

**Submission  
No 140**

**INQUIRY INTO THE MUSIC AND ARTS ECONOMY IN  
NEW SOUTH WALES**

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1. As a casual and part-time acoustic blues, folk and jazz musician/songwriter /bandleader/harmonica teacher with 46 years experience, one of the things I see most these days is as many, if not more, entry level participants over the age of 50 as there are young people trying to enter the field, but nearly all entry-level encouragements are structured towards young people. With the largest proportion of the population entering this age group, it would be good to see more encouragement structured towards entry-level seniors as playing and partaking in music is well known to be therapeutic in many ways, thereby helping to alleviate health costs in the State.

2. We all know pokies have hobbled the live industry, but insurance has been doing the same for many years. The insistence on expensive insurance for individual musicians and groups simply to play tiny folk clubs (often for little or no fee) and smaller festivals where the insurance can often be higher than the fee received, seems to me a money grab by the insurance companies when the festivals and community clubs are already paying huge insurance fees to cover their workers and patrons, but not the musicians. This is a stranglehold by insurance companies, and therefore the finance industries. The venues are told they can only hire insured musicians, so they tell the musicians they must have their own insurance or they won't be considered. These fees are onerous for many musicians part-time musicians in the roots sector. They should have the option to opt out of insurance and take the risk on their own, if they choose. Re festivals, the organisers' insurance should cover the musicians as well, if need be, at no further cost to the organisers. In my opinion, the whole insurance industry runs a swindle based on fear. That swindle should never have become compulsory.

3. As the depredations of the streaming and online music world continue to destroy the recording sector livelihoods of all but the wealthiest and most successful performers, the live industry is of ever-growing importance to the survival or grassroots music. Anything that can be done to encourage and make it more viable for small businesses and venues to further employ music makers will help keep this seeding ground alive to grow the skills and confidence necessary for performers to invigorate the industry and allow varied arts choices for the public, helping create vibrant communities and townships, particularly outside urban areas, that can and will encourage essential de-urbanisation. It was reported last night that over 60% of migrants are settling in the major cities, more for Sydney, and Sydney creates a constantly increasing suction for young people. Tax and insurance breaks and further funding for smaller venues, bars, cafes and festivals in regional areas to employ musicians has helped re-invigorate towns like Bellingen. This sort of initiative needs to be further encouraged.

Thank you for reading.