

"We're drowning."

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



Anglicare Tasmania

The Poverty Coalition

TasCOSS

Acknowledgements

The researchers would like to thank the people of Launceston 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 Launceston participants were approached with the assistance of City Mission, the Northern Suburbs Community Centre 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 am – 2.30 pm. Childcare and a lunch was provided. The forum was held at the Northern Suburbs 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. One small group at each forum examined each theme.

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?”

We can't meet the cost of essentials

The most distressing impact of living on a low income was the inability to meet the cost of the essentials of life, the participants stated. The impact this had on them and their children was a major theme of the discussions.

The participants stated that covering the cost of food was difficult and that meeting the cost of additional basics of life; housing, heating, clothing and transport meant a constant juggling act of bills and budgets. For some women, modern sanitary items were now beyond their budget and they had returned to old-fashioned ways of managing menstruation.

“We always run out of food before the end of the week.”

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

“We can't afford heating – it's too expensive. We had an enormous Hydro bill. The cost of wood has gone up and a lot of people can't afford to go and get their own wood so they just go cold.”

“I can't afford heating.”

“We haven't had heating for 5 weeks.”

“We're short of money for food.”

“You feel powerless. You're thinking, 'How can I pay that bill?'. You always have to negotiate the payment of bills.”

“You have to choose between which bills to pay – you can't win.”

"The contributions of assistance from Anglicare (bond) are insufficient: it's almost worse than no help."

"I stretch food as far as possible: I turn old rice into patties and things like that."

"I grow vegetables and my parents give me vegies."

"I'm in a bad enough position: but I need to fight to keep the things I have now – like a car."

"All we eat is mince and sausages. We can't afford vegetables, chicken or steak. We grow our own vegies in the garden – I have to buy seeds and look after them."

"After 15 years on a low income there's nothing left. Every fortnight you budget but there's nothing left for an emergency if the car breaks down or the microwave or fridge broke down."

"It's really hard. I took out another loan but it gets to the point where you can't take out any more loans. You borrow from one bill to pay another and you never catch up."

"We're constantly trying to buy clothes through op shops. I try to get good quality clothes but the op shops have gone up to \$10 an item for some things. We can't afford it."

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

"I had \$50 for my son and I for food this week because that was all we had left. I bought baked beans and pasta and I had to try to feed two people on that."

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

"We can't afford the staples – it would be cheaper to buy a cow."

"We are basically vegetarians because we can't afford to buy meat."

"I have to stop and think before I buy staples, even sausages."

"I went to get a food parcel (from Emergency Relief). It took me two bus trips to get home and I had to carry the six grocery bags back on the two buses and then walk with them. I was eight months pregnant."

"You can't afford to do maintenance on your home."

"I'd like the house to look nice and decent, even have a garden but that all takes money. We haven't got it so it falls down around you."

"We're drowning."

The impact on us

This sense of being overwhelmed by worry and of being unable to fend off financial crises had a big impact on the participants, many of whom said they suffered from a lack of sleep and the effects of stress.

"It's demoralising."

"The emotional and physical strain is very hard."

"It's hard to stay positive."

"Having to sell your house for cheaper accommodation is very upsetting."

"You can't dream."

"I try to manage but I can't."

"Being on a pension is totally degrading"

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

"I don't sleep much."

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

"Quite often I don't eat so that the kids can."

"If your kids go without you're branded as the bad mother."

"I can't sleep."

The affect on the children

The affect of life on a low income on their children was also a source of concern to the participants. They pointed out that their children go without in a real sense, in a society in which "to have" is everything. The participants also felt that they were unable to protect their children from the worry and stress of not having enough money.

"My children don't feel secure, because I don't."

"If my son has an income problem and can't pay board it means less money for food for everyone."

"The children feel humiliated. Their needs and demands remain, but prices increase. The kids are denied things. Other kids have things, ours don't."

"There are no treats. Ice creams are the same cost as bread."

"There are restrictions on sports, family outings, and activities. Youth group costs \$3 – it's all an added cost. It costs \$20 a fortnight for my son's activities."

"Cadets charge less so I can cope with that but I can't afford to take him to the cinema. At the Casino they have free movies for the kids so I got membership."

