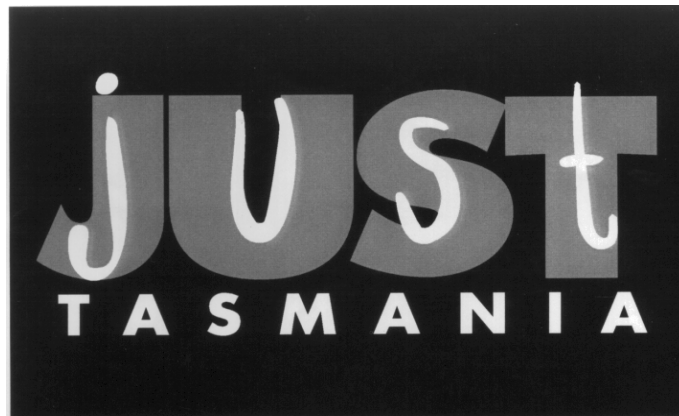


“I can laugh about it. You have to. But I want to quit this whole show.”

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



Anglicare Tasmania

The Poverty Coalition

TasCOSS

Acknowledgements

The researchers would like to thank the people of Burnie who participated in this forum. Their contribution of time, ideas and stories of survival made this research project possible. In the words of a woman living on the West Coast who is living on a Disability Pension, "We hope something so beautiful will come from this that we will all stand amazed."

The Just Tasmania Coalition would also like to thank the Sidney Myer Fund and the State Government, through the Family Assistance Programme without whose financial assistance this project would not have been possible.

Introduction

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 was 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*.

The participants

The Just Tasmania forums were attended by 144 people from around Tasmania. Demographic data on the participants is available in *Hearing the Voices: Vol 1* - the statewide report on the research project. To protect the confidentiality of participants, data is not broken down on a regional basis.

The process

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.

In Burnie participants were identified with the assistance of workers attached to the Burnie Council Youth Workers, No 13 , Oakleigh House and Anglicare.

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 from 9.30 – 2.30 pm. Child care and a lunch was provided. The forum was held at the Burnie Civic Centre.

The forum was a mixture of small and large group discussions scribed by the Just Tasmania researchers. A large group format was used to discuss responses to those questions with a more structural focus.

Just Tasmania researchers developed the questions after consultation with the Clarendon Vale Neighbourhood House Advisory Group. In view of the potential sensitivity of the information we were collecting, people were placed in colour coded 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.

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 life on a low income 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 separating the problem of “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 already 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.

QUESTION ONE

“WHAT IS THE IMPACT ON YOU AND YOUR FAMILY OF LIVING ON A LOW INCOME?”

The cost of essentials: “Groceries are the only area where you can cut back...”

The participants stated repeatedly that the cost of living in their area is out of reach for those living on pensions and benefits or very low incomes. For this portion of the Tasmanian community, the essentials of 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 economise was that money set aside for food.

“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.”

“Making weekly payments for a couple of bills helps (groceries, power and heating – wood) but the constant struggle is to get through each week. It’s a battle. To cope with HEC bills, we pay \$25 a fortnight in advance. You have to shop with a calculator, or be a nervous wreck by the time you get to the checkout. It’s harder now because the price-tags are not on the items.”

“Food is a big problem. Everything goes up and up - bread and milk cost me \$5 every day – that’s a loaf of bread plus two litres of milk. I take a calculator shopping, I hate doing that.”

“We’ve got a job to cope. If my fellow’s mum didn’t help out by giving us food we’d go without.”

“My boyfriend’s mum brings us food. Without that we’d have a slice of bread for rest of the week. That’s no exaggeration.”

“With food – well, I quite often miss out.”

"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."

"I've got until this Friday to pay the last bit of the Hydro bill. That leaves \$23.50 for the next fortnight for food, petrol, toiletries."

"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 Weetbix there."

"My daughters say 'you get \$400 a fortnight - what do you do with it?' But I pay \$240 rent, and I have to make payments off the power bill (it's high because of the off peak heating bill) and the phone bill (a phone is a necessity because I have epileptic seizures.)"

"The Youth Allowance is \$170 a fortnight. I have to pay \$59 a week rent and all my bills. Rent and power are essential so food is cut. Clothing is not an option. My only transport is an old car so I'm always walking. Therefore, you're forever asking favours that you can't repay. That makes you feel guilty."

"It's embarrassing asking for two sausages at a shop."

"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."

"Youth Allowance is insufficient to live on – you can't afford food. You have to go to Anglicare and the Salvation Army etc [for emergency relief]. This is degrading – especially when it is delivered to the door."

