

HEARING THE VOICES

Vol. 1. of the Just Tasmania series

Prepared by Jo Flanagan
Social Action and Research Centre
Anglicare Tasmania



On behalf of the
JUST TASMANIA COALITION
ANGLICARE TASMANIA THE POVERTY COALITION TasCOSS

Hearing the Voices
Vol. 1 of the Just Tasmania series

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Also available in the Just Tasmania series:

"All the jobs I've ever worked in have gone."

Life on a low income: A consultation with the people of the Huon Valley, July, 1999

"We're drowning."

Life on a low income: A consultation with the people of Launceston, July, 1999

"I can laugh about it. You have to. But I want to quit this whole show."

Life on a low income: A consultation with the people of Burnie, July, 1999

"I've had days when I've gone without food to feed the kids."

Life on a low income: A consultation with the people of the West Coast, July, 1999

"On low incomes – we lose our dreams for our future and ourselves."

Life on a low income: A consultation with the people of Circular Head, July, 1999

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For further information contact:
The Social Action and Research Centre
Anglicare Tasmania
GPO Box 1620
Hobart 7001

Tel: 62 343 510

Fax: 62 348 457

Email: j.boyce@anglicare-tas.org.au

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RESEARCHERS:

James Boyce	Anglicare
Lis de Vries	TasCOSS
Jo Flanagan	Anglicare
Lorraine Herron	TasCOSS
Ann Hughes	The Poverty Coalition
Vince McCormack	Anglicare
Kelly Madden	Anglicare
Ian Sansom	The Poverty Coalition

KEY FINDINGS

KEY FINDINGS OF THE JUST TASMANIA CONSULTATIONS:

- Income levels for people living on Parenting Payment (Single), Disability Support Pension, Newstart Allowance, Youth Allowance, and on those incomes that are equivalent to, or lower than, these pensions and benefits, are too low to afford the essentials of life.
- Many Tasmanians are being denied the standard of living adequate for the health and wellbeing of themselves and their families – shortages of food, inadequate clothing and difficulties obtaining health care are pressing problems for many.
- The Tasmanians consulted believe that all members of the community are entitled to a standard of living which allows for adequate clothing, food, power, dental services, and health services and for appropriate housing.
- A lack of access to health services is becoming a critical issue in many Tasmanian communities. A lack of access to hospital treatment, specialists, general practitioners and pharmaceuticals is having a negative impact on the health and wellbeing of many Tasmanians.
- Gap fees imposed by general practitioners and specialists and the gap charges on pharmaceuticals are acting to exclude many of the poorest members of our community from adequate health care.
- A lack of affordable and convenient public transport is making access to health, employment, education and support services very difficult for many Tasmanians.
- The notion of free education is being undermined by the apparent funding crisis in the State education system with a range of levies and charges being introduced for excursions, activities, competitions and courses. Two standards of education are now being offered in our public education system with children from financially disadvantaged families being excluded from full participation.
- The access of adult Tasmanians to retraining and further education is severely limited by the lack of further education on offer in regional areas and charges and levies that make education unaffordable to the poorest members of the community. Opportunities for access to Information Technology initiatives are highly valued but are insecurely funded.
- In many parts of Tasmania what employment is available is casual, ill paid and insecure. Industrial legislation and Centrelink policies need to be reformed to reflect the changing nature of the workforce.

- A lack of affordable and accessible childcare is having a deleterious impact on the ability of parents, men and women, to gain employment.
- Tasmanians value community and see it as essential to a sense of security and wellbeing. Services that act to support the community, local volunteer initiatives, local services are all highly valued.
- The Tasmanians consulted did not see their economic future as lying with major economic initiatives. They expressed a vision of a community which was community-focussed, sustainable and egalitarian. They recognised that such a community was not achievable unless there was a more equitable sharing of the community's resources.
- The Tasmanians consulted expressed a belief in corporate responsibility to communities. They believed that businesses making a profit in the Tasmanian economy had a responsibility to deliver services in regional and isolated areas where the profit margin might be less.
- The participants at the forums expressed their belief that people on pensions and benefits have been scapegoated by the media and political leaders for the structural problems of unemployment and poverty. This stigmatisation has resulted in a cycle of discrimination and disadvantage.

PROJECT SUMMARY

A SUMMARY OF THE JUST TASMANIA PROJECT

In March 1999, Anglicare, the Tasmanian Council of Social Service (TasCOSS) and the Poverty Coalition, formed the Just Tasmania Coalition, the goal of which was to investigate and address issues faced by Tasmanians living on low incomes. The first initiative of this coalition was a consultation with communities to investigate the impact of financial restraints on individuals, families and communities and to explore pathways out of the problems of poverty.

In June/July 1999 eight consultations were held with Tasmanian communities to assess the impact of poverty on individuals and families and to investigate possible strategies to address some of these issues. Many of the participants in the forums were living on different types of Government pensions and benefits (including Disability Support Pension, Parenting Payment (Single), Newstart Allowance and Common Youth Allowance) – others were in casual or part-time work.

Five of these consultations were held in the course of a “Freedom Ride” where eight researchers from the Just Tasmania Coalition travelled around Tasmania in a bus talking to people in rural and isolated communities.

Over 140 Tasmanians participated in these consultations. Devastating descriptions of the impact of poverty on people’s lives, their relationships with their families, their sense of self and their ability to gain access to even the essentials of life, were collected. The process of the forums was carefully designed to move from a sharing of stories to a group discussion of possible communal strategies to address issues of disadvantage and isolation. Evaluation forms completed by participants were overwhelmingly positive about the consultation process.

Participants at the workshops repeatedly expressed relief at having a forum in which to tell their stories and be heard in a non-judgemental way. Many took the further step and decided to talk to the media, discussing issues such as the prohibitive cost of essentials such as food, clothing, heating and transport and access to health services.

The researchers drew recommendations from the participants for innovative and empowering initiatives, which will form the basis of recommendations to community service providers, Local, State and Federal Government.

Accountability to members of communities who participate in these processes has been an important consideration, both in terms of how we present their stories and how we conduct the campaign generally. The success of this strategy can be measured by the degree to which community members have felt empowered by the research and have indicated a willingness to contribute to the discussions around the issue in the media, to the development of community initiatives and to participate in a face-to-face forum with Tasmanian political leaders.

THE IMPACT OF THIS CAMPAIGN

The Just Tasmania coalition was successful in attracting a high level of media coverage for these consultations through which information about the levels and characteristics of poverty in Tasmania were disseminated. Local media (television, print and radio) covered the project extensively and a story was screened nationally on “The 7.30 Report”. Discussions of the “Freedom Ride” and the information emanating from it dominated talkback radio statewide for the week. Perhaps the most significant aspect of the media coverage, however, was the readiness of individuals who had been oppressed and silenced by poverty to step forward and describe their lives.

One of the goals of the campaign was to increase the understanding of the decision-makers with regard to these issues. Because the Just Tasmania campaign has been perceived to be a constructive, innovative project, the researchers have been invited to conduct briefings for the Premier, the Department of Premier and Cabinet, the Minister for Health and Human Services, the Community Leaders Group (conducting the *Tasmania Together: a social and economic plan* process), and the Parliamentary Labor Party. We have also been successful in organising a forum of Tasmanians living on low incomes and their parliamentary representatives (**“Hearing the Voices”**), held at Parliament House in October 1999.

THE ORGANISATION OF THIS PROJECT

The Just Tasmania campaign has been a joint project of the staff of Anglicare’s Social Action and Research Centre and TasCOSS, and committed volunteers from The Poverty Coalition.

Individuals from the community, students from TAFE and the University of Tasmania have also assisted as volunteers in administrative support to the project and in the consultation process. An informal network of volunteers has also been formed among the individuals who participated in the Just Tasmania consultations. These individuals are assisting with the development of the Just Tasmania reports and initiatives recommended by the forums. Some will also participate in the planning group for the **Just Tasmania Conference** – planned for April 2000.

AN INNOVATIVE PROJECT

The project has been conducted on established principles of social action research and in a commitment to the principles of empowerment – and in that sense rode on the shoulders of others who have gone before. However, there are many aspects of the campaign that we believe were highly innovative. The project itself stands alone – to the best of our knowledge, a statewide consultation of this nature and scale has never been conducted in any Australian state before. Nor has there been such a challenge to our leaders to consider issues affecting those people living on low incomes in their strategic planning for the State.

Other innovative aspects of the campaign

- Participants at the forums were asked to set benchmarks for a “decent standard of living” which should be the right of all Tasmanians. They were asked to focus on five major areas (health, housing, education, safety and security, income and employment) which were identified from the Universal Declaration of Human Rights. Discussions were held with the Department of Premier and the Cabinet to ensure that these benchmarks are included in *Tasmania Together: A social and economic plan*.
- Participants were asked to suggest strategies by which policy makers and communities could address the issues faced by people living in poverty. A broad array of innovative strategies was suggested, many of which would be achievable at small cost to communities. Feedback from participants suggests that some are already organising themselves into co-operatives to address problems such as access to cheaper goods and services.
- A one-day “Just Tasmania” conference is being planned to look at issues raised by the participants through the consultations. The conference is aimed at developing partnerships between communities, businesses and government to address issues of poverty.
- This project has always been, and remains, outcomes-focussed. Even as the reports are being compiled, the Just Tasmania Coalition is looking at piloting a No Interest Loans Scheme in one of the communities consulted. This initiative is being developed in direct response to the suggestion of participants.

Those of us who participated in the “Freedom Ride” and were invited to listen to a flood of stories of quiet courage and desperation remain committed to a vision of a socially just Tasmania. We hope this report contributes to the achievement of this goal.

