## Chair: Brian Howe AO Deputy Chair: Paul Munro

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Online submission							
First name	Steve			Surname	Olive		
Age	41-50		Gender	Male	State	Regional NSW	
Occupation (if availa		ble) TAFE teacher					
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INDEPENDENT

INQUIRY into Insecure Work

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Unfortunately my wife passed away nearly 4 years ago, so I'm a single father with 2 teenage daughters on a very irregular income which makes planning holidays and paying for the things kids expect these days a bit hard. Luckily, because of my disability, my DVA TPI pension gets restored (retrospectively) when I don't work for 2 weeks so things aren't as bad as they could be when school holidays occur.
Being a disabled pensioner, with 2 part-time casual jobs makes getting loans for things like cars difficult. I usually have to lie a bit to convince the finance companies that I can afford the loans.
All of this means I end up with about \$50,000 - \$60,000 before tax each year, so I struggle with massive increases in electricity & gas bills every quarter. The prospects of yet more increases due to a Carbon Tax fills me with dread because I don't know how I will afford them. The Labor Government has finally reached the tax holy grail - taxing the air we breathe!
After working in job on a regular basis for a set number of years (say 3 years at the most) the job should be made a permanent full-time job. TAFE Western would get around this by just sacking everyone before the 3 years is up. Upper management are only interested in lining their pockets and getting as many perks as they can. A casualised workforce saves massive amounts in holiday and sick leave entitlements. The worst aspect in TAFE is the 3 months a year where there are no superannuation contributions, so you just continually keep falling behind financially with no hope of having a reasonable retirement.

This submission was received online at the Inquiry's web site: <u>http://securejobs.org.au/independent-inquiry-into-insecure-work-in-australia/</u>

Certain information, including full contact details, have been withheld to respect the privacy of the submitter. Further details about the publication of submissions and a privacy statement are available at the website.