"I can't afford the petrol to take the kids to the cinema."

"I don't take the kids anywhere. I can't afford it."

"If I take my children to something, something else misses out – bills or you take the money from the groceries."

"My son needs new shoes. The cheap ones are \$20 but I don't know where I'll find it."

"The kids see that the kids over the road have got a bike or they can go to the circus and they say 'why not us?' How do you explain it?"

"My 10 year-old has been caught shop-lifting."

"My kids say 'I want a video'. I say 'wait till tomorrow' and the kids say 'it's always tomorrow.'"

"My son started stealing because he wanted those clothes. Now he's got a record."

The impact on the children's education

The cost of excursions and other activities were a source of anxiety for people on low incomes, the participants felt. Their children were denied access to these activities because of their inability to pay. They questioned the notion of a "free" education.

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

"We can't afford school fees and excursions; it all mounts up. Free education - what a crock!"

"I often have to say no to school activities. Sometimes I pay the school over a few weeks. I feel guilty if I say no: I don't want my child to miss out. Teachers are unrealistic about what kids can afford."

"Buying trinkets for lunch is a problem. Lunch snacks can cost \$10 - \$20 a week, if you can afford that luxury. The kids say: 'Why can't we have it?'"

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

The affect on our relationship with our kids

A further, devastating impact of life on a pension or benefit was the reduction in pension levels when a child turns 16 and becomes eligible for Austudy. There is an expectation that the child

pays board, which for those families in Housing Commission homes means an increase in rental. However, the young people also expect to keep at least a proportion of their new income for themselves. The families find themselves with a similar level of expenditure that can only be met through whatever board they can charge the young person.

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

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

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

"I'm having to turn my back on my kids because I can't help them."

The participants also felt that the impact of "always having to say no" had a negative affect on their relationships with their children.

"I feel bad when I can't give the kids what they want."

"My 14 year old expects a certain standard of living that I can't buy, I feel that I'm not meeting his needs. I feel guilty."

"You can get good stuff from op shops but sometimes I don't have enough money to buy suitable clothes from the op shop. You need to give the kids something - an activity or something - but it nearly always comes down to denying them. This has caused greater problems with my son. I can't compete and get him things like Nike shoes etc. I feel as though the kids want to belong but I have to say no all the time. It causes behavioral problems – he's angry and aggressive. People think 'it's a lousy family'. It's not our fault or our kids' fault."

"It's the heartache of not knowing what to do to support your family."

The impact on our relationships

Many participants expressed the concern that life on a low income put pressure on family life in general, but especially their relationships with their partners. One participant said *“our relationship is about stress and worry”*.

“The pressure on your relationships is a terrible strain. We can’t afford to go anywhere. We can’t afford petrol. We can’t afford to get away from each other.”

“Housing homes are so small you can’t get away from each other.”

“The stress on your relationships is really hard. The kids ask for 50 cents at the shop and you have to say no. Your partner asks for a couple of dollars for a beer and you say ‘you can’t’. You end up arguing ‘What have you done with the money?’”

“You need quality time for parents; time for them to go out so they can cope. Not being able to do that creates more stress. It triples and quadruples. When parents don’t get time out little things become mountains.”

The stigma

The participants felt strongly that they faced a high degree of stigma from the rest of the community. They felt that this stigma was expressed in popular media representation of people on pensions and benefits (as “welfare cheats”) and at times in the systems and individuals they encountered in community services.

“People think we are lower than low because we have a low income.”

“It is stigmatising – being unemployed, or on a pension we are made to feel like we are cheating the system.”

“It takes your pride and self respect away.”

“The problem is they put people all together and then say ‘oh them, they’re from Ravenswood. Don’t employ the’. Don’t they realise we’re multi-skilled? We’ve learned to survive.”

"Centrelink has got better but they still make you feel so low. We were overpaid, then underpaid and ended up with a \$800 debt. How are we going to pay that back?"

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

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

"They say because we're poor, we're stupid."

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

"It's having to put your pride away to survive. But what do you do? Throw your kids away?"

Access to health care

Difficulties in accessing health care because of an inability to pay for the gap fee for doctors and specialists and the gap fee for pharmaceuticals was also a major impact of life on a low income. The participants stated that they could not afford private health insurance and were feeling the impact of funding pressures on public hospitals.

