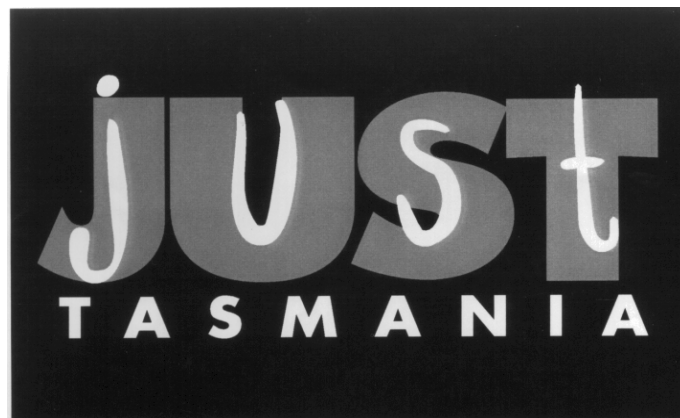


"You can't have chicken tandoori, icecream or a roast dinner. You buy Home Brand and wait for the specials."

**Life on a low income: a consultation with the people of Clarence Plains, June
1999**



Anglicare Tasmania

The Poverty Coalition

TasCOSS

Acknowledgements

The researchers would like to thank the people of Clarence Plains 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 who is living on the West Coast on a Disability Pension, "We hope something so beautiful will come from this that we will all stand amazed."

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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 Clarence Plains participants were approached with the assistance of the Clarendon Vale Community Centre, the Connect project and Anglicare workers.

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 Clarendon Vale Community 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 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 1

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

THE IMPACT ON OUR CHILDREN

The impact of difficult financial restraints on children emerged as a major subject of the discussions held during the forum. The participants' commitment to giving their children “a decent life” was a theme returned to again and again throughout the forum. Many of the participants commented on how much they hated the restrictions they saw being imposed on their children's lives.

“Our kids miss out on school trips, like the recent one to Canberra. It cost \$400. You can see your kids are really disappointed but you don't know how it really affects them deep down – they bottle it up and explode later.”

Participants felt that living on a low income affected their children's choices and chances in life. They said that their children rarely had new clothes and had very limited access to standard recreational activities enjoyed by the wider community, such as a trip to the picture theatre. They felt that the children themselves were keenly aware of what possessions and activities were deemed to be standard for children their age and suffered from the constant denial. They also felt that their own relationship with their children was adversely affected by having to deny them the things they wanted.

“I'm always telling the kids, ‘you can't have that’.”

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

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, first hand clothes, holidays, presents to take to other children's birthday parties, lollies, pocket money, play equipment, bicycles.

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

"We take the kids to the museum rather than the movies. We try to work out ways to do things for free."

"We have trouble finding the money to buy a present when the kids are invited to a party."

"There are no birthday presents for the kids."

"Shoes are the hardest thing to find money for. Kids grow out of shoes very fast."

"Our clothes are from second hand shops, hand-me-downs or I've made them."

"We don't have a lot of play equipment in our own yards – therefore we do need to use parks and play equipment."

"It's hard when the kids want clothes and you can't provide for them."

"It's hard to pay for school excursions, especially with a couple of kids."

"The kids go to their friends' places and see things that other people have but I can't afford them."

"I can't afford to give them pocket money – the bills and things must come first."

"Birthdays and Christmas are the hardest. They want the big things and the brand names. They don't understand that the money is needed to pay the bills."

"Catalogues are hard. They're wishing mail. I hide them."

"It's hard with clothes. They want designer clothes because there's peer pressure on kids who aren't from a rich family to have designer clothes."

"I can't afford to buy myself clothes. I get things for the kids first. I want to get the kids some clothes for Christmas. Thank God for Chickenfeed – it's affordable!"

"Lollies are a luxury for the kids."

"I go shopping once a fortnight and I get my daughter one chocolate bar and a packet of chips. Those are her treats for the fortnight."

“The kids get fussier as they get older. They don’t want op shop clothes.”

“The kids only have sandwiches in their school lunches. We can’t afford anything else which would be a treat.”

“My son would love to have a bike.”

“My kids are growing up. When the youngest turns 16 I’ll lose the Supporting Parents Benefit and I’ll have to go on the dole. But the family responsibility continues. I’ll never get a job living down here and I will have to continue on the dole. The kids might get Austudy if they continue at school but that won’t pay for all their needs and they will continue to be financially dependant on me.”

The participants’ difficulties in providing the diet, educational 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 have high expectations of what you want to give your kids.”

The impact on our relationships

The stress of life on a low income was also seen to have a negative impact on relationships with partners.

“Your relationships suffer because you’re always worrying about money. You don’t want to blame each other, but you do.”

“My husband can’t help himself sometimes – he’ll buy something for the kids that would help with their education or something. He doesn’t realise that the money has to come from somewhere – out of the groceries or something. It’s really hard because his heart is in the right place.”

