**the essential points**

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Ms Patricia Scott

Assistant Commissioner

Workplace Relations Framework

Productivity Commission

Level 12

530 Collins St

Melbourne 3000

Dear Patricia

A person who is searching for work is part of the labour market. The funds for searching for work are part of the cost of working. Searching for work is part of the relations between employers and employees that the inquiry aims to move forward.

Drawing together the actions in the labour market brings attention to these relationships and solutions.

Unemployment insurance has many benefits for people in the workforce. The payments for insurance are low. Employees can choose receipts and payments to match their expenses. A higher base of receipts than the Newstart allowance and a limited time of receipts are an incentive to return quickly to work.

Those who pay, receive. Either employees, employers or both pay for insurance.

The fully funded nature of insurance that is outside the focus of the budget helps to sustain work search receipts over time.

I apologise for this late arrival in your busy schedule.

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I will be happy for your consideration of the benefits of unemployment insurance for easing and improving this part of workforce relations.

Yours sincerely

Amanda Scully

Chief consultant