"I can't afford to go to the doctors. The gap is \$10. I can't afford to take my kids to the doctor."

"I can't afford medicines: \$3.20 for a prescription is a carton of milk."

"My son is an asthmatic. He's out of Ventolin. I can't afford to go to the doctor for a script. He's got a cold and I don't know what will happen tonight."

"The cost of prescriptions not on the free list too high – if I have too many in a month it's a real problem. If I have a sick child the only place I can take the money out of is the groceries. We either eat or my child gets well. There's not a lot of choices."

"You can't afford decent treatment. You have to choose between your children and your self."

"Only two doctors bulk bill in Mowbray. The doctor costs \$9 – it quickly adds up."

"Anyone with a Health Care Card should be bulkbilled and you should be able to go to the doctor of your choice."

"You can't afford to be sick. If I have the flu I don't get medicines, I do for the kids but not for me."

"I have a family of five – four of them are on high medication for asthma and epilepsy. They need constant medication. The benefits don't take account of how many people need medication. There should be a sliding scale for each person. We have to go to full cost and it really hurts."

"Colds etc add on costs when the kids already have medical conditions for life. The cost just gets more and more. The pharmaceutical allowance is a joke."

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

"My life is total stress always everything. I have two kids with disabilities. The pension no where near meets their needs. I spend \$100 per fortnight just on nappies for the two children. The pension doesn't meet the needs of that child and it doesn't address the specific needs to provide for them. We need a system to get basic necessities for free. We needed a hoist to get the children into the car to get to the doctors or to go out as a family – it's a basic. It cost \$5000. We got assistance from the community but it still took us five years to pay it off."

Can't get credit

The participants felt that another impact life on a low income was that their income level placed them outside systems which other members of the community can access without too much difficulty.

The participants stated that they had great difficulty in getting access to credit at a low rate of interest.

"The banks won't give a loan."

"We go for loans but we can't afford them. You can get a \$500 advance from Centrelink once a year."

"I got a \$500 advance. It got me out of a big bind but I had to borrow money to pay it back. It was very hard to survive."

"If you get personal finance (Felco, Mantax) you pay very high interest."

"People on a pension find it difficult to get laybys."

"The finance companies won't lend us money."

They also found that they had trouble getting access to legal services.

"We can't go to court. We can't afford to. Ex-partners might be abusive but we can't take them to court."

"We don't have access to the law. Legal Aid isn't free. You can't protect yourself or your kids. You break down. You end up just about insane."

"I needed a restraining order against my ex-partner. An interim one cost \$45 and then the proper one cost \$45. It took me a month to save the \$45, so for a month I wasn't safe."

QUESTION TWO

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

Able to afford cost of living

The participants felt that a decent standard of living in our community required an income that covered the cost of essentials. They wished for a society in which they didn't have to worry about the cost of basic food items, housing, clothing and warmth.

“You'd be able to shop for food without worrying about who is not being paid: just average food items.”

“Everyone would have reasonable and sustainable housing.”

“Everyone has basic needs met – proportional to income.”

“I'd be able to buy better clothing for the kids and myself.”

“You'd never run out of things – you'd have wood, food for the next week, power.”

“Food would be cheaper.”

“Clothes would be cheaper – more like mainland prices.”

“There'd be a wage for parents (\$400 per week).”

“We wouldn't need to ask for the necessities, those things would be there, you would be able to afford to buy them and meet the needs of your family.”

“We would be able to afford to buy the two fruit and five vegetables a day like they say.”

“You would have enough money to buy the basics with a little bit left over.”

"I would be able to afford enough petrol to come back into town on Saturdays to do my grocery shopping – all of the good specials are on the Saturday."

"The heating allowance would be more than \$28 twice a year. We are always putting on extra layers of clothes. It is also hard to get clothes dry in the winter. I can't afford the power for a dryer."

"You wouldn't constantly have to be thinking about the cost of everything."

"I wouldn't need to worry about the next bill and how to pay for emergencies."

"You would have enough petrol to be able to do things with the family."

"There would be affordable, decent and accessible child care so that we could go back to school or go to work and get a decent wage."