"This is my budget. I pay \$118 out of my \$170 a fortnight for rent and I spend \$50 a fortnight on food. (I only buy the very basics). I need \$22 a fortnight for transport and \$20 a fortnight for school and \$35 - \$50 a fortnight for wood."

Faced with this same problem of deciding what essential to cut back on, other people decide that food comes first, the payment of bills will have to be dealt with later.

"The kids come first. I always get groceries first, then worry later. I get down to 65c in the bank. I make my loan repayments and live in substandard housing. I can't afford any paint."

"I do worry about the bills but they always get paid eventually. I stretch out bills and have to tell them to wait. The baby needs cloth nappies, the kids need good food. There is never

enough to pay for the groceries and all the bills. You hope the door doesn't fall off the car because there is nothing for emergencies."

"I'm a single mum and my income is \$267 a fortnight. I pay \$190 a fortnight rent and I spend \$150 a fortnight on food."

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

"We can't afford heating. Wood is \$40 a metre, and with a baby heating is essential."

"I seem to pay one thing off and another comes in. The Hydro is bad, I turn the heater off when 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."

"The Hydro is the worst (bill) but the cost of wood is still high."

"Yes, I have a two bar heater and turn on one bar. That's the cheapest heating possible but I still have to pay so much a fortnight off."

"You can't save. Something always comes up, a Hydro bill or something. If you're overdue it's 40c every day you're overdue."

"When your [Aurora Pay As You Go] card runs out you've got no power. The winter bill is usually around \$350. I pay it off \$50 per fortnight but as soon as it's paid off there's another."

"The Hydro provide only a week to pay a \$530 bill on a \$340 benefit. After that they charge interest."

Other areas of their lives affected by their income levels were also discussed.

"I still don't have a washing machine: second hand are dearer than new. St Vincent's are not allowed to sell white goods any more."

"On a low income it's hard to get a loan. You are discriminated against."

"Everything is about money. If you are late getting to child-care, or late picking up a child from child care it's \$3 for every 5 minutes that you are late, and if you are running late, you speed (if you have a car) and you cop a fine."

"I can't afford more than one pair of shoes. "

"It's a bit of a battle. I borrowed money for a fridge, I was sick of food going off. Something else always comes up."

"We can't go to see a band or a movie or buy clothes or furniture for our house unless we do not pay bills."

"Private landlords do not adequately maintain houses. Sometimes they say we have to pay for any repairs."

"Mum helped me with rent and bond. Now I am in debt to her."

Those young people living independently on Youth Allowance who could not get classified as "independent" found their income levels extremely low and the struggle for survival particularly hard.

"Because our classification is not "independent" we can't get rent assistance."

"I'm on the "at home rate" although I'm totally independent. I'm 19 years old."

Health care: "Medication is expensive. We often have to do without."

The cost of health care – gap fees, specialist fees, transport and medication – all caused great anxiety for the forum participants. The issues became particularly acute when the patient was their child.

"I took my baby 3 times to 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."

"My baby has special needs. He's at risk of SIDS. We have to get a special mat for the baby – it's \$20 a month, and \$100 deposit. There is no help for these expenses."

"There's no skin specialist in Burnie (or other specialists) so you need to go to Launceston or Hobart. We have to bear the cost ourselves. If a mother or parent has to go with a child, we have to pay transport and food costs in Hobart/Launceston plus the cost of feeding the kids and running the house at home."

"If your kids are hurt at school – if they need an ambulance or an aircraft - we have to pay."

"Medication is expensive – you need to pay \$3.24 for a prescription and every dollar counts. It's another something to save up money for. But we have such tight budgets."

"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."

"Doctors who don't bulk bill are a worry too."

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

"I'm 32 with 2 boys. I find it very hard with doctors. I've had a lot of sickness. You have to go to the doctor and you have to wait, so you have to get someone to look after the kids and then you've got to find the money for massages, and physio for a bad back."

"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 doctor."

The participants also felt that the cost of the public dental services was beyond their incomes. They had also felt the impact of the long waiting lists for these services.

"Dentists are too expensive. It's \$20 per visit and it can be up to \$100, then it's free. Acton School Dentist refused us service because we didn't have the \$20."

"You have to wait 2 years for dentures if you're on a low income."

The impact on our children

Those participants with dependent children expressed a great sense of loss for their children. They felt that they missed out on many of the "treats" of childhood and even such basic experiences as school excursions.

"It's not being able to provide better quality things for your kids, like toys. I'd like to buy them something nice, not spoil them but they are entitled to a treat. But it's just not possible."

"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'?"

"It will be harder for me when kids get older. My daughter said to me, 'I wish I lived in a rich family'. You soon realise that having children is a hell of a cost - that's the future and we're not able to look after them."