M E T H O D O L O G Y

THE FORMAT AND SCOPE OF THE JUST TASMANIA PROJECT

The purpose of this study was to explore the impact of poverty on the lives of Tasmanians by conducting focus groups in seven Tasmanian communities. This was a qualitative research project which aimed to gain a rich description of individuals' responses to this problem and to extend this research by gathering a picture of what ordinary Tasmanians see as "the bottom line" for policy development within the State.

The information contained in this report may not contain a fully accurate picture of services available within communities, however it is an accurate picture of the participants' understanding of what is happening in their environment. Any inaccuracies may well reflect a point made many times by the participants themselves – that it is difficult to get a clear picture of what services are available to them.

The recommendations contained in this report are those of the participants. The recommendations of the researchers are contained in *Hearing The Voices: Vol 2*, which will be a series of policy papers emerging from the research.

Hearing the Voices: Vol 1 is accompanied by a series of location reports which detail the research findings for each of the communities visited.

THE PROCESS USED

In the preparation for the research project, the Just Tasmania coalition approached a range of community service organisations around Tasmania with a view to forming partnerships to assist with the development of the research. Sites for forums were selected on the basis of establishing viable collaborations with these organisations. Partner organisations were asked to identify individuals they knew to be living on low incomes – pensions, benefits or on incomes equivalent to, or lower than, these – to discuss the possibility of participation in the project. Invitations were then issued to these people with accompanying explanatory material.

The majority of participants were contacted by telephone prior to their involvement in the project to brief them about the process and to discuss media involvement in the forums.

The forums ran for five hours. Child care and lunch was provided. Sites for the forums were dictated by the facilities available: in a number of centres the local Neighbourhood House/Community Centre was used, but the Burnie Civic Centre, a church hall and a fire station were also appropriated for the project.

The forums were a mixture of small and large group discussions. A large group format was used to discuss responses to those questions with a more structural focus.

Just Tasmania researchers developed the questions after consulting with the Clarendon Vale Neighbourhood House Advisory Group. In view of the potential sensitivity of the information we were collecting, people were allocated to small groups on the basis of existing networks. Where a number of people had relationships of trust that had developed through friendships or joint participation in community activities, they were placed in the same small group. In the first few forums older people were put in small groups together. This practice was abandoned when we observed that a mixture of ages in small groups tended to encourage a far richer interaction between the participants. People in relationships were usually assigned to different groups.

The five questions used in the research, and the rationale behind them are as follows:

Q1 What is the impact on you and your family of living on a low income?

In order to gain a rich description of the impact of “poverty” on the lives of individuals and families in the community, small groups of participants were asked to consider the impact of this problem in an externalised form. By linguistically separating “living on a low income” from the participants as individuals, the participants were given an opportunity to examine the impact of this problem on their lives and relationships.

Q2 Imagine a magic wand was waved over Tasmania and everyone was given the opportunity to have a decent life. What would people’s lives be like? What is your vision of a decent life in your community?

In small groups, the participants were asked to participate in a visioning exercise – to imagine that all restraints were removed and to sketch their vision of a decent standard of living. Part of the purpose of this question related to the process of the workshop: it aimed to assist the participants to think beyond the restraints imposed on their lives and their communities to enable them, later in the workshop, to visualise solutions to the problems they faced. However, we found that the question also offered an important content to the research. In response to this question, participants sketched a vision of community that could inform policy directions for years to come. Spokespeople for the groups reported this vision back to the larger group.

Q3 What is the minimum standard/bottom line for a decent life in your community?

Five themes from the Universal Declaration of Human Rights (1948) were extracted to be examined in the Tasmanian context. Participants were asked to set a “bottom line” for a decent standard of living with regard to these themes. The themes examined were: health care, income and employment, housing, education, and safety and security. Each theme was examined by one small group at each forum.

Q4 What stops this community from reaching your idea of a decent life? What is working well in your community that helps people living on low incomes to have a decent life?

As part of the research we were interested to conduct an audit of local communities to discover what local people considered to be useful about their communities which acted to assist them in surviving on a low income and what acted to stop them from reaching this goal. To be given an opportunity to identify the strengths of their communities was also seen as an important part of the process as prior to the research commencing participants had expressed an unwillingness to participate in any process which brought further negative publicity to their economically depressed communities. The first part of the question invited the participants to explore the externally imposed restraints which acted to stop them from reaching the idea of a decent life which they had begun exploring in questions 2 and 3.

Q5 What does society need to do so that people in your community who are living on low incomes can have a decent life?

The small groups were asked to come up with concrete ideas for action. Ideas ranged from suggestions for the local community to suggestions for Federal policy direction, State Government action and Local Government initiatives. Five ideas were selected to feedback to the main group.

At the conclusion of the forum participants were asked to fill in a data form and an evaluation form.

DEMOGRAPHICS

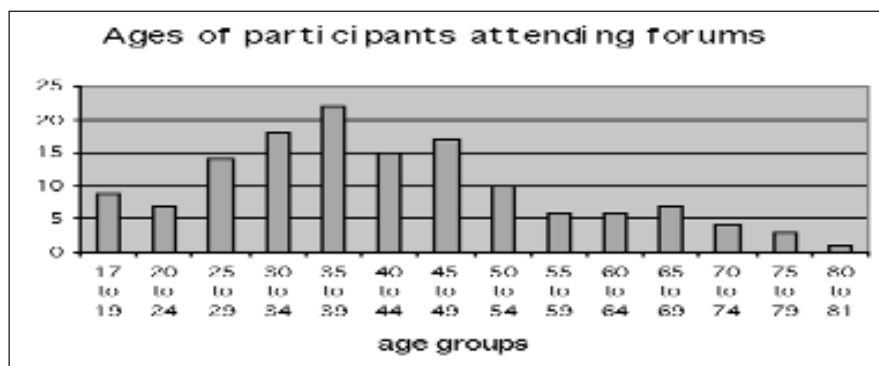
THE JUST TASMANIA PARTICIPANTS – A DEMOGRAPHIC PORTRAIT

The Just Tasmania forums were attended by 144 people from around Tasmania. Two forums were held in metropolitan areas – at Clarendon Vale in Hobart and Rocherlea in Launceston, attracting people from communities around those areas. Five forums were held in rural and isolated areas: Geeveston, Zeehan, Smithton, Burnie and St Helens. The forums held in isolated areas (Zeehan and St Helens) included people from a range of settlements on each coast. In addition, a meeting with members of the Aboriginal community of Circular Head was held and the contributions of the people at that meeting are included in this report.

The criteria for attendance at a Just Tasmania workshop were that participants be in receipt of a pension or benefit or be earning a wage sufficiently low that they would be financially better off on a benefit. The participants at the Just Tasmania forums relied on a variety of sources of income. Many cited full or part-time work as their main source of income but in many cases these incomes were sufficiently low for the recipient to still qualify for income assistance from Centrelink. Those with dependent children have indicated their receipt of Family Allowance (an income supplement) in addition to their main source of income. One participant had no source of income and one did not answer this question.

GENDER AND AGE OF PARTICIPANTS

The majority of the participants (72%) were women. The youngest participants at the forums were 17 years of age and the oldest was 81. The majority of participants (90%) were of labour force age (17 – 65 years).



CULTURAL BACKGROUND OF PARTICIPANTS

The majority of participants were from Anglo-Celtic backgrounds (89%), with 5% of participants from a non-English speaking background. Aboriginal people made up 6% of the participants.

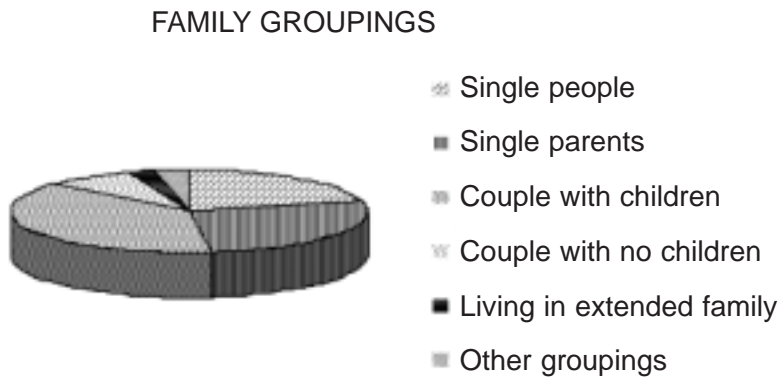
GEOGRAPHICAL SPREAD

The Just Tasmania forums were held at metropolitan and regional centres but drew in participants from a range of areas. Some participants at the forums in the Huon Valley, on the West Coast and the East Coast travelled substantial distances to attend the forums.

POSTCODE	NUMBER OF PARTICIPANTS	POSTCODE	NUMBER OF PARTICIPANTS
7001	1	7250	5
7015	1	7253	1
7018	1	7268	1
7019	17	7300	1
7021	1	7315	1
7109	6	7320	18
7112	2	7321	5
7113	2	7322	1
7116	7	7325	1
7117	1	7330	21
7212	1	7331	3
7215	3	7467	7
7216	18	7469	6
7248	9	7470	1
7249	1	7520	1

FAMILY SITUATION

The Just Tasmania participants lived in a variety of family groupings. Collectively, this group was responsible for 198 dependent children. While some participants had large families (5 – 7 children) the majority (46%) had families of 1 or 2 children. A substantial number of the participants (21%) lived alone.



HOUSING SITUATION

The majority of participants lived in rental accommodation (60%), with around equal numbers renting on the private market and from Housing Services. A significant number of participants (23%) reported that they owned their own home and a further 17% are in the process of purchasing a house. This number may have been a reflection of the number of aged pensioners attending the forums, and also the number of participants who reported that prior to the onset of sickness or disability or being made redundant they had lived on quite comfortable incomes.