The impact on our children’s education

The notion of “free education” in the public school system was questioned by the participants. The costs of school uniforms, excursions, and school activities such as cooking, woodwork and sports were all named as major problems for their families.

"The added school costs for excursions, cooking, woodwork and outdoor stuff costs \$10 - \$20 a week and THEY HAVE TO DO IT."

"All sport costs money and if you're unemployed or on a low income, it becomes impossible. Football is \$40 a season, Club netball is \$114 for juniors and \$140 for seniors. Ordinary netball is \$3.50 a game and it's \$3 for indoor cricket."

"We have really limited choices with education."

"I can't afford the school uniform. Other people have to help. My family and my boyfriend have helped out."

"If your kids play sport you need extra gear, like shoes and sports registration. Clarendon Vale is the cheapest team and it costs \$40 a year."

"My daughter is in college and for two courses there are \$50 course fees. I have had to make an arrangement so that I can pay off the \$100 over time."

"You want your children to get a further education but you can't afford it."

"Even when your kids are at college, trips still come up."

"I have to buy uniforms for six kids. There are patches over the patches."

"My daughter is at college but the bus doesn't leave Clarendon Vale early enough for her to get to college on time if she has an excursion which leaves early. She couldn't go on the caving excursion, she can't get to school on time because of the bus service to here and she hasn't got the right equipment to be safe. They want them to have gloves and beanies and all sorts of extras. It made her embarrassed."

"We can't afford swimming lessons. It should be subsidised in the schools."

"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."

"School clothes are so expensive."

The impact on our health

For the residents of Clarence Plains, living on a low income meant restricted choices about health services and medical treatment.

For some, restricted budgets meant that they could not see a doctor when they were sick. It was repeatedly said that the gap fee for medical appointments with general practitioners and the gap fee on pharmaceutical prescriptions stopped families from seeing doctors. Families with health care cards did not have access to a doctor who bulk-billed and for those participants on low incomes who did not have a health care card stated that they found the costs prohibitive.

"You can't take the kids to the doctor until you get paid or until you get to know the chemist and get credit. Specialists are very expensive but you don't know how much it is going to be. It's embarrassing to have to ask. I don't want to sound as if I don't care about my child. But I'll wait to see the specialist at the RHH."

"When you go to the doctor there is a gap fee of \$5 - \$6 if you pay up front. If you don't have the money to pay it straight up you have to pay \$9.20. That's for a visit to the doctor without medication costs."

"You need tablets for the kids. They need them for a whole lot of illnesses. You try to get them through the Royal Hobart Hospital. Thank God for the Royal. Even with a Health Care Card we often can't afford to buy the prescribed medication."

"My sister had severe stomach pains and went to the Royal, we waited two hours and they turned her away because they said she should see her GP. She didn't have any money to go to a doctor. She had to wait two days for her (Centrelink) payment before she could go to the doctor. I would have given her the money to go if I had it but there is no spare money."

"During the weekend and after hours there's a \$20 gap fee."

"There were two practices down here and they closed the only one that bulk-billed."

"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."

"I have to keep putting money aside to keep in an emergency for sickness, for example, Ventolin.... And now they are advertising new tablets for asthmatics AT \$80 A POP!"

“When you live on a low income, you can’t afford to get sick.”

Participants said that access to health services was made difficult directly by transport problems and indirectly by service cutbacks and waiting lists.

“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.”

“At the Royal they say that there are no beds but when you go in there, half of the beds are empty – they say they need them for emergencies but I had a child who had to be on antibiotics for six months waiting to have her tonsils out.”

“You are on long waiting lists at hospitals and with public dental.”

“It cost me \$80 a week for tablets for my health condition, and this was while they were experimenting to find the right tablets – the \$80 a week ones weren’t the right ones, but I still had to buy them.”

“We can’t afford to smoke, but while we smoke, we can’t afford to get help to stop. It costs too much (patches, nicorettes etc). If these helps were cheaper, then maybe we could afford them.”

The participants said that financial constraints in themselves caused health problems – because of dietary restrictions, and because their income worries caused depression and stress.

“Living on a low income is very stressful. There is stress underneath everything.”

“You have to say no to the kids all the time – it makes you feel guilty.”

“You feel guilty, and end up feeling depressed and down. Sometimes I give the kids a 35 cent chocolate bar, they don’t know the difference but it still makes you feel bad. It’s awful.”

“The kids get down about it. I feel guilty. I am always robbing Peter to pay Paul with the bills.”

“I hate Christmas, birthdays – anything festive. I get depressed.”

"I'm on depression tablets. I thought I was stupid because of what was happening to me. I went to the doctor finally because I was so scared. He told me to not be stupid, it was the effects of depression."

"I get stressed out and get head aches."

"Anything that is healthy or that is there to benefit your health you can't afford it."