"My son's excursion cost \$130. I couldn't afford it. I had \$20 so I went to the pokies and tried to win the money. I lost it and I lost my husband's money as well. Anglicare helped. You've got to know to go to Anglicare, and the Salvos for food and help or the kids lose out."

"You don't send them to school because the kids 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'."

Education: "It's hard to improve yourself with education..."

"We can't afford school excursions and if we don't go we get 'unexplained absences'. The school seeks parents' advice on their kid's whereabouts even when we don't live at home. How would they know?"

"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."

"I've been studying at Uni. The cost of books is out of this world. My books were \$400, even buying 2nd hand books, and there's \$10 service fees. They want you to go back to school, but they charge you so much."

"How do you get out of this? Studying costs so much and it doesn't pay to work."

"If you study you have huge debts so I'm having to work as well. My 5-year-old daughter is always seeing her mother walk out the door because I have no option. I feel worried and guilty all the time."

"They don't really help you with courses to improve your lot, and TAFE are the same: they promise but never deliver."

Transport: "I'm forever running on empty..."

For those people living on low incomes in rural and regional Tasmania their 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 often fairly unroadworthy. The cost of registration was a major concern.

"I lived 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]."

"I'm forever running on empty because of the cost of petrol. It's hard when you're looking for a job. I had to go to Zeehan to take a resume down. They said I had to go in person to deliver it. I had to borrow \$30 to get there – I couldn't not go."

"My car is a bomb and it's likely to crumble. It's just a hopeless wreck and it really bothers me. There are safety issues, you can't get places, can't hitchhike. Transport is a real hassle."

"I need a car - buses don't help. I'll have to get into debt to buy the car and it's hard to get out. Everything is spread out here and there are hardly any buses. I can't afford taxis, but a car gets a \$50 fine for something like a broken light – it's difficult to maintain. The whole thing is like a trap - you can only buy a bomb and it needs work done on it anyway."

"I can't even afford a car, the registration cost is ridiculous. Maybe you should be able to pay it monthly. Families need a car because isolation is an issue. Where I live there is a reasonable bus service, but it's not good when it's raining."

"Transport is a major issue - all the buses stop on weekends at 5 pm. That's very hard. You need a job to get money to get a car. It's a vicious cycle."

"When you have no money you can't save money. You have to buy old cars that break down. You can't buy bulk. You can't travel to the supermarket to get the cheaper prices. You can only afford old stuff so it breaks down."

"There's no transport at the weekend. I can't even get to Wynyard to see my Mum."

"I'd be hitchhiking from Wynyard to Burnie when I was 8 ½ 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."

"Having our own car is too expensive. There's registration, maintenance, petrol and you can't afford insurance."

Centrelink

Some participants felt that Centrelink processes weren't helpful in assisting them to survive on very low incomes.

"Social Security use me like carpet, to wipe their feet on, because I'm a slow learner, and they don't give me time etc with forms."

"Sometimes Centrelink do not pay. Your pay can be a week late, which means we don't have money for a week. They also lose forms."

"There are so many forms to fill out. If they're not handed in on time you're in trouble. They won't accept them a day early and some forms are due on a Sunday when Centrelink is not open. If we are in hospital and can't get the form in we lose the payment."

"There are no more counter cheques so you have to go to Salvo's etc for emergency relief."

"Centrelink staff are not sympathetic or courteous."

How do you live if you have no money?

Some participants stated that there were times when surviving on a low income required behaviour which stepped outside the law. This was particularly true for some of those who had experienced periods of being without any income at all and some of those who had lived on very low assessments of the Youth Allowance.

"I'm driving an unregistered vehicle."

[another participant in reponse] "Me too. I got caught so now I've got fines to pay as well."

"When you're on a low income you have to steal food to live. Then there are court fines for stealing and lawyer fees. Law breaking is a constant worry."

"Not having money is why people steal. One of the most commonly shoplifted things is clothes because they're expensive".

"I burgled to get money. It was the only way to survive."

"I shoplifted for 8 months up until I got a part time job because that was the only income I had."

"I was by myself and the only way I could learn to live was to learn to steal. Now my record stops me getting a job."

"If you have kids, it's hard to get set up. Then you're filled with guilt and worry because you're not able to provide for them. You go without a lot yourself: because if the kids go to school with holes in their trousers they get teased. You end up stealing just to put food on the table."

One participant felt that a lack of income was a direct factor in their drug use.

"I use drugs because I get depressed. If people had money to do things they wouldn't just sit around. But to do sports or anything costs money and I've got no money."

The affect on us and our relationships with other people: "We have to go without..."

The impact of this spectrum of denial on how the participants saw themselves and on their relationships with other people was described as a negative one. They talked about going without, of being shamed, of constant worry and of tensions in their relationships. They suggested that to be denied choice is to be denied dignity.