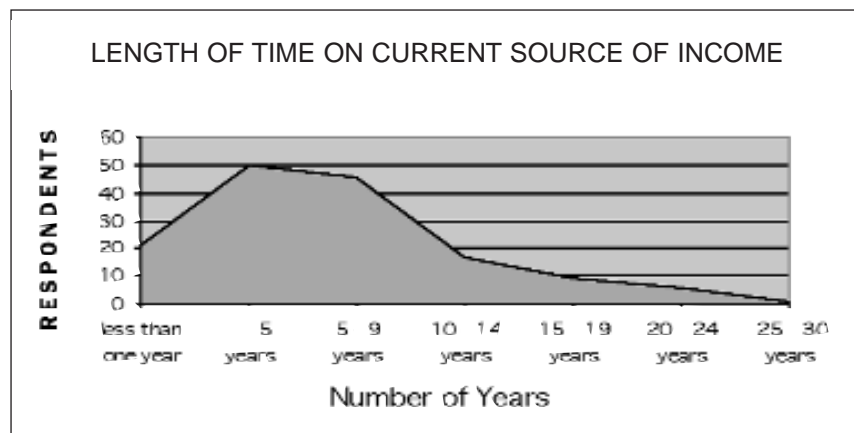
SOURCE OF INCOME

The majority of participants depended on pensions and benefits as their main source of income (93%). Eight participants nominated work (full-time, part-time or casual) as their major source of income. A further 18 participants had full-time or part-time work with earnings sufficiently low to entitle them to additional income support from Centrelink.

SOURCE OF INCOME	NUMBER OF RESPONDENTS
Newstart Allowance	17
Parenting Payment Single	20
Disability Pension	23
Age Pension	16
Family Payment	8
Sickness Allowance	2
Widow's Pension	4
Youth Allowance	5
Full-time work	5
Part-time/casual work	3
<i>Centrelink allowances – a mixture</i>	
Parenting Payment Single + Family Payment	12
Parenting Payment Single + Pensioner Ed. Supplement	1
New Start Allowance + Family Payment + Disability Pension	1
New Start Allowance + Family Payment	3
Youth Allowance + Austudy	1
Austudy + Family Payment	1
Disability Pension + Family Payment	1
Carer's Payment + Family Payment	1
<i>Part-time/casual work + income supplement</i>	
Part-time/casual work + Parenting Payment Single + Family Payment	6
Part-time/casual work + Newstart Allowance + Family Payment	2
Part-time/casual work + Newstart Allowance	3
Part-time/casual work + Youth Allowance	1
Part-time/casual work + Family Payment	3
Part-time/casual work + Austudy	1
<i>Full-time work + income supplement</i>	
Full time work + Family Payment	1
Full-time work + Disability Pension	1
No income	1
No answer	1
TOTAL	144

LENGTH OF TIME ON INCOME SUPPORT

Around half the participants had been in receipt of pensions and benefits for periods of five years or longer. This reflected the participation of Age Pensioners, Disability Support Pensioners and recipients of Parenting Payment (Single) in the forums but also a number of people who were experiencing long term unemployment.



LIFE ON A LOW INCOME

The participants at the Just Tasmania forums were asked what impact living on low income had on them and their families. The following portrait emerged:

The impact on our children

*"You want to help your kids but you can't.
It's an overwhelming feeling of helplessness."*

The impact of life on a low income on their children was a source of great anxiety to the participants in the workshops. They felt very strongly that their children were missing out on essential choices, life and educational opportunities because of their family's financial situation. In talking about their children's lives, the participants expressed a great sense of loss. They pointed out that their children go without in a real sense, in a society in which 'to have' is everything. Participants identified a number of activities and consumer goods widely accessible within the broader community, which their children were largely denied. These included school excursions, variety in their diets, membership of sports clubs, and participation in school activities, family outings, new clothes, holidays, presents to take to other children's birthday parties, lollies, pocket money, play equipment, and bicycles.

*"My eldest is 22 and the last family holiday was when he was
3 or 4; 18 years ago."*

Participant, Clarendon Vale

*"You don't send them (the children) to school because they get teased. I bought
my son \$25 shoes – I thought they were expensive. He came home from school in
tears and said, 'I don't want them: they're cheap.'"*

Participant, Burnie

The participants also felt that they were unable to protect their children from the worry and stress of not having enough money.

*"All those negative thoughts you have because you have no money – the kids pick
up on it. They say things like: 'Why can't we have a tin of Milo?' How do you say,
'This is all I've got'?"*

Participant, Burnie

The participants' difficulties in providing the diet, education opportunities and diversity of experiences which they wished to give their children was a source of distress to them. *"I hate saying no to the children"* was a comment repeated many times.

"You want to help your children but you can't. It's an overwhelming feeling of helplessness."
Participant, St Helens

Costs are exacerbated for families in isolated areas whose children do not have access to years 11 and 12 locally.

The impact on our children's education

*"I have to say no to him going on excursions.
The assistance isn't there anymore."*

The participants questioned the notion of a "free education" in the public school system. The cost of school uniforms, excursions, and school activities such as cooking, woodwork, and sports were all named as major problems for their families.

"Schools are always asking for money for excursions. My kids don't go. I can't get the money. The kids start saying "you don't give me anything" and the other kids tease them. There's conflict because they end up hating us."
Participant, Launceston

"We can't afford school fees and excursions: it all mounts up. Free education – what a crock!"
Participant, Launceston

"Schools want money. There used to be a free list where you didn't pay for shoes, excursions and books were free. Now there is a discounted rate but you still have to pay for things. A little while ago activities week cost \$25, I just couldn't afford it."
Participant, Clarence Plains

"People don't understand. My son never goes anywhere or gets to do anything. There was a school excursion on and he really wanted to go. He said; "I'll cut the flowers from the garden and sell them to the neighbours". I said no. I didn't want the neighbours knowing we didn't have enough. He started crying and it just tore me apart so I took the \$20 I had in my purse and went to play the pokies. It was all the money we had left for the fortnight but it was the only chance I had of getting the money for the school excursion."
Participant, Burnie

"My daughter goes to Ogilvy High – that's our choice. But the uniform breaks us. You have to have special socks, pants, blazer. We buy it all second hand and sell it as soon as she's grown out of it but it still costs a fortune and she's growing fast. My daughter is very musical but we don't have any money for music lessons. There's no money for school trips or singing lessons. She'd love to be in the school choir but if you are, you have to travel. We can't set aside the \$1-2000 they ask for. It makes me feel really guilty as a father. My daughter is very confident because we've worked hard to help her be like that. She could do these things. Having to say no is heartbreaking for her and us."

Participant, Huon Valley

"Children have to stay at home if a trip is on or if I can't afford their lunch (this happens often)."

Participant, Circular Head

It would appear that two tiers of education are now being supplied in our public education system with children from families on low incomes missing out on electives, extension activities and excursions.

"We don't have a choice about what kind of education our children get. If our children need that bit of extra help in their education we are unable to provide it, as we struggle to meet the demands of school clothing, trips, and all the other extras throughout the years."

Participant, West Coast

Our relationship with our children

"The media profile us as bad parents, we're 'bad parents' because we're 'using the system'."

Participants also discussed the pressure placed on families when there was insufficient income to allow children a level of participation in community life considered normal by their peers. Seeing their children denied opportunities led to rounds of self-blame and guilt, the participants stated.

"It's stressful for parents, they worry, they want to help their kids but they can't."

Participant, East Coast

"My daughter had to give up swimming last year. She was in the top 2 or 3 swimmers in the state and I couldn't afford to take her to training 3 times a week. Because she had to stop, the other kids had to stop their stuff too. The whole family got pulled apart because of this."

Participant, Huon Valley

Stresses between partners could also lead to pressure in the relationship. A lack of income could also create a sense of isolation from potential support networks.

A further, devastating impact of life on a pension or benefit was the reduction in pension levels when a child turns 16 and becomes eligible for Austudy. There is a bureaucratic expectation that the child pays board, which for those families in Housing Commission homes means an increase in rental. However, the young people also expect to keep at least a proportion of their new income for themselves. The families find themselves with a similar level of expenditure that can only be met through whatever board they can charge the young person.

"Our kids have to leave home at 15/16 because we can't support them. They move into flats, whatever they can get. I've had to make two of mine leave home because I can't afford them. They move around and get into debt because they can't afford to live on what they get. It's really hard, but in the end you have to put the smaller children first."

Participant, Launceston

"When my daughter turned 16 I lost \$142 a fortnight. She got \$145 a fortnight to live on. I couldn't take the lot – I got \$70 a fortnight off her in board but I still had to provide everything for her and my rent went up because I had someone paying board. I couldn't afford to keep her so she left home."

Participant, Launceston

"My daughter had to leave home because I couldn't afford her. She went to live with her grandmother. She has to pay for everything there because Mum is on a very low income. They don't have heating because they have a "Pay As You Go" meter and they can't afford it."

Participant, Burnie

The cost of living

"I've had days when I've gone without food to feed the kids"

The participants stated repeatedly that the cost of living is out of reach for those living on pensions and benefits or other very low incomes. For this portion of the Tasmanian community, the essentials such as food, clothing, heating and housing are not covered by their incomes. With much of their income tied up in rental and regular payments to cover the cost of power, the only part of their budget on which they could exercise economies was that part set aside for food. Aurora, Telstra and car registration bills regularly caused household crises and could only be paid out of grocery money. A number of participants reported regularly going without food to ensure that there was enough food for their children.

"I can't afford basic food. I have a 16-year-old boy who is always hungry. He eats a loaf of bread a day. One standard loaf of bread a day costs \$1000 per year out of an income of \$12,000 a year. You're feeding a man."

Participant, Zeehan

"When the money arrives I budget. What can I pay? What can wait? And what is left? – that gets the food. This week nothing was left for food."

Participant, Launceston

"I live on basics. If I want something, I go without something else. My diet is cereal, sandwiches, cheese, eggs on toast, sausages, mash. It's rare to go outside that. I spend \$25 a week on food. Groceries are the only area where you can cut back."