"It's hard to make nutritious meals. I can't afford fruit and nuts. My mother buys us orange juice because she thinks we don't get enough vitamin C."

"I've got a budget but I get stressed and I cry. I go into a depression. I worry, I can't help it."

"I look for things to sell for money. I've sold a radio, the tent, our tumble dryer. You need a dryer in winter but now I have to dry things on clothes racks. The only thing I haven't sold is my soul."

The impact on our access to recreation

Holidays and family outings even on the most modest scale are part of the experiences of most Australians living on an average wage. Forum participants agreed that the almost total absence of these in their lives is a source of great stress. They described family life in which children were never taken on a family holiday and in which a day trip to the beach was a feat of long-term planning and budgeting.

"We can't go to the movies as a family. Maybe one of the kids can go with other people but we can't go as a family."

"You never get ahead enough to do something special because something goes wrong when you've got a bit, like the washing machine breaks down."

"It takes a lot of juggling to get ahead. We saved for months to get \$250 together for the six of us to get out for my parents' 50th wedding anniversary."

"What holidays? My kids once went to stay with my parents in the north but I never have a holiday. My husband's boss once paid for us to go away for three days to the peninsula. I don't remember any other holiday."

"We want to get married next year but I don't know how we are going to be able to afford it."

"I stay at home seven days a week. It's isolating."

Life on a very low income

Underlying the concerns expressed by the participants was the constant theme of the difficulty they were finding in meeting the cost of living on their current income levels. The participants were unanimous that with the most stringent budgeting their incomes did not cover the cost of essentials: food, clothing, transport and electricity. Aurora, Telstra and car registration bills regularly caused household crises and could only be paid out of the grocery money.

"With seven children at home (including five boys between 16 – 24) we spend \$300 a week on groceries, which is half the wage that comes in. If you have kids paying board, the Housing consider this as income and put up your rent."

"I've done my budget until December (seven months ahead)."

"I budget ahead for my groceries and I stick to the list. I buy the same things each week. I know before I go it will cost \$93 each fortnight. That includes vegetables and bread and milk. I know exactly what I will buy before I go to the supermarket. I watch for the specials and buy the same things every fortnight. It used to be \$80 a fortnight but in the last few months I've been paying more. I don't know what we'll do if the GST comes in."

"The electricity bill stresses me."

"You have to negotiate to extend lay-bys. I get embarrassed."

"You just pay off the last month's bills and then the new ones have already arrived."

"I have a lot of things on lay-bys and you are paying off the bare minimum but it takes so long to get it down, you always have to ask for more time to pay it off."

"You can't get a wood man to deliver tonne lots down here, I have to get boot loads because I can't afford to have two tonnes delivered."

"You are always doing figures – adding up money totals."

"It's hard to pay for car registration so you sell the car at rego time and buy another car that has a longer rego."

"You're juggling bills. For example, you don't pay all the rent, and you don't pay the rego on time."

"We start budgeting for Christmas presents after the kids have gone back to school in February. We buy things on lay-by. If there isn't enough money you have to go in to negotiate to extend the lay-by. The first time I did that was really embarrassing but it's not so hard now. Most places are happy to let you do it as long as you show that you're doing your best to pay something off."

"Food goes up and rent goes up. Rent is linked to your payment and if you get an increase it goes up so your money doesn't really increase."

"It took us two years to get the money to insure the contents of our house. We can't afford it because the bills always have to come first. You always worry about what might happen."

"There is no extra to take out of the budget. My husband was put off work and we had to go on unemployment. We still have all these bills coming in."

"If there's a big bill you have to cut back on groceries because that's the only place that you can cut back. You have to make things go further. I'm feeding eight people at meal times. You have to try to stretch things."

"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."

"I'd like to have things too, but I can't."

"Aurora bills are hard to pay, so are phone bills and the bills always come at once."

"We had phone calls in only, but our phone was disconnected. We won't get the phone on again until January, after Christmas has been paid for."

"I'm worried about the GST because you can't just live on bread and milk."

"I lost my parenting payment when my daughter turned 16 – you need it until they finish schooling because it still costs you just as much."

"The government don't give you enough to live on."

The stigma

Participants felt that Clarendon Vale attracts an unfair amount of bad press. *"If something goes wrong in the area it will make the front page. If something good happens we can't attract the media to come and cover it, or if it is covered it is buried in the newspaper."* They felt that this reinforced the image of the area as a poor neighborhood that was the cause of its own problems.

"The stigma is there, even in football. The opposition think they'll beat us because we're 'just Clarendon Vale'."

"Clarendon Vale kids are often smaller. People comment on whether they get good nutrition and are properly looked after. It hurts."

"Clarendon Vale kids are small kids, but most of them weren't born here, they come from all over. People think we don't look after our children – that really gets my goat up."

Participants felt that one aspect of the stigmatisation of living on a low income was the difficulty they had in getting access to credit. Some participants had had difficulty getting Target cards. One had applied 4 times for the card. Participants also said it was difficult for people living in Clarendon Vale to get contents insurance.