"We have to go without: there's no social life, no take away food, no cinema: we can't go any where."

"I'm forced to stay home a lot and cook meals at home. It keeps us housebound. I'm stuck between 4 walls."

"I have constant worry. Have I got enough money for food? For medication costs? I worry when I have to book it up at the chemist's."

"There's a fight about \$1 every day."

"You end up sitting around because you can't do anything."

"It would be nice to sometimes go out for a \$5 meal."

"I hate the fact that my grandkids come to visit and I don't have any biscuits to give them."

"Not having enough money means arguments at home, always. Me and the father of my baby split up because of money problems."

“Stress - there is no avoiding it when I have no money.”

“When you book stuff up, you’re often made to feel little. You’re belittled.”

“Assistance providers (the Salvation Army etc) make us feel like we can’t manage money.”

“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.”

“It feels like my parents are embarrassed at how I’ve turned out – I mean that I don’t have a job.”

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

QUESTION TWO

“WHAT IS YOUR VISION OF A DECENT LIFE IN YOUR COMMUNITY?”

1. “The big bills are the killers”

The participants had a vision of a decent life in which the essentials of life were affordable to everyone in the community. They felt that a healthy and sustainable community was one in which “a decent standard of life would be available to everybody”.

The participants felt that certain elements of life were human rights, which any standard of living should necessarily include. These basic rights were food, heating, medication, health care and housing. It was the cost of these basic essentials that they are finding so difficult to cover.

“The big bills are the killers: groceries, hydro and heating, medication and doctors’ bills and rent - so I’d like a magic wand to help with these things.”

“You would be able to afford housing, transport, good tucker. You’d be able to afford good food, some variety. You’d be able to afford decent clothing. You’d have a bit more to pursue personal interests. And you would be off the roller coaster of living on the dole.”

[in response to the above] *“I think life on the dole is more like a merry-go-round because at least with a roller coaster you would get some ups. In a community with a decent standard of living, I would be able to put money away for the future. I would like to be able to have a treat. I’d like to have something other than sausages, - maybe a chop, or a side of lamb.”*

“There would be enough money to pay all the bills and buy food. It is always at the front of my mind. I worry - am I going to have enough to get it?”

“People on low incomes should have lower Hydro and phone bills. There should be payment plans for vehicle registration, lower bus fares or free bus fares for people on low incomes. Lower petrol prices for everyone.”

“I’d like to see more concessions. At the moment they give me a \$1 discount on the phone bill. For pensioners Centrelink have a phone payment of \$15 four times per year.”

"I wouldn't have my life revolve around money."

"I'd like to live comfortably – you've got \$10 in wallet at the end of the fortnight."

"I'd like to be able to save – even just \$5 a fortnight."

"Everyone would have \$200 in the bank for an emergency."

"We can't afford doctors and dentists. In a decent society you could."

"A decent standard of living would include being able to go to the dentist. You're always paying for a dentist – even an emergency is \$20 up front."

"In my dream you get a bill and it's paid on time. That is, with a decent standard of living we could pay our bills."

"We'd be free of the worry about money: we'd sleep properly."

The participants felt that an important part of contributing to policy on income levels for people on low incomes would be defining an acceptable standard of living for Australians "to ensure that every Australian gets a decent living".

They felt that a decent standard of living encompassed the ability to:

- ❖ Buy decent clothes for your family
- ❖ Buy a change of clothes
- ❖ Pay for heating
- ❖ Fill the grocery basket
- ❖ Pay medical bills and for medication
- ❖ Pay hydro/telephone bills

2. 'You'd be able to put petrol in the car and go somewhere.'
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The dreams of the participants of a decent standard of living included a vision of a life that allowed for some recreation and diversity. They talked of wishing to dress in new clothes or of treating themselves to a trip to the hairdressers, of allowing their children to go on outings and school excursions.

"Our kids would be like the average rich kids – they could go on excursions. They could have new clothes - not op shop clothes but something they could be proud of. We could treat our children – take them to a national park, buy them biscuits, take them to the movies."

"We'd have sufficient money to send kids to socials, camps, cadets."

"I'd go out to tea – once a fortnight."

"We'd be able to put petrol in the car and go somewhere. We'd have the average wage – no more, no less."

"We'd be able to buy something, get a hairdo – it makes you feel better."

"I'd buy new clothes."

"We have insufficient money to see movies or go out to tea. If I had a magic wand I'd make it possible for people to be able to afford the movies and just go out sometimes, maybe even go out for tea sometimes – or they could get take aways."