Participant, Burnie

"I've gone without food for 3-4 days. I've gone without food for the kids' sake. People say, 'How do you do it? You have to do it if you've got kids.'"

Participant, Burnie

"I go without food. The kids have a hot meal every night but it might be spuds and a carrot. I have a hot tea on Sundays and Wednesdays: other than that I have a Weetbix here and a Weetbix there."

Participant, Burnie

"I've had days when I've gone without food to feed the kids. I've done that a lot, you get used to it. It probably happens every couple of months – when the Hydro bill comes in."

Participant, Zeehan

"I budget \$200 a fortnight for food. Try and make a versatile, nutritious and different diet for a family of five out of that."

Participant Launceston

"I'm unable to buy female necessities. I have to make do with rags etc."

Participant, Launceston

"We haven't had heating for five weeks."

Participant Launceston

"Having the power on is the most important thing. I've had times when the freezer, the fridge and the cupboard are all empty but at least we have had power."

Participant, Clarence Plains

"Prices go up 10c or 40c but it all adds up. You end up with less groceries and you wonder how could they do that to people?"

Participant, St Helens

A number of participants reported that emergency relief parcels from charities had become a vital part of regular income support. Restrictions placed by the charities on how many parcels they could access were causing a sense of crisis for a number of participants.

"I've gone to the Salvos and to Anglicare for Emergency Relief parcels but I'm not allowed to have any more this year. You can only have four a year. I don't know what I'll do now."

Participant, Burnie

The participants also reported experiences with Emergency Relief providers, which had heightened their sense of shame at having to seek emergency assistance.

"I'm getting a food order this afternoon (from Emergency Relief). It's degrading. I try not to go because I know they'll make me feel like scum. You have to show all your bills and they don't give you what you really need. I feel bad enough that I have to ask for food to feed my own kids without being made to lose my dignity."

Participant, Launceston

"When you go for help it's hard. You have to tell your story over and over. You feel shame."

Participant, Launceston

The participants also stated that the cost of power was another essential that caused great hardship. The cost of heating, electrical or wood, dominated their budgets.

"I seem to pay one thing off and another comes in. The Hydro is bad, I turn the heater off when the kids go to bed and sit and freeze. Companies don't care. All we are looking for is a bit of help for a basic standard of living."

Participant, Burnie

"I don't have heating because I can't afford it. I go to bed. I do this rather than going into debt: my mother didn't bring me up to be in debt. I go to bed at 3 pm some days, noon others, clothes and all."

Participant, Zeehan

Living in an isolated community.

"A car is essential because there is no affordable public transport."

The participants pointed out that the cost of living is higher if exacerbated by isolation. Living in isolated communities made transport and food prices higher and more imperative and the installation of a telephone a necessity.

The isolation of those participants living in remote rural areas was acute. However, those individuals living in broadacre housing estates on the fringes of metropolitan areas with restricted access to public transport also found that isolation exacerbated the problems they faced.

The ability to access transport was a critical factor in their ability to survive. Without transport, their access to education, health services, community support services, cheaper retail outlets and even family support was restricted. For many people, however, the only possible transport was their own car. Income levels meant that these cars were rarely serviced, often uninsured and at times unregistered. The cost of

registration was prohibitive for many people and a number of participants reported that they had downgraded their cars at registration time to buy a car with a longer registration.

"I live in the country. Car repairs were expensive and I could not afford to get them done so I couldn't get to school. My money was then cut off [Youth Allowance]."

Participant, Burnie

"There's the difficulty of getting around beyond walking distance because there's no local transport. You become housebound."

Participant, St Helens

"I'd be hitchhiking from Wynyard to Burnie when I was 8½ months pregnant because I have to get to Burnie to put my dole form in. I pulled my gut in. It cost \$4 to fax the dole form from Wynyard – and then they often stuff up the payment so you have to travel to Burnie."

Participant, Burnie

Access to health care

"The specialist sent me to Hobart. I said 'I haven't got the money to go to Hobart. He said 'What do you people do with your money?' People don't realise what it's like."

For people on low incomes, access to health care is restrained by a number of factors. For some of the participants, physical distance from services created enormous access problems – travel and accommodation costs often placed medical treatment beyond their capacity to pay. Participants on the West and East Coast of Tasmania reported that local services had been cut back to weekly clinics, requiring long distance travel for emergency treatment such as x-rays.

The participants pointed out that the issue of health care is inseparable from the issue of transport.

"I don't have any transport. I can't get to hospital for physiotherapy. I should have it twice a week. I only have enough money to get the taxi one way but I don't have the strength to walk back. My leg has deteriorated something shocking. I've got to live with the pain. I try to keep myself motivated but you have your off days."

Participant, West Coast

"I took my baby three times to a skin specialist and it cost me, all up, \$500 and I got back \$27, \$30 and \$40 (\$97!) And it's going to cost me another \$400 for my baby's operation, out of my pocket, plus travel to Launceston and other costs. To do this I go without food, wood, heating, and make my petrol stretch."

Participant, Burnie

To the people of the West Coast, required to get a bus to Latrobe and stay a night in Devonport before getting a connecting bus to Burnie and the services of the North-West Regional Hospital – modern health services seem very far away.

“I had to take my baby to see a paediatrician in Hobart. I had to stay two nights for the appointment. The trip cost me \$300. I get \$360 a fortnight on the pension.”

Participant, West Coast

“I’m on a Disability Pension. I had to go to Hobart to see a specialist. I got there and they said. ‘The appointment has been cancelled’.”

Participant, West Coast

Even within metropolitan areas inadequate public transport can make accessing health services difficult.

“Buses don’t connect to go to the hospital. You have to walk or catch a taxi and that’s expensive. It takes a long time to get to the hospital. The impact is greater cost, time delays, and missed appointments with the doctor.”

Participant, Burnie

Around the state, participants also reported that an inability to pay the gap fee for doctors and specialists or the gap charge on pharmaceuticals was having a major impact on their health and wellbeing. Gaps on charges by general practitioners of between \$3 and \$10 were reported for regular appointments. Gap charges of up to \$20 were commanded for emergency appointments on weekends and after hours. In a number of areas there was no access to a doctor who bulk-billed.

“I can’t afford medicines: \$3.20 for a prescription is a carton of milk.”

Participant, Launceston

“My four kids are all asthmatics. I couldn’t always afford the medication. The doctors go off at you because you let it go on too long. They ask why you haven’t given them the preventative medication, the nebuliser and the nebuliser medication. We couldn’t do it, and then the doctors make you feel bad.”

Participant, Launceston

“I can’t afford to go to the doctor and if I do go I can’t afford the medicine. Both my daughter and I need to go but we can’t. There’s no money until next Thursday. I owe the Northern Suburbs Medical Centre \$9 and I haven’t got it. If you can’t pay the bill the doctors charge an account fee and the bill increases.”

Participant, Launceston

“I can spend \$10 a week or more on medication. I do without to get it for the kids but I have a 14-year-old who says ‘I’m still hungry.’ But I only have a certain amount in the grocery budget. I feed him day old bread but it still adds up. I have to sit and think about every cent.”

Participant, Launceston

"It might be \$3.20 – but where do you get \$3.20? The chemist won't give you credit. If your child has an infection it might be antibiotics plus panadol plus ... it can add up to \$20. So when you get a script for four or five things you choose one or two of the most important and leave the rest."

Participant, Launceston

"I'm on a Disability Pension but I've had to join health insurance because I'm a high risk patient. It also means I have to go on higher medication. I've had to get emergency relief for food. When you pay into health insurance you get scheduled fees but the doctor can overcharge. I'm really scared I'll have to see a specialist ... I'm terrified of specialists overcharging. I can't afford it. I'll lose the house."

Participant, West Coast

"Ninety-five per cent of specialists do not bulk bill. I have to pay the difference. How?"

Participant, Circular Head

"There's a \$25 gap for the asthma specialist. I have to wait if I haven't got the money up front. I sometimes have to cancel appointments because I don't have the money and then you have to wait for weeks to get another appointment."

Participant, Clarence Plains

The participants also expressed a feeling of desperation at being unable to afford private health insurance yet feeling the impact of funding pressures on public hospitals.

"It doesn't affect the rich. I need a hernia operation and the waiting list is 15 – 18 months. It's starting to affect my health. We couldn't afford health cover."

Participant, Clarence Plains

"Since I had my children I've needed to have an operation on my bladder. I wet myself. I've been waiting for two years now. The waiting lists are too long – you shouldn't have to wait. It's our health. You should be assessed according to need."

Participant, Launceston

Those participants with health and disability problems also pointed out that the Disability Pension and Carer's Payment do not cover the costs entailed in living with a disability.

"My life is total stress about everything. I have two kids with disabilities. The pension nowhere near meets their needs. I spend \$100 per fortnight just on nappies for the two children. The pension doesn't meet the needs of that child and it doesn't address the specific needs to provide for them."

Participant, Launceston

"With arthritis you need a warm house: that's extra heating and extra wood and on a pension this is too hard."

Participant, Burnie

Access to dental services was an issue that came up in every Just Tasmania forum. Participants reported experiences of being on waiting lists for 2 – 3 years and of being refused service because they didn't have the \$20 fee for service.

"I went to the dentist and he said that the cost of fillings was not viable to spend on public patients so he pulled out two of my teeth." Participant, St Helens

The impact on individuals

"I can laugh about it. You have to. But I want to quit this whole show."

A sense of being overwhelmed by worry and of helplessness in the face of financial crises had a big impact on the participants, many of whom reported that they suffered from sleep disturbances and other effects of stress. The participants described a cycle of going without, of being shamed, of constant worry and of tensions in their relationships. A number of participants talked about struggling with suicidal thoughts. They suggested that to be denied choice is to be denied dignity.