"You could buy your own home. I'm sick of getting knocked back by the banks because we don't have enough financial security on the pension."

"You could choose to buy a house rather than rent, there would be lower interest rates."

The participants also thought that a decent standard of living required access to transport, whether this was in the form of an affordable and accessible public transport system or private car ownership, with systems in place to assist people on low incomes.

"We would have transport. There'd be better MTT services, especially in the Ravenswood area or you'd be able to afford a car with reduced rego. It would be good if we could get monthly repayments for the rego and insurance."

The participants' vision of a decent standard of living was of a life free of worry.

A dream of independence

With a sufficient income, they felt, they would have the financial independence to be able to avoid asking welfare services for assistance, they would be free of worry and they would even be in a position to offer assistance to others.

"I want to have the opportunity to be fully responsible."

"We would be free of the worry about whether there will be money next week: we would have confidence and not be afraid."

"We would have the energy for positive time and positive interaction with our kids."

"With an adequate income, we could plan and enjoy life."

"We would have choice, we would no longer have to accept a second class standard of living."

"We would all be equal and we would all feel good about ourselves."

"Neighbours would help and support each other – it would be a communal system."

"There'd be constructive conflict resolution."

"We'd have access to opportunity. We'd be able to change our lives."

A safe environment

A decent standard of living could not be enjoyed in an unsafe environment, the participants felt. In their vision their homes and their community were safe for themselves, their children and their youth. Some of the steps were required involved speed humps to slow down cars in residential areas and more maintenance for streetlights. They also wished for a drug-free environment and one in which their youth were positively engaged.

"My son wouldn't be afraid to go out after dark – he has been beaten up."

"There would be no crime, because that comes from being poor. Poverty causes crime. People sell drugs to make some money."

"We're trying to get things going for the youth – the community are trying."

"The housing department should be able to evict people. It would be three strikes and you're out. In our cul-de-sac there are two lots that create problems."

Access to holidays and recreation

A sense of escape from the constant strain of survival was also seen as a basic part of a decent standard of living. This enrichment of their lives could come in the form of more accessible entertainment or the possibility of an annual holiday.

"Bass Strait would be part of the national highway and you could get a pension concession to go across the Strait once a year."

"There'd be free entertainment for older children."

"There'd be access to recreation."

"You'd be able to go out."

"You would be able to afford kids' activities – you can never afford to take the kids on a holiday. I couldn't even afford a honeymoon when we got married, we just sat around the house for a week."

An end to the stigma

The participants also felt that an important part of establishing a decent life for people living on low incomes was to end the stigmatisation of people living on low incomes.

"No segregation because you're poor."

"We'd be equal."

"Our kids could hold their heads up. They wouldn't be made to feel like low lifes because they're from a poor family."

"People would be like they used to be – they'd help each other."

"There would be more acceptance and no stigma just because you can't afford nice clothes and that sort of thing."

health care

A decent standard of living also required access to adequate health care. For them this meant either accessible health insurance or reduced waiting lists and access to general practitioners and specialists as required.

"We would have free health care – if your health is good the rest of you feels better."

"Medical expenses would be more affordable."

"Medical services would be based on need and would be prompt."

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

"People wouldn't always be trying to keep us down on the mill."

QUESTION THREE

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

1. EDUCATION

- Ensure equity of access to education for children with disabilities.
 - Children with disabilities should have enough trained support to be integrated into schools for a full 5 days/week.
- Children with disabilities would have the support required to access full-time education at all levels.
 - More one-on-one support for children if they have a learning disability or are a bit behind in a subject
 - Regular access to support services for children with disabilities
- Sign language to be taught in schools as a second language.
- Classes would be smaller. There would be increased numbers of teachers in our schools.
- All students should have equitable access to education, regardless of financial background.
 - No extra costs for resources or activities.
- Schools should have an increased emphasis on academic outcomes.
- Children should have access to self-esteem programs.
 - Children should be taught about being responsible within relationships. Learn non-abusive ways of relating to each other.

2. ADULT EDUCATION

- Free education should be available to adults wanting to return to study. No fees or levies on higher education.
- Information should be available and accessible for mature age students on options/courses to improve their employability.
- TAFE courses should be accessible
- Adult students should have adequate financial support. Government should provide some financial incentives to adults to return to study.
- Free daycare should be provided for the children of students.