"I can't get a Target card because I'm on a pension. It's only \$16 per fortnight, which I could afford, but they won't give me one. We heard they (insurance companies, credit agencies, Target etc) make decisions on the basis of postcode. 7019 IS NOT ELIGIBLE!"

"Why can't we get a loan from the bank? Why wouldn't we pay back?"

The impact of living on a low income....on us

"I feel like shit sometime...often."

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

"I blame myself...it's my fault... I tell myself: I am a failure. I bash up on myself."

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

"I get sick of being broke."

"You can't have chicken tandoori, icecream or a roast dinner. You buy Home Brand and wait for the specials."

"If we had jobs we could get credit, we could get nice houses and cars."

Question Two

“WHAT IS YOUR VISION OF A DECENT STANDARD OF LIVING FOR YOU AND YOUR CHILDREN?”

For the residents of Clarence Plains, a “vision” of a decent standard of living was one in which *“our major worries would go”*. It is a world in which *“Everyone has a job – this is the big one because then you can afford the phone, a computer or to get credit.”*

Income levels/cost of living

The participants sketched a vision of a life in which the struggle to meet the cost of living did not take 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, housing and transport and there was a possibility of extras, like taking the children on a day trip.

“We would have enough money to not worry about the bills and to buy the kids new clothes instead of second-hand clothes.”

“We would have just a bit more money for the big bills. The big bills are the killers. The Hydro, Telstra, the Rego, rates, taxes and insurances. These are essentials.”

“You wouldn’t need to budget petrol money. You could go wherever you liked in the car on a day trip.”

“There would be a reduction in the cost of basic essentials.”

“We’d be able to pay all the bills. We’d know we had enough to pay them.”

“You could buy whatever you liked in the grocery shop.”

“You could put money away for kids’ clothes and shoes and still have enough food in the cupboard.”

“You wouldn’t be stressed.”

“The cost of food and clothing would be lower.”

"You'd be able to buy all the kids school clothing at once."

"I'd have money in the bank."

"You'd be allowed to pay the car rego over 12 months or even quarterly."

"Wood sellers would bring half a tonne of firewood. Or we'd be able to pay for five tonnes."

"There wouldn't be a levy on the Hydro."

This vision was elaborated on repeatedly. People thought that in their dream of an ideal society, they would have access to cars and would be able to afford to get car maintenance done. The idea that it might be possible to buy clothes, furniture or a car first hand was also canvassed.

Part of the vision of the "decent life" was a world in which people were guaranteed decent and affordable housing as a basic right.

"We'd have warm houses, light with the sun getting in. They'd be well ventilated, no mould, a solid construction."

"Housing would be cheap. Rent should be cheaper. It's \$112 a week and it should be \$90 a week."

"People would be able to buy their own home."

In the society dreamed of by the participants, a level of income would be guaranteed to all citizens which would enable them to live with dignity.

"Welfare is not to be thought of as people being kept at survival level. We live below the poverty line."

A sense of equality

The participants also expressed a 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 community and equal opportunity.

"Good things about Clarendon Vale would get on the news and in the paper."

"It would be an egalitarian world."

"It would be a society where everyone has an understanding of everyone's needs – including politicians and bureaucracies."

"Attitudes would change and there wouldn't be any stigma to living in Clarendon Vale. We would change people's outlook."

"I cried when I first came here to live. Now I wouldn't live anywhere else."

"We would see everyone out on the street together – in street parties."

"There would be a place to go to meet people, to socialise and make friends."

"Everyone would come to residents' meetings and have their say, so they wouldn't complain."

"There'd be less stress. The community would be happier and more harmonious."

A sense of safety

There was also a desire expressed for a sense of safety within the community – yards would be safe for children to play in, houses and cars would be safe from burglaries, communities would work together to fight crime.

"There would be somewhere for the dog to have a run – a safe place for me to walk with the dog and the kids."

"All dogs would be safe."

"Somewhere safe for kids to play: a bbq area."

"Everywhere with a fence, a fence at the school."

"Security to leave your place at night time."

"Cars wouldn't get stolen. It doesn't pay to have nice things."

"There would be a Neighbourhood Watch – up to the community."

"People would ring when a house alarm went off."

"We would have security windows, deadlocks, security door alarm."

"We would be able to afford insurance."

"We would feel safe against break-ins, burglaries, theft. We'd come home to the house as we left it."

A sense of opportunity for our children
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The dream of an ideal world also embraced the participants' hopes for their children. A perception that their children had restricted educational opportunities became transformed into a vision of a world in which their children wouldn't be left out of school activities and those children with special needs would have access to support services.

"If there was an excursion you could say go."

"Education would be free."

"There would be an education for children which is based on an understanding of children and where children can get what they need."

"State schools would have the same services as private schools."