"If you took me to a really nice restaurant I wouldn't know what to do. I have only ever been able to afford a \$5 meal"

3. "We wouldn't be so isolated"
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Part of creating a sustainable community in which people were entitled to a 'decent' standard of living was creating a community that was caring of its members and within which people had a chance to get together and talk.

"We could invite people over for tea – once a fortnight."

"There'd be more chances for people to get together and talk."

"We are often too scared to ask for help because we will get knocked back, or if you ask for help, you get the 3^d degree so with a magic wand: more help is needed and by more understanding of people."

"With my magic wand, I would make the high and mighty who treat us like dirt to live in our shoes for a while. ... so many people just don't understand and they blame us. They can go to their banks."

"We'd have a more easy going society - for our kids."

"We'd look after our environment- we'd have clean air."

"We'd have free and good education for our kids."

"We would look after homeless kids better."

"We'd have better services. At the moment they are segregated – you have to run around different places to get what they want. But in a decent society you'd have someone who can come around and visit you in your place as a friend."

4. "Society would give people a go."

The participants also felt that a decent standard of living could only be built if the issue of unemployment was addressed.

"A decent society would train people two days a week, instead of making them work for the dole."

"Society would give people a go. Employers would allow them to get experience."

"There'd be more dollars for trainee-ships."

"You would be able to do courses to upgrade skills if you were unemployed for a while."

"There would be more co-ordination between employment agencies. There would be fewer forms – at the moment, if you do one or two days casual work, the forms are huge. You earn some money now and they [Centrelink] take money off you later when you are on a low income again."

"Centrelink would keep you informed."

"Centrelink would be simple, clear, obvious. The paperwork would be easy."

QUESTION 3

‘WHAT IS THE BOTTOM LINE FOR A DECENT LIFE IN YOUR COMMUNITY?’

1. EDUCATION

1.1 Living Away From Home Allowance should be higher for those living away from home – about \$100 extra per fortnight to cover:

- ❖ Levies, fees
- ❖ other materials for subjects eg. Sport, cooking, sewing, photography
- ❖ rent
- ❖ food
- ❖ power
- ❖ transport
- ❖ clothing
- ❖ entertainment

1.2 Increase benefit allowances of those with dependent children by between \$20 - \$100 per week to cover

- ❖ uniforms including shoes, stockings, PE clothing/boots
- ❖ bus fares
- ❖ materials
- ❖ transport - cars/petrol
- ❖ after school activities

1.3 Maintain money to parents until children are 18 years of age or when children leave school.

1.4 Schools should introduce a “one off” payment for activities, instead of frequent and more expensive payments.

1.5 Increase Austudy levels for those studying at tertiary level.

1.6 Training courses for employment related courses should be paid for by Centrelink.

1.7 The public education system must be well enough funded to cater for all children, including those with special needs.

1.8 Education must be free

1.8.1 Children from low income families need special assistance so they don’t get caught in the ‘poverty trap’.

2. INCOME

- 2.1 Increase pensions and benefits to ensure a basic standard of living.
 - 2.1.1 Single pensioners need an increase of at least \$25 a week.
 - 2.1.2 Families of 5 people (3 kids 2 adults) need income increase of \$100 - \$200 per week.
- 2.2 The State Government should increase the Heating Allowance..

"We live on \$170 a fortnight. Having an income of \$300 a fortnight would make a huge difference to how we live."

"People from Tullah have to go to Burnie to put their New Start and Youth Allowance forms in. My friend was 6 months pregnant and had to hitch up."

"\$50 - \$75 more per fortnight would really help."

"Centrelink have taken \$50 off me – may as well have taken \$500."

"I start Christmas shopping in January to get all the lay-bys."

3. HEALTH

- 3.1 All doctors must bulk bill people on low incomes.
- 3.2 All dental charges must be kept at \$20 a go. Current system charges \$20 for a first visit and 20% of fee for subsequent visits.
- 3.3 Increased funding to public hospitals.
 - 3.2.1 Allow patients to stay longer in hospital, particularly after surgery or childbirth.
- 3.4 Make parenting skills courses available and accessible.
 - 3.3.1 Access issues with parenting and pre-natal courses – transport, cost of transport
- 3.5 Establish health care services suitable for young people.
- 3.5 Increase funding for outreach services.
- 3.6 More emphasis on preventative health.
 - 3.6.1 Make sports, recreation, access to training facilities affordable
- 3.7 Take action on drugs.

"I had open heart surgery 2 years ago and was in hospital for less time than private people are in for minor things. I was in Thursday and out on Tuesday"

"When I had a baby they pushed me out on the third day and I wanted to stay longer. Especially for my first child. I didn't know how to ask for help: I thought help was only for emergencies. They put me in my room and left me."