“Children need regular and reliable support. My son has been prescribed speech therapy or the past 2 months but he has not had it all this year because of leave, conferences etc for the Education Department speech therapists.”

“My son has a cochlear implant and he lost speech therapy altogether. Not because of the implant – just lack of staff.”

3. INCOME AND EMPLOYMENT

- Pension and benefit levels must meet needs.
 - An increase of at least 25% in unemployment benefits is required.
 - Benefits should reflect regional concerns. Tasmania is a cold climate and costs for heating, power, and clothes are greater.
 - Parenting Payment Single must be increased to reflect importance of the carer’s role.
- Centrelink restrictions on NewStart recipients should be reviewed to increase earnings threshold.
- Criteria of New Enterprise Initiative Scheme must be broadened.
- Centrelink recipients must not be discriminated against.
 - Withdraw right of banks to take overpayments back automatically. This must be negotiated with account holder.

- Low -income earners should have access to low interest loans.
- Eligibility for Austudy must be increased to 18 years for dependent children. Until 18 make the payments directly to the parents.
- New Start recipients should have increased support to start a business.
- Work for the Dole scheme should ensure young people learn business and retail skills.

"Parenting is a job on its own. It's important to do it and you've got to be multi-skilled. We should be paid for it. All we get for being full time carers is \$15 a week over the dole."

"I've enrolled in a business management course. I needed a computer at home. I had to draw on the super I had just to study for the future. I've got 10 years work in physical labour left so I need to plan for a position where I'm not digging trenches."

4. HOUSING

- Rental in Housing Commission homes should be capped.
- Housing Commission tenants should have equity with tenants in private market.
 - No rent increases linked with pension increases
 - No rent increases when children turn 16 (receive Austudy)
 - Rent assessment should be based on the lease.
- Assistance with mortgage payments for people on low incomes equivalent with rental assistance.

5. HEALTH CARE

- Health care must be accessible.
- Reduce waiting lists. Low income earners shouldn't have to wait for health services.

- Ensure general practitioners and specialists bulk bill those people on low incomes.
- Remove gap on prescription medicines for low income earners.
- Government should subsidise Quit programs for people on low incomes.
- There should be no charges from public hospitals for services for uninsured patients.
- Everyone should have access to a dentist. Low income earners must be ensured of access within a reasonable time.
- Everyone in the community should have the ability to have a healthy diet.
 - The Government should fund a community education programme “how to feed the kids on a low income”
 - Clinic sisters should have budget to help mothers with the cost of formula
 - The Government should act to ensure lower food prices
- Schools should have access to comprehensive child health support services.
- Low income earners should have assistance with contraceptive costs.
- Children with disabilities or illnesses should have equitable access to services..
 - (a) Payments and services should be based on individual assessments of their needs.

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

“If you go to the doctors you have got to pay a gap which can be up to \$10, depending on who you see. It’s a \$50 - \$100 for a specialist. All doctors should bulk bill people on low incomes. We don’t go to doctors and our kids don’t because we can’t afford it. Doctors’ bills have gone up but the Medicare subsidy hasn’t. What are they doing? Are they using the poor to make themselves rich?”

“In Evandale there isn’t a chemist, so you have to go to Launceston. I can’t afford the pain medication I need.”

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

"The doctors write scripts for unsubsidised medications. My son's cost \$30 per month."

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

"If you want to give up smoking it is too expensive. But I am addicted and stressed out. The Quit pack is \$28 for 7 days – the government should subsidise Quit programs."

"The hospital will turn you away if you have a problem that they think you should see a GP for, because the hospital is under so much pressure."

"I was rushed to hospital with a suspected heart attack. I was given two aspirin while I was in hospital and later sent a bill for \$5 for the two pills."

"I had to have crutches and I was billed \$160 for the use. I was charged for the leg brace. I can't pay it."

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

6. SAFETY AND SECURITY

- People should be able to travel anywhere, anytime and feel safe.
- Teenagers should be able to go out without being harassed.