An expansion of recreational activities for children was also discussed. A decent standard of living, they felt, required better services for children and young people.

"There would be a pool at the school."

"There'd be more stuff for kids – there wouldn't be so much vandalism if they had things to do."

"There'd be a minibus to pick up the kids."

"There would be play equipment, a bike track, a pool and a skate ramp here. There'd be more things for the kids. We'd expand the community centre and have more child care which was affordable."

"Vandalism happens because kids are bored. The younger see the older kids do it and copy. There would be more things for the older kids to do."

"We would be able to do things with the kids."

A sense of escape

The difficulty in having holidays, family excursions and the financial constraints on providing their children with recreational opportunities was also cited as a stress for participants. For them, an essential part of a decent standard of living was for individuals and families to be able to have a break for an evening or a day and, at best, to enjoy a holiday together.

"We'd have enough money to have holidays."

"A decent life would be pleasant and relaxing."

"We'd occasionally have a holiday – even to Bicheno."

"I'd go out to tea, have a treat to break the monotony."

"I'd love to go out to tea with my partner. I'd be able to pay for a baby-sitter."

"We'd have a picture theatre with cheap prices."

"There would be more family discounts. Once you have four kids it's one cost. You can't just let one child go on an excursion or whatever, you have to pay for all of them or say that none of them can go."

"I don't think the kids would get so sick if you could give them one or two things they like. They get depressed and wallow."

Access to health services

"I'd like to be able to take the kids to the doctor and not care about the gap fee or how many scripts they need. I'd be able to take them on the day they are sick rather than waiting to see if they get sicker or waiting until I can afford it."

Access to health services was seen as an essential part of a decent standard of living. Participants stated that currently their access was restrained by not having telephones, not having transport, not having a doctor locally who bulk-billed and not having the income to be able to afford the gap between doctors' charges and the Medicare rebate or the cost of pharmaceuticals.

"We'd have a doctor who bulkbilled in the area instead of having to go to another suburb."

“There’d be a doctor on site in Clarendon Vale, with more flexible times. The service would need to be supported.”

“There’d be free health, including alternate health services.”

“There would be free access to pools for health reasons, or subsidisation of entry fees.”

Access to transport

Having transport available was seen as an essential part of being able to participate in the community and gain access to those support services available.

“There’d be a separate bus for Clarendon Vale which came every 30 minutes and more buses on weekends.”

“Buses would be free one day on the weekend.”

“You wouldn’t have to pay for kids on the buses or their fares would be half price.”

There would be no drugs

“Drugs are a problem everywhere. But in our community we find that they have a destructive effect on families, on friendships, and on our community as a whole. Drugs divide family members against one another and then turn families against other families; the whole community gets divided and at odds with itself. Mistrust and suspicion sets in as well as “gangs”. Because of these problems the insurances go up. If we had a magic wand there would be no drugs.”

“All the drug dealers would be dead.”

QUESTION THREE

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

1. EDUCATION

- Staff/student ratio to be reduced. Maximum ratio of 15:1 in classrooms up to Grade 4.
- Increased funding to public schools.
- Each child can read, write and do basic maths.
- Increased funding to services for children with special needs.
- Abolish criteria for support services such as speech therapy – services provided on basis of individual need.
- Increased support for schools integrating children with ADHD.
 - Early intervention when problems are identified - reduce delays for specialist assessments (eg: guidance officers).
- Education to be equitable and accessible.
 - Excursions and extension activities to be included in student assistance so kids don't miss out.
 - Free school buses for all children attending school.
 - Better bus services so children attending college can get to morning classes.
- Increased opportunities for meaningful training for adults.
 - Opportunities for people to continue education eg: open learning, TAFE courses.
 - No financial penalties for wanting to improve yourself (eg difference between NSA and pensions).
 - More help for families, eg: JET workers for families.

“We need more teachers in the classrooms.”

“Overloaded parents are being required to be teachers.”

“You shouldn't feel that you have to be an aide at school for your kids to get a decent education. It should be something that you can do if you want to, as an extra.”

“Need a school to meet the needs of ADHD children – somewhere for them to go, extra aids, more aide time, special part of the school to help them get to the standards.”

“In my child’s class there are 18 kids – six with ADHD with one teacher one part-time aide.”

2. INCOME AND EMPLOYMENT

- More job opportunities. Everyone should have the opportunity to get a job.
- Increase income levels.
 - Increase welfare and pension levels to a level people can live. We estimate will require an increase of \$50 - \$100 per week. After a certain period of time do volunteer work or training to earn extra money
 - Link benefit rises to increases in wage rises
- Better conditions for casual and part time workers.
 - Casuals should get sick pay if genuinely ill.
 - After 12 months continual service casual workers should be made permanent.
- Reduce the withdrawal rate for people on pensions and benefits.