"Speed is really spread across the North West. Just everyone is on it. We need support for young people: people to actually get out and talk to kids at school – talk about how it is."

4. HOUSING

4.1 Houses must be secure.

4.1.2 Housing Commission homes must be fenced in so that kids can go outside to play and animals can't get in.

4.1.3 Houses be safe from theft – wood, clothes, plants, tools , hoses , letterboxes.

4.2 Houses must be warm – not damp and mouldy.

4.3 Housing Commission homes should have curtains and carpet.

4.3.1 New tenants should have viewing of house to choose whether they would like to keep curtains and carpet. Currently Housing automatically remove these. Incoming tenants are not currently consulted.

4.4 Residential Tenancies Act needs to be implemented

4.4.1 Maintenance by landlords must be prompt. No cost should be passed on to tenant.

4.5 Housing Commission maintenance checks have to be done while the tenant is present.

4.6 Rental for people on low incomes shouldn't be more than \$120 per fortnight.

4.7 No rental increases in Housing Commission homes with each small rise in pensions/benefits.

4.7.1 No increase in Housing Commission rents when child turns 16.

4.8 More opportunities for people on pensions/benefits to rent/buy Housing Commission homes

"We're renting privately. It took two months to get repairs for a faulty tap – and then the cost of repairs was added to our rent. We were too scared then to tell about the broken stove."

"Rent shouldn't go up because you need repairs or because your pension / benefit goes up."

"My Housing Commission rent went up when I went from a low income wage to the dole."

"I live in a Housing Commission home and my rent went up when my son turned 16."

"I rent privately and pay \$240 per fortnight. My rent subsidy is \$70 per fortnight. I have to pay \$170 out of my pension each fortnight."

"My rent on the private market is \$240 per fortnight. My income is \$410 per fortnight (this includes \$72 per fortnight rent assistance). It means that after rent I have \$170 a fortnight to live on."

"The Housing Commission won't give me a house because after I left the last house someone broke in and smashed everything. They say I have to pay for it. I have to pay it up front – they won't accept fortnightly repayments."

"You get a Housing Commission home – but when you get in you get heaters that don't work, holes in the door – no latch. Maintenance checks have to be done and done while you are present."

"The Housing Commission want to sell houses in Shorewell but they want the money up front. You should be allowed to rent/buy."

"People living on low incomes should be able to buy houses too. It's a bit of security – something to leave the kids."

5. SAFETY AND SECURITY

5.1 We have a right to a sense of physical safety.

5.2 We have the right to feel safe in our homes from eviction.

5.3 Housing Commission homes need to be made more secure.

5.3.1 Housing homes are often unsafe. Front doors are made with glass and can have poor locks. These homes should have security doors.

5.3.2 Safety issues in Housing Commission homes need to be addressed promptly.

5.4 Communities should be ensured of prompt police response to requests for assistance

"The Police just know you are unemployed or on a pension; they don't act on our behalf."

"There are some places the Police just won't go to."

"You first have to be hurt / threatened or have the police involved before they (the Housing Commission) will act with proper locks, alarm, security systems."

"My child used to sleep walk. Housing wanted me to take a photo of my child climbing and falling before they would act and get a doctors certificate to verify the child's injuries."

QUESTION FOUR

“WHAT IS WORKING WELL IN YOUR COMMUNITY THAT HELPS PEOPLE LIVING ON LOW INCOMES TO HAVE A DECENT LIFE?”

1. Local services

The participants stated that there were local services which helped them cope with the difficulties of life on a low income.

Oakleigh House

“Oakleigh House is so good – there is always someone there when you need the protection.”

JPET

“JPET help young people with rent, bond, course fees. They will help you to get your licence.”

No 13 (Youth Centre)

Programs for Aboriginal people

LINK FUNDS working well (problem is management/coordination)

Bread drop off works well – well, it's better than nothing

Emergency relief services like Anglicare, Salvos and St Vincent de Paul

“Some wood vouchers were helpful and food vouchers.”

Benefits (although not enough)

Health care/medical cards

Bus concession passes

2. The people in this community

"If I didn't have my partner I would have done myself in because you just think "I've got nothing. I'm a loser."

"If I didn't have Granny (adopted) I would be dead. You have to have someone to talk to."

"Networks of friends, there are lots of people out there willing to help."

"Talking to people – people on your network. You have to get it out of your system otherwise you go nutty because it plays havoc on your relationships."

It really helps being able to talk with others in the same boat."

"There's a good sense of community spirit. The people are friendlier here – people will stop to say g'day."

"We have a relaxed lifestyle."

"People are generally honest here."

"It's the community we have here – little things like the bus driver will be flexible in dropping you off and picking you up."

