what the family believes is appropriate care for their child, how the cost of formal childcare fits into the family budget and how it incorporates care into the family life-style. For low income families, as much as for other families, there is a need for respect for the choices that each individual

⁵ Here we are including such programs as family day care, long day care centres, pre-schools and out-of-school-care.

makes. However, it is also important to note the constraints that may act more seriously on families on low incomes. **These relate to key issues in the childcare system: access, availability, affordability, flexibility, and quality.**

The experience of many of Burnside's service users is that there are far too few conveniently situated child care places to make either further education or work a reality for them. Although the provision of the Child Care Benefit has reduced the fees for those parents who are fortunate enough to enrol their child into a registered Long Day or Family Day Care Centre, this is of no consequence if they are not able to secure a spot in the first place.

When I was working full-time I was pretty much working to put him into day care because I didn't get any assistance from Centrelink. Now that I'm not working its much better. Still pricey but manageable.

I did work before.... Did bits and pieces – bar work and I was a cleaner. I started to do some voluntary work but couldn't find day care for her, so I've decided to wait until she goes to school. Then I'll look for work.

Finding occasional day care is difficult but I got him in because I was doing studying at Burnside. I got in straight away – but if you don't study or work there is a huge waiting list.

If you can even find a child care centre, there is certainly no choice of days. You take what you can get. This is difficult if you want to do a course on a Monday and you can only get care on a Friday. Its impossible to plan anything.

I don't know why employers.... especially the big ones like Woollies don't have a child care centre at their stores for all the women who work there. I can go to a gym for 3 hours and pay 3 dollars - and get child care. Why not if I want to go to work?

I put him on the list when he was 6 months old....and I only got him in a few weeks back He's nearly 3 years already..... I get the Child Care Benefit for him.... That helps.....I would like to go out to work but can't get any more than one day a week. That's not going to help me much! (Comments by Burnside service users)

Formal childcare centres are not always flexible about booking arrangements and opening hours. For people working in casual or temporary "on call" positions, childcare is an expensive option because even when a member of the family is not working or studying, the childcare place has to be paid for.

In order for sole parents, or any other working parents, to take up opportunities for work or training, or even to have the time to prepare job applications, childcare is a necessity. However, childcare placements are not always available

and even with assistance from government programs, are not affordable for families living in or on the edge of poverty.

Access to childcare is related to not only financial resources but also to the availability of reasonable childcare located in the area that is convenient for the family. Growing "locational" disadvantage in areas with high levels of unemployment has become more marked in the provision of quality child care.

Quality is a major issue in relation to childcare. Parents are understandably reluctant to use childcare unless they are confident of its quality and benefits for their children.

The importance of the availability of affordable, quality and accessible child care cannot be over-emphasised, particularly for women who are single parents seeking work, or seeking to train or retrain to join or re-join the paid workforce. This is equally so for people from culturally and linguistically diverse backgrounds who need the chance to attend English classes before they can realistically accept any position in the open labour market. (Here we are including such programs as family day care, long day care centres, pre-schools and before- and after-school care.)

5.1.3 Education and Training

Education and training are crucial pathways to employment and social participation. Education is also critical to creating economic growth, generating higher standards of living and creating the basis of a socially cohesive society.

The National Education and Employment Forum (NEEF) has made a range of recommendations to increase the educational and employment outcomes of disadvantaged groups. These include:

- Collaborative work towards targets for higher educational outcomes for young people who are disadvantaged and for geographical areas of concentrated disadvantage;
- Increased access to supports and options of young people through education;
- Recognition of the importance of early childhood learning;
- Increased access to communication and information technology;
- Increase in the quality of teacher education.⁶

Further, the Business Council of Australia stated that the challenge is to put concerted and coordinated effort into providing:

- All young people with the opportunity to access education and training to Year 12 or equivalent through school or vocational education and training, including apprenticeships and traineeships, or through adult or community education;

- Support to all young people who need guidance to help them decide an appropriate option to make the move from school to further education or training or work;
- Young people who leave school early with the opportunity to return to education and training through flexible qualifications and programs; and
- Young people with access to careers and training advice and job search training.⁷

I had a baby when I was in Year 12... so left school..... I'd like to go back to school..... do home-school perhaps. But the baby is too young to leave. I'd like to study child care later on.

*I left school after Year 8. I've woken up now and I want to go back but there is no childcare for me to leave my kid. And I couldn't afford it anyway.
(Single Mothers at Burnside playgroup)*

5.1.4 Family-Friendly Working Conditions

One of the difficulties faced by working mothers is how to balance their parenting responsibilities with the expectations and needs of their employers. For mothers with school-going children the school hours do not fit in with working hours. For mothers of pre-school children the lack of child care places and the high costs of child care precludes them from considering the option of a paid job until their children are older.