“When you are on the border line – you lose everything when you go over, like Health Care Card. Centrelink make you do estimates for the next three months. It’s too hard to estimate, especially if you have casual work. They should abolish that. It should be based on what you have earned in the past 3 months, not an estimate of the future.”

3. HOUSING

- Housing commission rentals too high in proportion to income. They need to be reduced.
- No rent increase with every increase in the pension.
- Reduce waiting time for maintenance for housing commission homes.

- Waiting time for essential maintenance on Housing Commission homes to be immediate (in line with the Residential Tenancies Act).
- More four bedroom Housing Commission homes to be made available.
- Housing commission houses should have a minimum of one bedroom per child.
- Homes should be adequately heated.
- Heating allowance to be made available to people on unemployment benefits.
- Heating allowance to be increased to be equivalent to the cost of one tonne of wood (currently \$70). Currently allowance is \$28 for six months.
- Homes need fences.
- Housing commission to build fences around housing commission homes.
- Housing Commission to talk to residents about possible colour choices in their homes.

4. SAFETY AND SECURITY

- An increased police presence in the area.
- More community policing.
- More police who know, and are known to the community.
- More police involvement with local youth.
- Police early intervention – in schools.
- More activities for youth.
- Make young people accountable when they commit crimes.
- The development of a network for men.
- Increased funding to crisis intervention services.
- Domestic violence crisis and support services to be better advertised and more available.
- Family counselling and conferencing to be more available before situation requires intervention.

“There’s nothing for men in the community. They have no supports. They need a Community Centre that’s like a pub. A “Sunday School for men”. Don’t take money away from womens’ services and don’t look at traditional self-help groups, but men need to talk and bitch more.”

5. HEALTH CARE

- Health care should be affordable.
 - There should be one doctor in each area who bulk-bills.
 - The dental clinic should be available to adults who are living on a low income.
- Health care should be accessible

“Health and transport go together.”
- There should be a 24-hour medical service in each area.
- There should be a doctor in every residential area.
- There should be a service for people without transport – to enable them to access health care.
- More health services available locally, or mobile visiting units for x-rays, mammograms, etc.
- Increase support for people accessing health care services.
- Establish a support service for sole parents whose children are hospitalised providing childcare for the parents’ other children.

“For a lot of health care city trips are needed. It takes the whole day to get in and out but you have to get home in time to pick up the kids. You get held up, waiting for appointments and have to find someone to look after the kids but still get home in time to cook the tea. All this when you are sick.”

“I had a dental appointment at 11 am. I waited until 3 pm but was sent home in the end without seeing the dentist.”

QUESTION FOUR

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

The following list is in order of the number of times it was mentioned by participants.

1. The people of Clarence Plains.

The participants stated that the networks that existed within their neighbourhoods acted as a strong support system and helped to create a sense of community.

“I wouldn’t have survived without good friends and neighbours in the community.”

“I lived here for 11 ½ years. On the 18th March I moved to Glenorchy and by the 18th September I’d moved back!!”

“Our ability to communicate with each other. We all have a common goals and understanding.”

“Our community spirit.”

“There’s a low crime rate in Clarendon Vale but from the media, you get the opposite impression.”

“Our pride.”

2. Local initiatives and services.

“‘Parent Watch’ was developed through the school – there were 19 broken windows every weekend, NOW, there hasn’t been this much in two years.”

The commitment of parents to their children.

The Connect project

“The Connect project is pulling the community together – housing, police, school, council.”

The Youth Centre

Neighbourhood Centre

The Residents Group

“Kids with Kids”

A playgroup for younger parents.

The Police/Citizens’ Youth Club

Clarendon Vale Primary School

“The school is a focal point – a meeting place for community and parent groups.”

Agencies like Anglicare/Centacare/Parenting Centre.

The local Op shops.

Free entertainment available in the community, eg museum.

Putting up fences around local houses.

<p>“WHAT STOPS THIS COMMUNITY FROM REACHING YOUR IDEA OF A DECENT LIFE?”</p>

<p>A lack of resources</p>

A lack of resources available to the community was seen as a major restriction on community development. Clarendon Vale and Rokeby no longer have a chemist or a doctor on site. The absence of these services plus the closure of the Clarendon Vale childcare centre were cited as severe blows to the community. The participants felt that the reintroduction of these services and was an integral part of developing a “decent standard of living” for locals. They also wished to see the establishment of shops, and services such as hairdressers locally.

“We can only go to the doctors on pay weeks. You are stuck on non-pay weeks.”

<p>Transport</p>

The participants felt that the lack of resources locally was exacerbated by their difficulties in getting access to reliable and affordable transport. Their difficulties with transport affected their access to health services, their ability to look for employment and their ability to participate in the community.

“Bus tickets need to be available free for people seeking work.”

“They need to make bus routes shorter. It takes one hour to get to town (from Clarendon Vale).”

"We need more public transport - and it needs to be reasonably priced."

"There aren't enough buses on the weekend. The buses are packed, even during the holidays when we need them more."