"I went to the doctor for depression tablets because I couldn't work because of my health. I had to force myself to walk past the chemist and not get the tablets because I knew I would take them all. This sort of thinking happens often." Participant, Huon Valley

"Sometimes I get bogged down. I get depressed and I can't do anything. The house is cold. Once in a blue moon I get a packet of biscuits." Participant, Launceston

"I worry – I can't give the kids what they need to meet their basic needs." Participant, Launceston

*"Mum said, 'Why is your phone cut off? Why didn't you pay your bill?' That made me feel really bad – like it was all my fault. I asked her for \$10 and Mum said 'Buy bread and milk with it – no, I will buy it for you'. I thought, keep your money. It was **my mum** saying it: it was the shame."* Participant, Burnie

"The pressure on your relationships is a terrible strain. We can't afford to go anywhere. We can't afford petrol. We can't afford to get away from each other." Participant, Burnie

"It is so demanding, so exhausting, and you get so worn out – physically and emotionally, that there is nothing left for the kids, to help them in their growing up and being there for them emotionally." Participant, Huon Valley

"I don't feel good about myself – I carry others judgements and that I should be doing more about it, but there are no jobs here." Participant, Huon Valley

"The big impact is low self-esteem. Low self-esteem because of having to rely on the system. Because you haven't got a job. I was brought up to believe that you have to have a job." Participant, Huon Valley

"Sometimes I just sit at home at night and burst into tears. I ask myself 'How much longer can I go on?' It really gets you down." Participant, Launceston

Young people

"We're drowning."

The impact of poverty on the lives of young people who struggled to get income support was particularly hard. A number of young people interviewed lived independently in private rental accommodation even though they were technically ineligible for Youth Allowance at the independent rate. Being classified at the "at home" rate means that these young people are also ineligible for rent assistance.

TRAPPED IN POVERTY

Poverty keeps you trapped in poverty

“How do you get out of this?”

In telling the story of the impact of poverty on their lives, the Just Tasmania participants identified those forces in their lives that acted to exacerbate the effects of poverty. A picture of communities struggling under the impact of years of cutbacks to services emerged, as did an accompanying audit of what had survived and was treasured by local communities as being valuable to the survival of individuals and families.

A lack of funding for existing local services and a lack of funding to establish services to meet gaps in service delivery were perceived as a major barrier stopping Tasmanian communities from achieving a decent standard of living for those residents who were living on a low income. The impact of bank closures was cited as an example where big businesses made profits a priority ahead of responsibility to small communities. Health services and services for families which could assist them in breaking out of the poverty cycle - for example, childcare - were all cited as being increasingly inaccessible because of funding cutbacks. The lack of funding for local facilities and services and the withdrawal of other services was exacerbated by a lack of accessible and affordable transport.

The participants commented on the lack of pathways out of the grinding cycle of life on a low income. For many of these people the cost of education made retraining prohibitive. The inaccessibility and cost of childcare made paid work impossible. *“How do you get out of this?”* was a question asked by a number of participants.

“It’s hard to improve yourself with education, skills, or courses, because it’s all too dear, and if you have a child, you can’t take your child with you and child care is too dear.”

Participant, Burnie

In addition to the cutbacks to established services, it was pointed out that a lack of funding for community initiatives was a major barrier stopping the community from developing responses to local issues. What was needed, it was felt, was an accessible source of small grants for small-scale local initiatives such as local bartering schemes or community cooperatives which would assist individuals to develop a collaborative approach to the issues affecting them.

A sense of being isolated and of facing insurmountable social problems alone pervaded the consultations. The participants stated that their embarrassment at their financial situation acted to isolate them but that this isolation tended to be reinforced by the isolation of their communities from services and facilities. Their situation put a premium on car ownership – for access to health and community support services, such basic amenities as the public library or swimming pool and to access cheaper retail outlets

only available in larger centres. The distances that separated them from population centres and the orbit of political decision-makers amplified the sense of isolation experienced. The feeling of being a forgotten people and of lacking the political strength to draw attention to themselves was particularly acute on the West Coast.

Unemployment and a lack of access to meaningful training in skills which would assist them to gain employment was also stopping community members from improving their standard of living. The participants expressed a strong sense of hopelessness about the problem of unemployment, which they saw as a critical issue affecting their communities. Unemployment, they felt, was trapping individuals and families in a world of restricted opportunities and stress. *“Unemployment is desperate.”* One of the obvious effects of unemployment was the depopulation of the West Coast. This made the lives of the people on low incomes more difficult because of a spiral of declining services and employment opportunities. The impact of globalisation on their local economies was seen as an inexorable force, which ended in individuals isolated and impoverished.

All the Just Tasmania forums received feedback from participants that they felt strongly that they lay outside the concern of the political system. Participants repeatedly stated that politicians at all levels lacked an understanding of the issues affecting people living on low incomes and that there is a lack of political will to address these issues. While the community generally was seen as being ignorant of the reality of life in many homes, it was the political leaders' perceived ignorance that caused most concern. The belief was expressed that politicians needed to consult with people on low incomes more, to understand, for example, that receiving emergency relief parcels was for many now a necessary form of income supplement.

This strong sense of being outside community concerns also emerged in discussions about how people on low incomes are represented in the media and how they are treated by authority figures. The participants felt that a general lack of understanding in the broader community was a major barrier to developing any positive responses to the issues affecting people on low incomes. Many of the people interviewed also felt there was “conflict and division between social groups and townships” which was holding their communities back.

This stigmatisation of people on low incomes and individualisation of structural issues of poverty and unemployment found tangible form in policies and agencies which, in defiance of economic realities, seemed to suggest that full employment is possible if people have the will to look for work. The participants repeatedly pointed out that Centrelink policies with regard to earnings thresholds acted to keep them in a poverty trap.

The participants also suggested that the complex issues around poverty interacted with, and were exacerbated by, other community crises. It was pointed out that any

cutback in community services affected those on low incomes most because of their lack of options to find alternative support or protection. For example, the lack of access to police services was repeatedly cited. A range of law and order issues were identified as causing problems for the participants. Difficulties in getting police to respond to complaints was a concern, but a prompt police response was not seen as the only solution to their concerns around safety and security. A desire was widely expressed for a return to community policing, with a “local cop” who spent time with local young people. The initiative of having police live in the area on reduced rental was seen as a token solution if those police did not actively participate in community life. The participants expressed a desire for a style of community policing in which police officers were seen as part of the local social fabric.

Other social “problems” which had a particular impact on people living on low incomes were issues around drugs, alcohol and gambling. There was a belief expressed that there were strong links between poverty and drugs, that the drug network offered a “black economy” in which local people, with otherwise restricted employment options, could make some money. Drugs were also seen as an escape from the tedium of a life without work or access to recreation.

The participants also discussed the impact of the spread of gambling in the community. There was concern expressed that the gambling industry was exploiting the desperation of their position.

Many of the people interviewed felt that their choices had been inhibited to a significant degree by the hidden costs of education. The historical lack of access to Year 11 and 12 courses in isolated area had meant that young people either finished their education at the end of Year 10 or boarded in urban centres to study. For families on very low incomes, providing any financial or emotional support to their absent 16- and 17-year-olds was very difficult.

“I keep asking myself – why can’t I get myself out of this mess, why can’t I do better for my kids?”

Participant, Clarendon Vale

VISIONS OF A DECENT LIFE

The participants' vision of a decent life in Tasmania.

"On a low income – we lose our dreams for our future and ourselves."

What then, would be the vision of a "decent standard of living" for people who can't participate freely in the normal patterns of social interaction in our community? What do they think should be the goals of a community? The participants were asked to imagine that all restraints on their communities were lifted and to then describe the life they envisioned. What emerged from this exercise was a vision of a sustainable and resilient network of communities – in a world of unsustainable consumption, the participants dreamt of a society in which people had just enough.

The people interviewed stressed that any vision of a community offering a decent standard of living to all its members would have to address issues around levels of income. Those earning the lowest wages in the community, including those on pensions and benefits, would have enough income to cover the cost of the basics of life, they said. For many people this meant a return to some sense of equality in opportunity between "the rich and the poor". "Covering the cost of the basics of life," meant a life in which the struggle to meet the cost of living did not take up most of their daily resources. It was a dream of a life in which there was enough money to cover the cost of essentials such as food, clothing, housing and transport and there was a possibility of extras, like taking the children on a day trip. In this vision everyone had access to "a few appliances" and a "satisfactory standard of housing". They dreamt of a society in which everyone had a small amount of money to access for emergencies and bills so they could be paid without crisis.

Essential to this community was the opportunity for those in the labour force to have access to meaningful employment. In the absence of any likely return to full employment, the participants expressed a desire to see a shift in government policy to one that was more supportive of casual, part-time and voluntary work. They wished to see employment programs that did not detract from the dignity of the unemployed participants and longed for the widespread culture of blaming individuals for the structural problems of poverty and unemployment to stop.

The issue of the marginalisation of people on low incomes was also addressed in the participants' desire for a more caring world in which policy makers and decision brokers were more understanding of people's needs. Their vision was of a world of equal opportunity and mutual obligation in the sense of mutual support – in which Government and business met their responsibilities to voters and consumers. In this vision big businesses would be required to offer some level of community support through a range

of means, such as establishing or maintaining services in areas regardless of whether they meet a national benchmark for profit margins.

Their dreams also embraced their hopes for their children. A perception that their children had restricted educational opportunities became transformed into a vision of a world in which everyone's children would be given access to school activities and the support they needed to receive an education. A strong desire to provide the educational infrastructure to enable young people to stay in their homes for year 11 and 12 was expressed by both young people themselves and other community members in rural and isolated areas. "Losing our young people like that, it takes the heart out of our community," said a participant in the Huon Valley. A sense of crisis around the position of young people in our society also found expression in the vision of an expansion of services for this group.

