

**From:** Privacy  
**To:** [IncomeInsurance](#)  
**Subject:** [RELEASED FROM QUARANTINE]My submission with regards to income insurance  
**Date:** Tuesday, 15 March 2022 9:13:31 am

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Hi,

This is my submission with regards to the proposed income insurance scheme.

I categorically oppose it for two reasons:

1. I don't trust the intentions of those administering the scheme or approving claims

Near the start of the pandemic I was thrown in to insecure work and often found that support schemes such as the wage subsidies were inaccessible due to technicalities rather than my material circumstances. My employer at the beginning of the pandemic initially refused to apply for the wage subsidy at all, citing their inability to meet the 80% payment of regular wage requirement (which was never at any point set out as anything but a best effort requirement), though they eventually reversed their decision. This employer also told employees that were on a casual contract before the pandemic that they would not be applying for a wage subsidy on their behalf as they had no way of recovering the administrative costs of doing so. Since then I have taken up work as a freelancer in the events industry, and have lost income as a result of the red settings, but I am likely ineligible for the MCH grant for self-employed workers in the arts, culture and heritage sectors because some of my freelance work is on a casual employment rather than a self-employed basis, even though this makes no material difference to my circumstances whatsoever.

It has been acknowledged in the 1PM press conferences that leave subsidies may be difficult to access for people in casual employment but no effort at all has been made to rectify this. It seems if your work arrangement doesn't look like a politician's idea of a typical employee, you simply do not matter. Even given genuine efforts to address this situation, there will likely still be cases of genuine need denied on technicalities.

To put it bluntly, this government does not give a shit about the precariat and will deliberately screw us to save money. I have no desire to pay a levy for the privilege of that.

2. Everyone deserves an adequate and dignified standard of living regardless of their employment history

Our welfare state is in tatters and as the price of housing has been allowed to spiral out of control in recent decades, social welfare payments need to be raised so everyone can have an adequate standard of living, including those who aren't able to work. This scheme is a deliberate effort to avoid having to make the sacrifices required to do so, and discriminates against those in low paid work, those in unpaid work, and many of those unable to work due to disability.

Sincerely,  
Lucy Gray

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