

18<sup>th</sup> October 2020

To the Senate Community Affairs Legislation Committee,

I am writing this submission in regard to the Social Services and Other Legislation Amendment (Extension of Coronavirus Support) Bill 2020.

Firstly, a little about myself. I am a single transgender woman who is unemployed and on Newstart; statistically, I'm in the highest risk category for many things including depression, anxiety and being stuck in unemployment. I was dismissed from my employment last year in unfair circumstances, around 6 months before the COVID-19 pandemic hit. I have been unable to find employment, so I have used the Coronavirus early release of super to pay for living expenses and help set up a small business to supplement my Jobseeker income.

I wish to focus on Part 1 COVID-19 Supplement, as this affects me directly and has the potential to affect my life in a negative manner. I am currently getting by on the current Jobseeker rate plus Coronavirus Supplement of \$250/fortnight, although I am stretched thin. Since the reduction of the supplement from \$550/fortnight to \$250/fortnight, I have had to cancel my gym membership and have reduced my eating of healthy lunches, replacing them with packet noodles/pasta, bread and canned soup as this is all I can afford. I am unable to run my car for several days at the end of each fortnight, as I am unable to afford petrol. This is affecting my ability to get to job agency appointments or hand in resumes in person where required.

Not being able to go to the gym has affected my mental health negatively; I enjoy exercise and the social aspect. I also require guidance when exercising from the trainers in the gym as I have prior back injuries; meaning that exercise outside the gym is difficult for me. I was successfully heading back to a healthy weight, so I can avoid future health complications, however this is now out of reach.

I am concerned that if the supplement is lowered beyond the \$250, to \$150 per fortnight as has been suggested, I will be unable to afford to pay my current rent nor utility bills. I am currently sharing rent with two other adults in a house; my share is currently \$245/week. I cannot downsize; despite many weeks of searching I have found no cheaper suitable options.

For reference, on the original rate of Newstart, between the period of October 2019 to March 2020, I amassed over \$5000 in rental and utility debts. The Coronavirus Early Super Release allowed me to pay this off and keep a roof over my head. I am deeply concerned that this will happen again should the supplement be cut, this time with no hope of paying off these debts.

I have been applying for jobs with no success since October last year. I am currently studying Strata Management and obtaining my RSA to help obtain a job, however I have had no response to any of my applications since March 2020. This is unusual; prior to the pandemic I was generally able to get several interviews within weeks of beginning to apply and usually received positive feedback regarding my resume from prospective employers. I have also noted that regular Seek states that every single job apply for has over 100 applicants; this figure was usually around 30-50 before COVID-19.

As such, I feel that it will be some time before I and people like me - can realistically expect to obtain a job. I also still have a long way to go before my business provides an income. I am concerned that if the supplement is cut to \$150/fortnight, as I will have to redirect any earnings towards rent and utilities, I will not be able to afford materials for my business either. This will render my business nonoperable, right as I am beginning to make a small profit, and could potentially result in my eventual homelessness.

I am not alone in this; many people on Jobseeker and Youth Allowance in the community groups participate in reports of similar situations, including having to give up what little entertainment expenses they have and skipping meals.

We are already living close to the poverty line – receive \$461/week, versus the \$457/week poverty line (as set by OECD measures, using figures from 2017-2018). A cut to \$150/week would drop people like me more than \$50/week below the poverty line, through no fault of our own. We already have cut out a non-essentials; there's nothing left to give and many will be at risk of homelessness on a lower rate.

The solution to this issue is simple; maintain the current rate of Jobseeker and Youth Allowance – including the \$250/fortnight Coronavirus Supplement – beyond December 31<sup>st</sup>. We really need that extended definition at this point, as it may take years yet for the jobs that have been lost to the market to return, however having some peace of mind having it extended for at least another 6 months would go a long way to alleviating anxiety and mental health issues.

Yours Sincerely,