The difficulty in having holidays, family excursions and the financial constraints on providing their children with recreational opportunities was also cited as a major source of stress for those on low incomes. A sense of escape from the constant strain of survival was seen as an important way of retaining hope. This enrichment of their lives could come in the form of more accessible entertainment or the possibility of an annual holiday. They also saw a community that celebrated its identity through a calendar of festivities and events: dances, sports events, rodeos, Anzac sports days and festivals. The participants felt that these celebrations had the capacity to recognise what was unique about their communities and could feed into the creative local initiatives such as boutique schools, tourist endeavours and opportunities for young people.

Access to specialist health services and health support services, such as x-ray facilities, was a major concern of the people interviewed. Trips to specialists or city hospitals entailed transport and accommodation costs, which were beyond the capacity of low income earners to pay. Part of their dream of a "decent standard of living" was the easing of anxiety around health issues. Health care would be available and affordable – waiting lists would be reduced, general practitioners and specialists would bulk bill, children in pain from accidents would be seen to promptly.

With health and transport issues so entwined, the participants also dreamed of access to transport, whether this was in the form of an affordable and accessible public transport system or private car ownership, with systems in place to assist those on low incomes.

An essential part of this vision was that a "decent life" entailed a sense of hope. In a decent life, it was said, *"there would be an end to this"*.

A C O M M U N I T Y A U D I T

A COMMUNITY AUDIT

The participants stated that there were local services that helped them cope with the realities of life on a low income. Services repeatedly mentioned from forum to forum as being highly valued by the communities included Neighbourhood Houses, community centres, public libraries, crisis support services, youth-specific services, domestic violence services, Home and Community Care Services and On-Line Centres.

While acknowledging the clumsiness of the income support system, as administered through Centrelink, the participants also valued the social support provided by a system of income support. A number of participants cited the existence of pensions and benefits as integral to their physical survival of unemployment, parenthood, and/or the experience of disability. Current pensioner concession systems were also discussed as being effective ways of supporting people living on low incomes and believed they should be extended to all those living on benefits or very low wages.

The participants also saw Emergency Relief services as a critical part of their survival network but did comment that at times they felt “humiliated” by having to access such services. Participants reported that current policies limiting the number of emergency relief parcels any individual/family can obtain in a given period were creating difficulties when such crisis support is becoming an important income supplement.

Such local health services that participants had access to were also highly valued and great concern was expressed about future funding levels for local hospitals and other health services.

From regional and metropolitan centres to isolated communities, participants in the Just Tasmania forums expressed great warmth about the strengths of their communities. A sense of friendship and support was strongly communicated and a sense of commitment to the community – the amount of work local people did as volunteers was commented on repeatedly. The people interviewed felt that in spite of growing divisions between those on low incomes and those who were “rich” there was still a resilience and sense of support locally which enabled people to feel a sense of community, and of belonging.

The work of local people through volunteer initiatives also played an enormous role in supporting those communities struggling with high unemployment and high rates of people living on very low incomes. Many of the Just Tasmania participants themselves were involved in a range of volunteer initiatives.

Services nominated by the participants which depend on volunteer labour but which play a critical role in creating a healthy and sustainable environment for the community included Meals on Wheels, senior citizens clubs, hospital auxiliary services, sports clubs, children's activity clubs, community transport systems, Landcare groups and service clubs (Apex, Rotary, Lions). Local volunteer initiatives to address the issues facing young people were highly valued, as were groups that had formed to try and develop urban renewal projects.

Aboriginal people consulted in the course of the Just Tasmania forums also stated that a number of initiatives developed by the Aboriginal community were successfully assisting members of that community to cope with the stresses of life on a low income.

Those communities consulted in the Just Tasmania forums that enjoyed a regular round of local entertainment also cited these activities as a positive for people living on low incomes. At the forums held in the Huon Valley and the East Coast in particular a series of festivals, exhibitions, theatrical events, sports events and concerts were named as very positive community activities.

THE BOTTOM LINE

“WHAT IS THE BOTTOM LINE FOR A DECENT LIFE IN YOUR COMMUNITY?”

Participants at each of the forums were asked to define the ‘bottom line’ for a decent life in the Tasmanian context. They were given five key areas for which to set benchmarks: health, housing, education, safety/security, and income/employment. These areas were drawn from the Universal Declaration of Human Rights (1948) a statement of the inalienable rights of human beings, to which Australia is a signatory.

ISSUE 1: EDUCATION

The Universal Declaration of Human Rights states the following:

ARTICLE 26

Everyone has the right to education. Education shall be free, at least in the elementary and fundamental stages. Elementary education shall be compulsory. Technical and professional education shall be made generally available and higher education shall be equally accessible to all on the basis of merit.

ISSUE 1: EDUCATION

The Just Tasmania participants found that education was not free at any level. A range of levies and charges existed within the education system which acted to disadvantage children from households on lower incomes. They also found that access to higher education was limited for people on low incomes.

To fulfil the obligations of the Declaration of Human Rights in Tasmania, the participants urged that the following standards be the “bottom line”:

- 1.1 Education should be equitable and accessible.
- 1.2 The Tasmanian Government should guarantee equity of access to education.
- 1.3 Isolation should not disadvantage Tasmanians.
 - Students living in regional and isolated areas should not suffer lower educational outcomes as a result of restricted opportunities.
 - Year 11 and Year 12 are an essential part of secondary education and should be available in regional areas.
- 1.4 Class sizes should be smaller.
 - Maximum ratio of 15:1 in classrooms.
- 1.5 Transport to education should be available.
 - Transport on buses for all children attending school must be free.
 - All students must have access to a bus to get to school.
- 1.6 Equity of access to education for children with disabilities is a right.
 - Children with disabilities should have enough trained support to be integrated into schools for a full 5 days/week.
- 1.7 Curriculums should be supported and expanded.
 - The goal of primary education should be that each child can read, write and do basic maths.
 - In addition to literacy outcomes, children should be given access to courses in life skills.
- 1.8 Meaningful training for adults should be made accessible.
- 1.9 The cost of adult education should be reduced.

ISSUE 2: INCOME AND EMPLOYMENT

The Universal Declaration of Human Rights states the following:

ARTICLE 22

Everyone, as a member of society, has the right to social security and is entitled to realisation, through national effort and international co-operation and in accordance with the organisation and resources of each State, of the economic, social and cultural rights indispensable for his dignity and the free development of his personality.

ARTICLE 23

(1) Everyone has the right to work, to free choice of employment, to just and favourable conditions of work and to protection against unemployment.

(2) Everyone, without any discrimination, has the right to equal pay for equal work.

(3) Everyone who works has the right to just and favourable remuneration ensuring for himself and his family an existence worthy of human dignity, and supplemented, if necessary, by other means of social protection.

ISSUE 2: INCOME AND EMPLOYMENT

The Just Tasmania participants found that pensions and benefits were at a level that denied them the ability to pay for the essentials of life.

To fulfil the obligations of the Declaration of Human Rights in Tasmania, the participants urged that the following standards be the “bottom line”:

- 2.1 Everyone is entitled to a job. To have employment is a right, not a privilege.
- 2.2 Everyone is entitled to assistance to get the qualifications they need to help them enter the workforce.
- 2.3 Income levels should guarantee every family the following standard of living:
 - The right to eat properly
 - The ability to buy appropriate clothing
 - The ability to have appropriate housing
 - The ability to pay essential bills each month
 - The ability to pay for dentistry
 - Access to credit
 - Some recreation
- 2.4 Casual workers should be recognised as an increasingly important part of the labour force. Centrelink policies and industrial legislation should reflect this.
- 2.5 Government policy should address issues of income security for people on pensions and benefits.
- 2.6 The contribution of volunteers should be recognised.
- 2.7 The attitude of the income support system should be changed to one that isn't punitive.
- 2.8 The aim of Centrelink policy should be to ensure that people aren't caught in poverty traps.
- 2.9 Retraining should be available.
- 2.10 Employment initiatives should be extended.
- 2.11 Benefits are an essential form of social protection and recipients should not be forced to attend training.
- 2.12 Childcare should be accessible and affordable.
- 2.13 The contribution of women to the workforce should be recognised and valued.
- 2.14 Access to credit is a necessity. Low interest loans should be made accessible to low income earners.

ISSUE 3 : HEALTH

The Universal Declaration of Human Rights states the following:

ARTICLE 25

(1) Everyone has the right to a standard of living adequate for the health and well-being of himself and of his family, including ... medical care and necessary social services, and the right to security in the event of unemployment, sickness, disability, widowhood, old age or other lack of livelihood in circumstances beyond his control.

ISSUE 3 : HEALTH

The Just Tasmania participants found that waiting lists for public health services, charges on services and a lack of access to transport limited their ability to get health care.

To fulfil the obligations of the Declaration of Human Rights in Tasmania, the participants urged that the following standards be the “bottom line”:

- 3.1 Health care is accessible.
- 3.2 Health care is affordable.
- 3.3 Equality of access to services is a right. The Government should aim to provide this to ensure: self-esteem, self-respect, health and wellbeing and to minimise pain, both physical and mental.
- 3.4 Respect should be shown for patients, regardless of age, pension status, etc.
- 3.5 General practitioners and specialists should bulk bill people on Health Care Cards and those on low incomes.
- 3.6 Essential medication should be affordable.
- 3.7 Dental services should be available.
- 3.8 Transport services to assist access to health services should be available.
- 3.9 More health services should be available locally, including:
 - Dental
 - 24-hour medical service
 - Mental health
 - Childbirth
 - Alcohol and drug services, Alcoholics Anonymous
 - Youth counselling services
 - X-ray facilities
- 3.10 Everyone should have access to hospital services
 - There should be no charges from public hospitals for services for uninsured patients.
- 3.11 Preventative health programmes should be extended.
 - Government policies should aim at all times to ensure good communication and social involvement.
 - High quality information about preventative health – the maintenance of physical and mental health – should be made available to communities.
- 3.12 Access to medical and ancillary services should be available within a reasonable time frame, especially:
 - Eye care – e.g. cataract surgery
 - Hearing tests
 - Physiotherapy
 - Occupational therapy
 - Child health nurses
 - Dental services
- 3.13 Ancillary and counselling services should be affordable for people on low incomes
- 3.14 People on low incomes require assistance with health issues specific to their economic situation.
 - Food prices must be lowered as a public health measure.
- 3.15 A Heating Allowance should be available to people on low incomes.
- 3.16 Contraception should be affordable for low income earners.
- 3.17 School health services should be extended.