"We need buses to Seven Mile Beach or Lauderdale so we can take the kids on an outing."

"The buses are usually full from Eastlands. You need to stand (to Clarendon Vale)."

"Drivers need to help women with children."

"Bus systems victimise people because (it means) they can't get to appointments on time – especially on Thursday and Fridays – so people from here are seen to be slack/lazy/untrustworthy."

"We have other problems with bus service – the numbers, frequency, and the attitudes of drivers."

"We need a doorstopper."

One solution to their problems with isolation was to make more services available on-line in their communities.

"We need to be able to look at jobs on a touch screen here rather than having to go to Clarence."

Lack of funding

Overall however, it was felt that there was a lack of commitment at a government level to funding services which would assist community development.

"Everything that gets planned here gets put on the back burner – takes years and years."

"Projects start with funding but there is not enough money in the community to keep them going after the funding runs out."

"Some ideas we have had are for a newspaper, a community visiting scheme, a kit of information for newcomers to the area. The problem is that funding programmes finish and then the project stops."

“Funding bodies and politicians would rather put money into tourism. That is important but they need to spend money here as well.”

The participants expressed a feeling of disenfranchisement from political processes and community support services.

“Politicians close their eyes at the fire station and open them at the police academy”.

“They refuse to come here unless they want something.”

“The hypocrisy of politicians! Their 40%!!!!”

“The Government is starting to give private schools more money than public schools!”

“There is a lack of understanding from politicians. Some of them do listen, but they don’t have the same priorities for spending as we would.”

“There are too many false promises from Government.”

“There is too much bureaucratic bungling - red tape and forms.”

“There’s a lack of privacy. Centrelink knows everything about you – next they’ll be asking the colour of your underwear.”

Unemployment and training for employment

Unemployment and a lack of access to meaningful training in skills which would assist them to gain employment was also stopping community members from having a decent standard of living, they felt.

“(What stops this community from reaching a decent standard of living?) UNEMPLOYMENT. It’s not just less income, it affects your self-esteem.”

“There aren’t jobs in this area.”

“Education for adults is way too expensive. There are too many barriers to getting back into education.”

“It doesn’t help being made to do training which doesn’t lead on to anything more. My husband has done training courses but now he is back on the dole. It would be good if they could offer you a job at the end of the training course.”

It was also felt that the education system was creating two classes of job-seekers.

“Employers pick private school kids before public school kids for jobs.”

Stigmatisation

The Clarence Plains participants felt that they were unfairly stigmatised because they live on pensions and benefits.

“There’s a big split between the poor and the rich in our community. There is no middle class in Hobart any more and the rich do not understand what it is like being poor.”

“The whole system is set up to keep us here.”

“There’s a lot of negativity in the publicity and image of this area.”

“The stigmatisation of this area leads to victimisation.”

“We need more understanding. The community should be working together.”

Income levels

The participants also felt that benefit and pension levels were too low to enable the community to achieve a decent standard of living.

“We don’t get enough money. Our incomes are too low.”

“There should be equality and fairness. For example, social security payments should be more equal.”

“Our problem is money; the lack of a benefit that meets need.”

A lack of services locally leads to local problems

A lack of access to police services was also seen as stopping the community from reaching a decent standard of living. The participants expressed a desire for a style of community policing in which police officers were seen as part of the local social fabric.

“The police academy is here but offer nothing to Clarendon Vale.”

“There’s no transport to police academy facilities.”

"The Police who live in this area are offered Housing Department houses at \$5 a week. They get the houses with carpet, roller door garages and fences and they contribute nothing and take no part in the community."

"We want community police."

The participants felt that a lack of access to transport also exacerbated the need for local recreational facilities. They felt that local law and order issues with young people were tied up with young people's boredom.

"There's nothing to do here; no entertainment, no travel."

"There are no recreational places for kids and young people. We need skate board ramps, a pool, play equipment (safe), a library (with computers)."

"There's no hall for activities."

"There's a lack of entertainment, especially at night, not even bingo."

"The lack of activities for young kids has an impact on our standard of living."

"The young, boys in particular, are not always treated well."

There was concern that the economic restraints, which stopped young people from becoming engaged in constructive activities, could lead to experimentation with drugs.

"What causes young people to go to drugs? Boredom."

Drugs were also stopping the community from achieving a decent standard of living.

"Drugs cause robberies. It's a vicious cycle."

"Drugs are a problem. It's not just users affected, it's whole families and the whole community."

Concerns about drugs were also part of a general concern about security which was expressed by participants.

"Dogs on the street make people feel insecure."

“People are afraid to reach out to new neighbours.”

It was also felt that a sense of apathy in some sections of their community was holding the community back. It was felt that the men of the community were less likely to participate in community groups.

Question Five

“What needs to be done to make life in your community better for people living on low incomes?”

The Just Tasmania participants recommend that the following be done to assist their community and people living on low incomes across the State.