3. Our commitment to our children

"I was so down and out when I fell pregnant. Knowing I was pregnant, knowing someone depended on me made such a difference."

"If you have kids, you'll beg, borrow and steal for them."

4. Some economic initiatives

Agriculture

Tourism

Cruise liner visits

WHAT STOPS THIS COMMUNITY FROM REACHING YOUR IDEA OF A DECENT LIFE?

1. Lack of funding for local services

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 the community from achieving a decent standard of living for those residents who were living on a low income.

“There’s no assistance for change, to work for change – we don’t know where to start.”

“JPET funds have been cut – they’re running out of money.”

“The budget cuts to community service organisations have been terrible and they just keep cutting.”

“There’s very little philanthropy locally. There’s no giving back locally.”

“There’s nowhere to go, except for No. 13 which is only open 3-4 hours a day. No. 13 is working well but needs to be open much more than this.”

“In a way we are a third world country ourselves.”

“Police force numbers are too low.”

2. The Housing Commission

The participants expressed a number of concerns about the Housing Commission with regard to maintenance and current policies. They also felt there was a lack of consultation between the Commission and tenants.

“The standard and price of housing is a problem. The Housing Department is slow to maintain houses. There’s a real lack of maintenance. Some people have been waiting up to six years.”

"The Housing Department should treat people equally. There's no maintenance of houses: Shorewell gets preferential treatment."

"The Housing Department penalises people for maintaining houses. It rips up carpet and charges us for it. But the next person might appreciate it – at least they will have to replace it, which is a further expense. We're not even allowed to put picture hooks on the wall."

"We were billed for cleaning the house which we had done ourselves."

"The Housing Department wants the price of houses to stay down – so they encourage people not to improve them."

3. Unemployment

The reality of unemployment was also seen as a major problem for the community. The cheapness of very young workers' wages was seen to be disadvantaging all those over 18 years of age.

"Burnie is buggered. There are no job opportunities. There are no chances to learn skills. No-one gives young people a chance."

"People have got nothing to wake up to in the morning. It's a waste of time to get out of bed."

"So many job ads: they want experienced 16-year-olds so if you are older than 16, they won't employ you." – 19-year-old

"Employers want experienced young people (15 years old) to work; but they won't employ and train them on the job."

"Government organisations and the new employment agencies are not helping. These new job agencies are not working."

4. Lack of opportunities for young people

Issues around access to New Start and Youth Allowance and the lack of services and opportunities for young people were also discussed by participants.

"Young people who leave school get no money, and they have to rely on their parents. Many parents haven't got the money to keep them. Help for these young people would help stop crime. Poverty leads to crime."

"I used to get the 20 cent pieces out of the shopping trolleys, so I could buy food."

19 –year-old

"There's nothing for young people – no space of your own. If you stand around you get moved on for loitering."

"There's no awareness in community of the problems faced by youth."

"No-one takes us seriously. There's nowhere for young people to have a say."

"We need face to face help, not someone over the telephone. The new telephone service that's been set up is a waste. It should go to No 13 - someone who knows your situation, someone who you know."

5. Lack of political understanding

It was strongly felt by the participants at the forum that they lay outside the concern of the political system. They felt 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.

"The Government has an attitude problem. It's like they don't care, don't give a damn. They just get their luxuries and don't care."

"If the Government cared they would try to find out what it's like for us."

"Politicians don't understand the problem. Why aren't they here asking us these questions? They don't want to know. Some do care but they aren't at the top."

"I don't think politicians understand what it's like. They don't go to the coffee jar and find it empty. They have 3 or 4 shirts, and however many pairs of shoes they need."

"Our political system isn't representation of disadvantaged people."

"We need some aldermen who are not wealthy and we need some younger people to get involved – someone who has been there and done that."

6. Gambling: “You think you’ll get away, you’ll be free...”
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The participants 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.

“Gambling is the biggest killer.”

“It’s a habit – you think you’ll get away, you’ll be free – but one day I spent my pension and was left with \$30 for the rest of the fortnight. I walked out and thought why did I do that?”

“I spent my husband’s pension - \$400 - in two hours. I remember walking out of there thinking ‘what have I done? – he’s good to me. He never abuses me or hurts me and I’ve done this’. I couldn’t face it so I took myself off and I was going to kill myself. There wasn’t any choice. But for some reason my husband came looking for me and he found me. I’ve gone to GABA now and they helped me. I’m over it now.”

“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.”

“People are very judgmental about people on low incomes who smoke or gamble. In the end you start believing the negative stereotypes and you start to feel worthless.”

7. The Health System

The cost and inaccessibility of the public health system was viewed as a major problem for people on low incomes. There was also a perception that doctors were often insensitive to the financial constraints on people on low incomes.