It is also important for employers to provide a working environment that take into account the needs of working mothers.

*If you're a Mum who works you need an understanding employer. When I need time off to take my child to the doctor.... he's been sick a lot..... they go "ooh, not again". They really got pee'd off with me..... but James has to be my priority
(Ex-working mother)*

When you try to balance work life and family life you can'tI worked for a big organisation.... They were really good at first but later said "you'd better think about your role here....how your job is being affected..... so I left I can understand them ...but.....

(Ex-working single mother)

⁷ Business Council of Australia. *The cost of dropping out: the Economic Impact of Early School Leaving*, January 2003, pg 11

Burnside suggests that many parents with whom we work would be interested in becoming involved in education, training, or work when their children are young or in school were the barriers to their participating not quite so complex.

5.2 THE IMPACT OF TAXATION AND OTHER MATTERS ON FAMILIES IN THE CHOICES THEY MAKE IN BALANCING WORK AND FAMILY LIFE.

Currently parents are confronted by a confusing situation where there are income support policies on the one hand that encourage them to stay at home (disincentives to work), and on the other hand there are policies that encourage them to work (disincentives to stay at home).

For parents receiving income support a return to work can mean loss of certain payments, with the possibility of lump-sum repayment demands from Centrelink. For example, when a woman increases her work input as her child gets older, a family progressively loses:

- Family Tax Benefit Part B,
- Baby Bonus,
- Child Care Benefit,
- Parenting payment when husband has low income,
- Maximum or part of Rate of Family Tax Benefit Part A.
- Health Concession Card
- Travel concession

Therefore, for many mothers, especially when taking into account the high costs of child care, there is often no real financial incentive to look for work.

As soon as you go for full-time work..... it's the only way to get a decent wage you lose all you benefits..... Like you don't get your Health Care Card.... You have to pay full doctors bills and all that..... they think its nothing but it's a lot.... especially if you can't find a doctor that bulk bills.

It's a big decision to make unless you get a well-paid job. That's not easy. When I was pregnant I was paying \$60 for each visit to the doctor - and then I was on a concession so I hate to think what I would have been paying if I wasn't.

I really want to work..... even if it just gets me out of the unit..... I don't think I'll be better off, though.....,but we'll have to work that out.

The money from Centrelink is only about \$700 a fortnight. I can't come out what with food telephone bills, rent and so on. I'm not left with much..... but what can I do?

(Comments by Burnside service users)

5.2.1 Compliance requirements and penalties:

The harsh breach penalties for unemployed income support recipients for failure to comply with the various Centrelink requirements. This impacts negatively on vulnerable families. It also has a flow-on effect to community welfare agencies who provide material assistance and support to those effected.

Breaches, relating, for instance, to the failure to meet certain obligations (such as failure to accept a certain job offer or to attend a job interview with a prospective employer) do not take into account any difficulties individual recipients may face in complying with the regulations.

Further, mutual obligation activities that incur extra costs or push parents to undertake work in areas away from places where they have family supports, community networks, childcare and education do not add to the overall well-being of individuals within the family .

Yes, I really appreciate the money I get from Centrelink... but I think they are too harsh sometimes..... I didn't get my money last month... I had NO money for the whole of Easter because I didn't phone them. You see my child was sick AND I was moving I was paid nothing because I didn't phone. My situation hasn't changed for years so why did they have to do that? In the end I had to get \$100 overdraft from my bank and now I have to pay for that as well.

It's got to be simplified.....they need to make it consistent..... It's too complicated and confusing..... You can have 2 people in the same position who fill in the form differently..... it can make the difference of \$100.... It's too difficult

It's hard to estimate income with all the casual work around..... people need their income NOW.... Can't wait 12 months to get their money back.

(Burnside service users)

5.2.2 Job Network:

The Job Network provides subsidised employment services to Australia's unemployed, especially targeted at the more disadvantaged jobseekers. Most publicly subsidised employment services are contracted out to for-profit and not-for-profit agencies under purchaser-provider contracts, determined by the Department of Employment and Workplace Relations (DEWR). Centrelink was

established as the gate-keeper to the system and as the single benefit payment agency.

The Job Network has three major functions:

- Job Placement, referring eligible job-seekers to suitable vacancies;
- Job Search Support, offering a job search training program to job-seekers unemployed for at least 3 months;
- Intensive Support, which includes work experience, vocational training, job search techniques and language and literacy training.

As far as Burnside's clients are concerned, the intensive phase of assistance is the most important as it is targeted at the most disadvantaged jobseekers. However, it appears that many jobseekers have not been well served in terms of the quality of assistance and employment outcomes.