Local community

ISSUE: Community Development

- The community should work together to develop activities for people who are on drugs.
- Start a group which visits newcomers in the area.
- Volunteer for the Connect Group. They need help from the local community.
- Dogs out at night need to be kept under control.
- The community needs better communication. Use the schools, local shops as places for information exchange.
- Get schools involved in community issues. For example, instead of kids being suspended get them to do supervised community service.

ISSUE: Education

- Become involved and have a say in how the school is run.
- Develop a working group to get some shade at the school.

ISSUE: Stigmatisation

- Seek positive media coverage for Clarendon Vale. Notify the media when good things happen – so people living here get positive feedback.

Local Government

ISSUE: Employment

- Employ people locally to build things eg: to create a community garden and café next to the Clarendon Vale School. The produce could be sold locally.

ISSUE: Training

- Establish a program for unemployed youth doing up cheap cars. Establish workshops where they can learn mechanics, spray painting.

ISSUE: Community Development

- Put play equipment at the local park and the school.
- Work to develop the identity of Clarence Plains. Establish a large sign on area near Goodwins Road which says "Welcome to Clarence Plains".
- Initiate a community/council partnership to develop the area near Goodwins Road in stages. First stage to build BBQs, swings, seats, a pergola, a water fountain, toilets, trees. Second stage to include a skate ramp, bike track, sand pit.
- Clarendon Vale needs public toilets and a cleaner.
- Employ the graffiti artists to do murals/paintings around the community.
- Run more activities for children and young people.
- Need to have all current services listed together in one pamphlet.

ISSUE: Stigmatisation

- Promote positive media coverage of housing commission areas.
- People with power need to be aware of what it's like to live on low incomes. Elected reps. to come and live on a low income with no private transport for a set period.

State Government

ISSUE: Employment

- Create more jobs.
- Look at developing a local industry factory/farm/call centre in Clarence Plains area.

Issue: Training

- Use old Clarendon Vale Youth Centre as a training centre (with a computer with a touch screen for jobs). Centre could have agencies using it each day on rotation.

ISSUE: Community Development

- Provide pilot funding for a BURP-type project to develop skate board area, BBQ area etc (like in Bridgewater).
- Encourage the development of a variety of shops – introduce competition.
- Provide funding for the development of a community newspaper.
- Develop the old community centre. Turn it into a “Beehive-type hotel” – a homeless kids house. A free place with blankets and a coffee.

ISSUE: Health

- Place doctors back in Rokeby Health Centre or in Clarendon Vale.
- Ensure availability of bulk billing for Health Care Card holders/pensioners.
- Provide support services at community health centre, such as physiotherapy, speech therapy, nursing support, podiatrist, a dentist.
- Reduce public hospital waiting lists.
- Reduce waiting lists for health services such as dentistry.

ISSUE: Education

- Provide funding for more aids, services for children with disabilities.
- Fund support services to a level which will ensure access to services should be on a case-by-case basis, do more as prevention not cure.

ISSUE: Transport

- Run separate buses for Clarendon Vale.
- Ensure more frequent service to Clarendon Vale.
- Review fare schedule - cheaper fares to Clarendon Vale.
- Free travel for children en route to school, especially for families on Health Care Cards.
- Children's fares should be half price for non-school travel.
- Free buses one day per month on a weekend or one day in the school holidays so children from families on low incomes can go on an outing.
- Establish a Metro/community group to design, steer and trial a community bus service for 12 months.

ISSUE: Stigmatisation

- Promote positive media coverage of Housing Commission areas.
- People with power need to be aware of what it's like to live on low incomes. Elected representatives to come and live on a low income with no private transport for a set period.

ISSUE: Housing

- Review rental levels in Housing Commission houses in view of cost of living and income levels. Rents are too high.
- Review criteria for eligibility for Housing Commission homes.
- Make sure houses are not empty for too long.

ISSUE: Policing

- Police to take a more active role in the community.
- Police living in the community on subsidised rentals should attempt to become part of the community.
- Seek tougher sentences for convicted offenders.

Federal Government

ISSUE: Income

- Return to a social security payment system where partners are paid on alternate weeks to make "cash flow" and budgeting easier.
- Review earnings threshold to create more incentive to earn money.

ISSUE: Employment

- Create more jobs.
- Protect casual workers. Eg. casual workers should be made permanent after 12 months and have paid sick leave.
- Develop a Work for the Dole scheme focussed on community needs. Eg. cutting scrap wood and distributing it around community.

Issue: Training

- Develop training courses that are cheaper and local. Courses need an outcome at the end of them, even part-time work.

ISSUE: Stigmatisation

- Stop putting people down because they are on a low income/living in Clarendon Vale, Rokeby, Bridgewater etc.
- People with power need to be aware of what it's like to live on low incomes. Elected reps. to come and live on a low income with no private transport for a set period.