ISSUE 4: HOUSING

THE Universal Declaration of Human Rights states the following:

ARTICLE 25

(2) Everyone has the right to a standard of living adequate for the health and well-being of himself and of his family, including food, clothing, housing ...

ISSUE 4: HOUSING

A number of Just Tasmania participants reported that they were living in housing they could not afford to heat. Others reported living in damp housing. Difficulties in getting maintenance on essential household equipment was mentioned repeatedly as a major problem for tenants.

To fulfil the obligations of the Declaration of Human Rights in Tasmania, the participants urged that the following standards be the “bottom line”:

- 4.1 Everyone has the right to be housed.
- 4.2 Houses should be secure.
- 4.3 Heating must be recognised as an essential of life.
- 4.4 Housing Commission rentals should be fair in relation to income.
- 4.5 Housing Commission tenants should have equity with tenants in private market.
- 4.6 Home ownership should be supported.
- 4.7 Tenants' rights should be supported.
- 4.8 Government should ensure the implementation of the Residential Tenancy Act.
- 4.9 Housing Commission homes should be of a standard acceptable to their tenants.
- 4.10 Sewerage systems are a necessity of life.
- 4.11 Access to clean water is a right.
- 4.12 People on low incomes should be given assistance with rates.

ISSUE 5: SAFETY AND SECURITY

The Universal Declaration of Human Rights states the following:

ARTICLE 3

Everyone has the right to life, liberty and security of person.

ARTICLE 7

All are equal before the law and are entitled without any discrimination to equal protection of the law.

ARTICLE 22

Everyone, as a member of society, has the right to social security and is entitled to realisation, through national effort and international cooperation and in accordance with the organisation and resources of each State, of the economic, social and cultural rights indispensable for his dignity and the free development of his personality.

ISSUE 5: SAFETY AND SECURITY

In response to a request to set a benchmark for safety and security in their communities, a number of Just Tasmania participants responded by discussing issues around community support and social security. Access to police services emerged as an issue in many communities, but perhaps equally significant was the participants' concern for the lack of support being offered to young people – both in the form of income support and youth-specific services.

To fulfil the obligations of the Declaration of Human Rights in Tasmania, the participants urged that the following standards be the “bottom line”:

- 5.1 Everyone has a right to a sense of personal security.
- 5.2 The physical security of homes is essential to a sense of wellbeing.
- 5.3 Communities have a right to the protection of the Police.
- 5.4 Police should continue to work towards the goal of a positive relationship with local communities. Policing should be a confidential service, supportive of victims and sensitive to issues affecting local communities.
- 5.5 We all have the right to support and to good self-esteem.
- 5.6 Financial security is essential to a sense of personal security.
- 5.7 Families in the community require support.
- 5.8 More funding needs to be made available to address the issues faced by Tasmanian youth.
- 5.9 Domestic violence must be addressed.

INITIATIVES

INITIATIVES FOR A JUST TASMANIA

The Just Tasmania participants suggested a range of initiatives to address the problems facing low-income earners in our communities. Presented below is a range of suggestions with potential statewide application. For more specific recommendations for local communities, please see the Just Tasmania location reports.

LOCAL COMMUNITIES

1. Form community groups to organise more community get-togethers. Activities such as Festivals, public music events, BBQs on public holidays, tree-planting days.
2. Establish community gardens to grow vegetables and ornamentals. Link these to market gardens where people can buy fresh produce at low prices.
3. Organise support for older people in the community. Develop “adopt-a-grandparent” schemes.
4. Establish “Learn from our Elders” schemes – to learn skills from our elders.
5. Establish volunteer support for young mothers in the community.
6. Take action to reduce the “health gap” fee. Mobilise and lobby. Meet with members of Parliament.
7. Take action to lobby for the establishment of services in local areas, *eg*: the establishment of matric colleges in rural areas.
8. Establish community barter schemes.
9. Create community cooperatives sharing resources, *eg*: for home maintenance. Lobby for funding to get this started.
10. Form community cooperatives for bulk buying of necessities.
11. Organise a “community committee” to negotiate with the Council around issues such as garbage, roads, water, rates, the pool.

LOCAL GOVERNMENT

1. COMMUNITY DEVELOPMENT

- 1.1 Put funding into recreational facilities for children and youth.
- 1.2 Provide more community get-togethers to lift community morale.
- 1.3 Provide community meeting facilities to enable groups to meet and pursue community objectives. Such groups require ongoing Local Government support.
- 1.4 Assist in the establishment of community gardens, community cooperatives.
- 1.5 Encourage local businesses to offer discounts to Health Care Card holders.
- 1.6 Reduce fees at Local Government facilities for Health Care Card holders.
- 1.7 Assist community development.
- 1.8 Offer expanded and flexible small grants.
- 1.9 Provide meeting rooms/ a community house.
- 1.10 Hold consultations with the local community on a regular basis.
- 1.11 Organise a business incentive scheme. Look at alternatives to tourism and seasonal work.
- 1.12 Assist with the establishment of small, local cinemas.

2. HOUSING

- 2.1 Establish a subsidy for septic clean outs for people on low incomes.
- 2.2 Provide filters to families on low incomes to ensure they have access to clean water.

3. EMPLOYMENT

- 3.1 Employ a large number of people on small pieces of work. Help to spread income through the community.

STATE GOVERNMENT

1. COST OF LIVING
 - 1.1 Lower Hydro charges.
 - 1.2 Increase the Heating Allowance to be equivalent to the cost of 1 tonne of wood (around \$70) biannually. Currently allowance is \$28 for six months. This allowance must also be available to all Health Care Card recipients.
 - 1.3 Regulate supermarket prices.
 - 1.4 Negotiate an agreement with Forestry whereby cheap firewood is available to Health Care Card holders.
 - 1.5 Extend concession system so that all Health Care Card holders receive the benefits currently enjoyed by pensioners.
2. HOUSING
 - 2.1 Increased funding for crisis accommodation services.
 - 2.2 Use unused facilities like Burnie or Spencer Hospitals, Braddon House to establish boarding house facilities as a form of crisis accommodation, with support workers attached.
 - 2.3 Establish tenancy commissions around the State to do independent assessments of properties and to handle bond payments.
 - 2.4 Bring Housing Services rentals down.
 - 2.5 Give Housing Services tenants equity with tenants in private market.
 - No rent increases linked with pension increases.
 - No rent increases when children turn 16 (receive Austudy).
 - 2.6 More opportunities for people on pensions/benefits to rent/buy homes.
 - Provide assistance for low income earners to get access to credit to buy a house.
 - Provide assistance with mortgage payments for people on low incomes equivalent with rental assistance.
 - 2.7 Government needs to ensure the implementation of the Residential Tenancy Act (especially with regard to maintenance).
 - Waiting time for essential maintenance on Housing Services homes to be prompt (in line with the Act)
 - 2.8 Community initiatives need to be developed to assist with cost of house maintenance.
 - Establish community co-operatives owning garden equipment jointly.
 - 2.9 Housing Services homes must be fenced to ensure safety of children.
 - 2.10 Housing Services houses should have a minimum of 1 bedroom per child.
 - 2.11 More 4-bedroom Housing Services homes to be made available.
 - 2.12 Ensure Housing Services homes are insulated.
 - 2.13 Ensure Housing Services homes have curtains and carpet.
 - New tenants should have viewing of house to choose whether they would like to keep curtains and carpet. Currently Housing remove these even if they are new. Incoming tenants are not currently consulted.

- 2.14 Increase consultation with tenants of Housing Services.
- 2.15 Housing Services to consult residents about possible colour choices in their homes.
- 2.16 Increase stock of public housing and review criteria for eligibility to access public housing.
- 2.17 Public housing must be well built. Current problems with damp and mildew must not be repeated.
- 2.18 Extend the concession on rates currently offered to pensioners to other Health Care Card holders.

3. EDUCATION/TRAINING

- 3.1 Increase funding to the public education system to ensure the following standards are met:
 - Staff:student ratios are reduced to 15:1.
 - There is increased support for children with special needs.
 - There are no delays for specialist assessments.
 - There is prompt early intervention .
 - Support and services for people with disabilities are available at all levels of the education system. Not determined by age/type of schooling/level of schooling.
 - Children with disabilities are integrated into the school system for 5 days a week.
 - Support hours available to schools from guidance officers and counsellors are increased.
 - Support services such as speech therapy are allocated on the basis of need – not criteria.
 - Years 11 and 12 are available in regional areas and guarantee a broad range of subjects.
 - There are no extra costs for resources or activities.
 - Increase funding for specialist teachers (music, art, outdoor education, etc).
- 3.2 Better metropolitan bus services so children attending College can get to morning classes.
- 3.3 Sign language (Auslan) to be taught in schools as a second language.
- 3.4 Children should have access to self-esteem programs to teach children:
 - To be responsible within relationships.
 - To learn non-abusive ways of relating to each other.
- 3.5 Schools should be resourced to take action against bullying.
- 3.6 In addition to literacy outcomes, children should be given access to courses in life skills.
 - Sewing
 - Budgeting
 - Cooking
 - Personal Hygiene
 - Growing food
 - Car maintenance
 - First Aid

4. ADULT EDUCATION

- 4.1 Flexible options should be offered for people to continue education eg: open learning, TAFE courses.
- 4.2 Provide greater opportunities for meaningful training for adults, including those adults with disabilities.
- 4.3 Increased access to TAFE courses in regional and isolated areas.
- 4.4 Adult education needs to be more affordable – reduce up front fees and levies on TAFE courses, Adult Education and University.
 - Offer greater concessions to people on low incomes.
 - Offer flexible payment arrangements.
- 4.5 Expand adult training on offer, to ensure curriculum covers the skills people need to survive on a low income – cooking, gardening, preserving, recycling.
- 4.6 More information available and accessible for mature age students.
- 4.7 A survey is needed to determine adult education course needs (re: subjects).
- 4.8 Free daycare for children while parent is studying.
(The current subsidy is insufficient.)