The idea is good.... But it doesn't always work.... It depends on the person you see.

They try their best but they don't have enough staff..... one worker for about 100 clients.

The people at Job Network have helped me a lot. When they found out I was actually doing things voluntarily. They arranged for my training at Burnside and will pay for my training and they say they will help me find a job.

5.2.3 Jobs Education and Training (JET) Program:

The JET program is targeted at single parents seeking to undertake training or job seeking. It is clear that currently this program cannot provide the required assistance to the majority of women. JET programs are under-funded and understaffed and are not able to meet the needs of the already high number of women who require their services.

In addressing this issue Burnside suggests that there is a potentially increased role for programs like JET.

Insufficient attention has been paid to education, training and skills development for unemployed people. More training assistance should be provided for the long-term unemployed including the up-grading of literacy and numeracy as well as general communication skills to enhance the employability of all sectors – young first-time work-seekers, parents who wish to re-enter the paid workforce and migrant men and women alike.

6. CONCLUSIONS

Although this submission does not focus on the current social security system per se, it is nevertheless important to recognise that if welfare recipients are to be able to enter or re-enter the paid workforce they will require enough income to allow them to pursue their job-seeking activities without jeopardising their family responsibilities.

In order to do this accessible and affordable childcare, opportunities for further education and training and a more flexible income support system are crucial elements for success.

While Burnside welcomes the initiatives of Government to date we believe it important for the Commonwealth to devote attention to **additional assistance and improved** education and training programs for the most disadvantaged jobseekers.

In addition the Commonwealth could play a significant role in creating work opportunities. This can be achieved through a combination of direct government initiatives and also through development incentives for business to employ more people, particularly those who are long-term unemployed. Given the concentration of unemployment in specific communities, we urge that strategies that support education, training and work opportunities be developed in these communities as a priority.

It must also be borne in mind that people's individual needs and costs are not only dependent on them but relate to their wider circumstances. For instance, people in rural and economically disadvantaged communities have additional needs due to higher unemployment rates, poor public transport systems, fewer affordable child care facilities and fewer opportunities to participate in training and other developmental activities.

7. RECOMMENDATIONS

Burnside recommends that:

Child Care

- The access to quality early childhood education and care be increased, particularly in areas of disadvantage and high unemployment;
- The Commonwealth Government provide additional funding to improve the affordability of childcare for families on low incomes;
- Early education and care facilities be integrated with other family support services in order to provide additional assistance to parents with greater needs who wish to seek paid work;

- The coverage/use of the Special Child Care Benefit be increased for working families in crisis;
- All public schools make provision for out-of-school-hours care (including vocation care) so that employees with school-going children would have access to safe care while their parents are at work. Such care should be available for children in both primary and for the first two years of high school;

Education and Training

- The funding and numbers of training programs be increased to help jobseekers struggling to find work to upgrade their skills, or re-train;
- Young people be given the opportunity to access education and training to Year 12 or equivalent through school or vocational education and training, including apprenticeships and traineeships, or through adult or community education;
- The Commonwealth Government introduce a training guarantee for long-term unemployed and "at risk" jobseekers;
- The Commonwealth Government provide caps for the number of unemployed persons a case manager can assist within a job-service environment;
- The Commonwealth Government introduce a means-tested participation allowance, to broaden and replace existing payments associated with job-search, work experience or further education and training activities of jobseekers;
- The Commonwealth Government provide additional funding for the TAFE sector aimed at providing support for those students wishing to complete their school education in TAFE institutions;
- That more choices be made available to school leavers in rural and regional areas through TAFE Outreach Programs.

Employment and Job Creation

- The Commonwealth Government should initiate job creation schemes and review its role as an employer rather than ensuring compliance with job-search regulations;
- The barriers to work be addressed, such as affordable childcare, accessible training programs and improved public transport;
- There be a mechanism for the re-assessment of the effects of part-time or casual work on income. Adjustments should be made to taxation, child care and the "concessions system" so that workers in such positions are rewarded rather than being disadvantaged;
- Paid work experience programs for long-term unemployed people be introduced;
- Local employment and social development initiatives be supported, especially in rural and regional centres with high unemployment rates;

Income Support

- The currently complex social security system be simplified and made consistent;
- Individual needs and associated costs be viewed as legitimate criteria for assistance variations, perhaps in consultation with a funded service provider;
- That the Social Security System address the framework of mutual obligation and its impact on breaching and penalties.

Transport

- Public transport services should be extended and improved in outer metropolitan areas and regional centres, with the provision of concessions for people seeking work.