“Doctors – they just want your money.”

“I’ve been waiting 8 weeks for ovarian surgery. They treat private patients first.”

“The bills from the specialist are killers – the gap is too high.”

“I got an obstetrician’s bill – it was for \$480. Medicare covered \$303, so I had to find \$177 up front. My income is \$160 a week.”

8. Stigmatisation

"People on the dole are forced to stay hidden and not come to things like this [the Just Tasmania forum], because of fear and discrimination."

"Asking for help is like going to the dentist: I feel so nervy and scared" – Pensioner

"There's big pressure to hide the fact that you are not working because of discrimination and put-downs."

"The people who are there to help can be too critical and judgmental."

"The housing department don't want to listen to what you have to say."

9. Centrelink policies

The cut-off levels for earnings for those people living on pensions and benefits were seen as a poverty trap for those people who were able to find bits and pieces of work.

"I get \$290 a fortnight on the dole. If you earn \$295 you lose the dole – so work for \$5. But they say you can earn \$60 a fortnight."

"Social security's rules keep changing and are hard to follow."

10. The impact of living on a low income for a long period of time.

"There's a depression that comes with living on a low income."

"I'm sick of taking tablets to help me sleep."

"You smoke dope because it's an escape – you forget about what's going on around you."

QUESTION FIVE

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

The Just Tasmania participants made the following recommendations for initiatives against the problems faced by people living on low incomes.

The local community

Issue: Stigmatisation

- Campaign for more understanding from society.

Issue: Community Development

- Initiate a scheme linking older people in the community with young people living independently.
- Campaign for positive media coverage.
- Make donations of furniture to assist young people who are setting up a house.

Local Government

Issue: Income/employment

- Burnie council to employ people, \$10 per hour on numerous small projects.

Issue: Community Development

- Operate low or no-interest loans schemes for community members.
- Have a central community centre for young mothers, run by young mothers. Use empty buildings, eg. Old social security building.
- Get graffiti artists to decorate certain walls around city or abandoned houses and buildings. Our kids are so talented.

- Get a community levy, \$20 per year to create community centre for older people. It could offer a coffee shop, meeting place, barter club, babysitting club.

State Government

Issue: Income/employment

- Could use tourist trains along beachfronts – Wynyard to Penguin.
- Bring steam trains/passenger trains to NW coast from around the state

Issue: Housing

- Make funding available for crisis accommodation services on the north-west coast. Utilise old buildings like the Burnie or Spencer Hospitals, Braddon House .
- All landlords should maintain houses adequately. Strengthen the Residential Tenancies Act.
- Provide funding to establish a tenancy committee/commission/tenants union in Burnie. Commission to do independent assessments of properties before and after people move in/out: for housing and private landlords.
- Cap rentals in Housing Commission homes.

Issue: Stigmatisation

- Educate the community about the extent and impact of poverty in the community.

Issue: Health care

- Negotiate with professional bodies to ensure access for people on low incomes to doctors who bulk bill.

Issue: cost of living

- Lower Hydro charges.
- Concessions for pensioners should be extended to all those on benefits.

Issue: Community Development

- Use empty buildings for crisis accommodation services.
- Run a free community bus service for low-income earners.
- More funding for youth centres to stay open longer hours.
- Tourist rail line from Wynyard to Penguin
- Run more “grass roots” consultations.

Issue: Education and training

- Extend work experience program for high school students.
- Free transport to and from education.
- Free education. Free books, no upfront fees for TAFE (currently \$400 - \$600 per semester.)

Federal Government

Issue: Income/employment

- Work for the dole- we should be paid properly for the work we do.
- Give a pay rise. Increase of 45% to people on pensions and benefits. Single people need at least \$200 per week.
- Give incentives for people to work, don't penalise.
- Change work for the dole. Give people a job for three months at award wages instead of work for the dole at \$20 per fortnight.
- Reform youth wage legislation. Workers to be paid for skill levels, not age.

Issue: Health care

- Increase funding to health services.
- Reduce cost of health insurance.

Issue: Community Development

- More focus on community development rather than law and order issues.

Issue: Centrelink

- Centrelink attitudes to social security recipients have got to change. Individuals are not responsible for the problem of unemployment.
- Centrelink should make counter cheques and give loans according to need, as soon as one paid off (Not one every 12 months.)
- People should have equitable access to services whatever pension/ benefit they are on. Access to loans for everyone.
- More information and time before social security introduce changes.

Issue: Education and training

- Provide free training courses for the unemployed in areas that they are interested in.
- Make higher education free,
- Training and education. If Government is making it compulsory it should be free.
- Provide financial assistance to employers to train people on the job to assist unqualified workers to enter the workforce.