5. COMMUNITY DEVELOPMENT

- 5.1 Work to engage people on low incomes in the political process. Hold regular consultations in communities which are less formal than current community consultation process.
- 5.2 Provide access to low, or no-interest loans for people on low incomes.
- 5.3 Increase funding for Neighbourhood Houses.
- 5.4 Support urban renewal projects with funding grants.
- 5.5 Provide seed funding for community cooperatives – groups sharing resources, eg: for home maintenance.
- 5.6 Make a funding program available for submissions from local communities for small projects.
- 5.7 On-line centres need to be guaranteed ongoing funding.
- 5.8 Decentralise services.
- 5.9 Offer financial help to small services.
- 5.10 Extend the concession system to ensure equity for all people with Health Care Cards.
- 5.11 Encourage companies to decentralise to regional areas. Offer financial subsidies/incentives where required. eg: Chickenfeed, Purity, Kmart.

6. POLICING

- 6.1 Increase funding to Tasmania Police to achieve the following goals:
 - Increased numbers of police.
 - Police stations to be manned 24-hours.
 - A police officer living in each community.
 - Prompt police response to requests for assistance.
- 6.2 Encourage the development of community policing strategies.
- 6.3 Police could take a very proactive role in working with young people, particularly those at risk of becoming involved in crime. Programme to focus on counselling, problem-solving, volunteering.

7. TRANSPORT

- 7.1 Increase funding to public transport system.
- 7.2 Establish Metro/community group to design, steer and trial a community bus service for 12 months.
- 7.3 Make car registration payable by instalment .
- 7.4 Offer more regular bus services in rural areas: cheaper, more regular, smaller buses.
- 7.5 Provide safe and accessible bus services for school children.
- 7.6 Children's fares should be reduced. Children travelling to and from school should have free bus travel.
- 7.7 Provide free buses 1 day/month on a weekend or one day in the school holidays to offer low income families an outing.

8. HEALTH

- 8.1 Increase funding to the public dental scheme.
 - All dental charges must be kept at a maximum of \$20.
- 8.2 Increased funding to public hospitals.
 - Reduce waiting lists.
 - Allow patients to stay longer in hospital, particularly after surgery or childbirth.
- 8.3 Work with doctors to reduce costs for low income earners.
 - No gap charge from specialists for people on low incomes.
 - No gap charge from general practitioners for people on low incomes.
- 8.4 A support service is required for sole parents whose children are ill in hospital to provide childcare for the siblings.
- 8.5 Increase community access to transport.
 - Make criteria for funding of community buses more responsive to community needs.
 - Increase reimbursement for transport to and from medical appointments.

- 8.6 More emphasis on preventative health
 - Make parenting skills courses available and accessible.
 - Make sports, recreation, access to training facilities affordable.
 - More funding for outreach services.
 - More respite care for carers.
 - Government subsidies for Quit programs for people on low incomes.
- 8.7 Establish health care services suitable for young people.
- 8.8 Low income earners require financial assistance to access ancillary services.
- 8.9 Take action to deal with nutrition problems faced by people on low incomes.
 - Clinic sisters should have budget to help mothers with the cost of formula.
 - Community education programme “how to feed the kids on a low income”
- 9. SAFETY/SECURITY
 - 9.1 Contents insurance to be subsidised for low income earners.
 - 9.2 Security lights, locks etc to be subsidised for low income earners.
 - 9.3 Encouragement for the Safety House and Neighbourhood Watch schemes.
 - 9.4 Housing Services homes need to be made more secure. Security doors should be provided.
 - 9.5 Safety issues in Housing Services homes need to be addressed promptly.
 - 9.6 Through the Tasmania Police, develop an early intervention programme for youth involved in crime, providing: counselling, problem solving, volunteering opportunities.
 - 9.7 Increased funding to crisis intervention services.
 - Domestic violence crisis and support services to be better advertised and more available.
 - 9.8 Family counselling and conferencing to be more available before situation requires intervention.
 - 9.9 Establish a support service for families, single parents and step-parents providing respite/counselling/support.
 - 9.10 Establish local services for adolescents
 - 9.11 Increase funding to community health services to make a counsellor available for people with mental health problems (self-esteem, depression).
 - 9.12 More funding for initiatives to help drug users.
 - 9.13 Provide funding for the development of a network/crisis service for men.
- 10. INCOME/EMPLOYMENT
 - 10.1 Provide support for small businesses in local community – business training, grant/special loan funding/ community banking.
 - 10.2 Establish tourist train system. Seafront tracks along the North West Coast could attract steam trains/passenger trains from around the state.

FEDERAL GOVERNMENT

1. INCOME/EMPLOYMENT

- 1.1 Increase pensions and benefits to a level that covers the necessities of life.
- 1.2 Benefit allowances of those with dependent children must be increased to cover costs of children's education. Costs to cover include:
 - uniforms including shoes, stockings, PE clothing/boots
 - bus fares
 - materials
 - transport
 - after school activities
- 1.3 Put a cap on corporate wages.
- 1.4 Centrelink policies must reflect reality of long-term unemployment and make casual work feasible. Earning threshold must be raised and calculated annually.
- 1.5 Overhaul Work for the Dole. Change the name. Offer pay commensurate with the work done. Offer employment for three months at award wages instead of work for the dole at \$20 a fortnight.
- 1.6 Review youth wages system in light of its impact on older workers.
- 1.7 Raise tax thresholds for low-income earners.
- 1.8 Fund child care centres to ensure that child care is affordable and accessible.
- 1.9 No enforced training for benefits.
- 1.10 Provide phone cards to job-seekers.

2. HEALTH

- 1.1 Make the health system more accessible. Remove the "health gap" fee on treatment and pharmaceuticals for Health Care Card holders.
- 1.2 Ensure essential medications are covered by health care, eg: asthma medication.
- 1.3 Make health insurance affordable.
- 1.4 Give the community choices re: health services.
 - Give people access to alternative forms of medicine on Medicare.
- 1.5 Provide assistance with contraceptive costs for those on pensions and benefits.

3. EDUCATION/TRAINING

- 3.1 Make education free.
- 3.2 Review training schemes for young people.
- 3.3 Increase access to higher education. Reduce fees and increase Austudy levels.
- 3.4 Make Educational Entry Payment available to everyone on a pension or benefit.
- 3.5 Reintroduce Travel Allowance for rural and isolated students.
- 3.6 Increase access of students from isolated and rural areas to education.
- 3.7 Increase Living Away From Home Allowance. Ensure allowance covers levies, fees, course charges, rent, food, power, transport, clothing, entertainment.
- 3.8 Issue students eligible for Living Away from Home Allowance with phone cards.
- 3.9 Increase age of eligibility for Austudy to 18 years for dependent children. Until students are 18 years, make the payments directly to the parents.
- 3.10 No financial penalties for seeking training.

4. COMMUNITY DEVELOPMENT

- 4.1 Invest public money in building social capital (ie, good community life).
- 4.2 Ensure banks return to rural areas.
- 4.3 More funding needs to be made available to address the issues faced by Tasmanian youth.
 - Offer more employment programs for young people
 - More services and activities for youth need to be established:
eg: Youth centres in isolated areas.
 - Make counsellors and youth workers available in regional/isolated areas.

5. INCOME/EMPLOYMENT

- 5.1 Benefits must be increased to ensure a basic standard of living. Benefit rises to be linked to wage rises.
- 5.2 Benefits should reflect regional concerns. Tasmania is a cold climate and costs for heating, power, and clothes are greater.
- 5.3 An extra allowance should be available to cover the cost of the education of dependent children.
- 5.4 Parenting Payment Single must be increased to reflect importance of the carer's role.
- 5.5 Occupational health and safety checks should be conducted regularly on employers of casual workers
- 5.6 Long-term regular casual workers should be given some income security.
 - Casual workers should be given permanency after 12 months continual service.
 - Long-term casual workers should be made eligible for sick leave.
- 5.7 Government policy must address issues of income security for people on pensions and benefits.
- 5.8 Centrelink information about income support must be clearer and more accessible.
- 5.9 Centrelink should be proactive about telling recipients what they are entitled to.
- 5.10 Centrelink income assessment procedures must be reformed to allow a higher earnings threshold.
 - Calculation of income from casual work should be based on annual income.
- 5.11 Centrelink should make counter cheques available and give loans according to need, as soon as debts are cleared. (Currently one loan per annum).
- 5.12 Withdraw right of banks to take overpayments back automatically. This should be negotiated with account holder.
- 5.13 Relevant tools need to be available to make retraining possible.
- 5.14 Computers need to be available to communities for people to learn computer skills.
- 5.15 Workplaces need to be reformed to share the work that is available around more fairly.
- 5.16 Broaden New Enterprise Initiative Scheme criteria.
- 5.17 Increase opportunities for New Start recipients to start a business.
- 5.18 Review the Work for the Dole scheme so young people learn business and retail skills.
- 5.19 Develop workskill programmes focussing on young people.
- 5.20 Increased funding to childcare centres. Child care must be accessible and affordable.
- 5.21 Employers must look at making workplaces fit with childcare responsibilities.
- 5.22 Volunteers must have financial recognition.