## Laura: Story Of A University Graduate On Newstart (Adelaide, 2015)

I'm a TAFE and university graduate in my late 20s. Since finishing my Bachelor of Commerce (Accounting) two years ago, I've been on Newstart and looking for work. I find Newstart & Rent Assistance enough for regular expenses, but I'm not able to save any money, which means I couldn't afford major unexpected expenses, e.g. if I needed a new laptop (basically essential for job hunting) or dental treatment. Luckily I've been able to live in share houses close to the CBD, near where a lot of the jobs are, but rent is still more than 40% of my income. I've mostly been applying for admin jobs, and some accounting jobs, but haven't had many interviews – I suspect I'm overqualified for a lot of the jobs I apply for, even though I would be more than happy to do the work.

Meanwhile, I'm under experienced for a lot of the accounting roles, including accounts receivable/payable roles. Most employers never even acknowledge my application, let alone telling me I've been unsuccessful. I have lots of support from family and friends, but I can't help but feel it personally, despite knowing a lot of it's not my fault – it's just due to the fact that are many more jobseekers than there are positions.

Dealing with Centrelink is often painful. Recently, I was thinking of doing a Masters in Public Policy to complement my degree, and was trying to find out whether I could stay on Newstart while doing it, or if I would be moved onto Austudy, which would be too low for me to live on. My job provider told me I'd need to contact Centrelink, and when I finally got through to them, I was told that I needed to find out if the course was approved by my job provider! I decided I couldn't afford the Masters as it would at least double my HECS debt – maybe even more, depending on how it was affected by fee deregulation.

Another time, I was showing Centrelink my records of jobs for which I'd applied, only to be told I was applying for too many admin jobs and needed to broaden my search. I look at other positions, but I'm rarely qualified or experienced for them – administration and accounting is where my experience and qualifications are – if these are the jobs I'm most likely to be able to get, why would I focus my efforts elsewhere? And why would I apply for unskilled fast food jobs when really they want younger workers subject to youth wages?

I would be happy to do Work for the Dole if it actually helped people get work, instead of being below minimum wage, not subject to OH&S laws, and not undercutting actual wages. I haven't found my job provider too bad, although I often feel like my consultant (for want of a better term) is a bit condescending – just because he happens to have been lucky enough to get work doesn't make him better than me. Recently, he has arranged for me to have a mock interview and see the inhouse life coach to improve my interview confidence, which is helpful.

However, it would more helpful if there was more funding for courses, and driving lessons – not having my licence often prevents me from applying for positions. I also feel like they ignore the fact that there is a lack of jobs. Recent discussion and proposed policy around tightening welfare has been horrible. I am not a 'job snob' and the fact that I get by doesn't mean I enjoy being unemployed – who would want to be subject to such stigmatisation?

Having my payments cut for six months would not help me get work, but instead mean the demoralising step of moving back in with my parents – hardly something which will build my independence. At least I have that family support to prevent me becoming homeless or starving. A blanket extension of income management would not help me either. I already

manage my money and life well – I don't drink much, I walk a lot, I buy a lot of produce from the Central Markets and my nearby farmers' market, I cook a lot of healthy food. I don't need to have my money quarantined so that I can only buy whatever big supermarkets choose to stock, and have to buy their expensive lower quality produce, which is less likely to come from local suppliers.

Income management is very expensive to administer, and that money could be better spent helping to create jobs, or subsidising people to study or do other things which are proven to increase their chances of getting work.