- Police numbers need to be increased, perhaps doubled.
- Police stations need to be manned 24 hours a day.
- Police need to be more visible in the community.
- Work more closely with local youth.
- Police would have the power to act and check people for weapons
- Security lights, locks etc should be subsidised for low income earners
- Contents insurance should be discounted for low income earners
- The Government should provide encouragement to the Safety House and Neighbourhood Watch schemes
- Childcare services should be affordable and accessible

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 named a range of services operating in their community which acted to support people living on low incomes. Among those services valued by the community, the following were mentioned: the Northern Suburbs Community Centre, the Youth Group run through the Northern Suburbs Community Centre, playgroups, community nursing schemes, the ambulance service and financial counselling services. Concession systems were also given as an example of a service which could greatly assist people living on low incomes.

A range of agencies which provided services specifically to people on low incomes who found themselves in need of support were also mentioned: City Mission, St Vincent de Paul, The Salvation Army, Anglicare, Centacare, and Emergency Relief services.

“It’s hard to ask for it (Emergency Relief) and It’s too limited – you need it more often than the rules allow. It needs to be more flexible.”

“Service providers can meet a wide range of needs but there needs to be more networking and referral to appropriate services, more collaboration and cooperation.”

Retailers who were sensitive to the difficulties faced by people living on low incomes were also highly valued by the participants.

“Some people do accept a longer pay back time. Our chemist is willing to wait.”

"Some shop owners recognise there is a need to wait longer. You're better off fronting them if you can't pay. It is hard but better than dealing with the backlash later on."

"People will give accounts. You should create a relationship with local shopowners – it's your network of support."

2. LOCAL VOLUNTEER INITIATIVES

Many of the participants were involved in volunteer initiatives within their own communities. The work of volunteers in attempting to address issues faced by their communities, particularly those faced by young people, were considered very important. Volunteer groups mentioned by the participants included the Ravenswood Youth Committee, the Walk Tall Committee, the Rocherlea Youth Group, the Rocherlea Residents Action Programme (RRAP), and local service clubs such as Rotary, Lions and Apex. Services for young people such as the Police and Citizens Youth Club, and Army and Navy cadets and direct appeals for low income earners such as the Children's Christmas party and appeals run by the Examiner were also held to be important.

3. OUR COMMITMENT TO OUR CHILDREN

The participants also felt that the commitment of parents to their children provided a safety net of support for young people in the community. They also felt it provided the motivation they needed to keep surviving life on a low income.

"We have a huge commitment to our kids. You have to have that on a low income or else why are you here?"

"If I didn't have kids I wouldn't be here."

"You've got to do the right thing by your kids. They're your future. We've got to give them a future."

"I think, 'who is going to be there to look after our kids if I don't keep going?'"

4. THE PEOPLE WHO LIVE IN OUR COMMUNITIES

"You keep trying to set reasonable, not unrealistic goals."

"We have amazing life and survival skills. If you're not a fighter you won't survive."

"It's amazing what you can do if you have to."

"I think we have a sense of hope – without hope there's nothing."

"The family support we get helps us to survive."

"You know the community."

"We have a stable population."

"I've seen Rocherlea being developed, starting to get a sense of history."

"We rely on each other."

"People are buying houses here now. It creates a different feel/atmosphere."

"It's quiet."

"Having family support is really important, without it I don't think I would have survived."

6. CONSULTATIONS LIKE Just Tasmania

"This programme today. We need more of this; more chances for underprivileged people to have their say. This is the first time we've had our say."

**“WHAT STOPS THIS COMMUNITY FROM REACHING YOUR IDEA OF A
DECENT STANDARD OF LIVING?”**

1. INCOME LEVELS/COST OF LIVING

The discrepancy between their income levels and the cost of living was named as a major factor stopping the community from reaching a “decent standard of living”. Running out of food between payments was a constant source of desperation.

“You can’t quite make it between payments – you run out of groceries before the next pay and have to try to make things stretch.”

“You’re living above your means. You can’t have a decent life because you’ve always allotted your money as soon as it comes in.”

“Pensions and benefits are too low – they need to cover all of a person’s basic needs. We need extra concessions.”

“We live hand to mouth on a day to day, week to week basis. You get angry and say I may as well be dead – there is no point. Even the kids are always in trouble. They don’t want to continue on like this.”

“The op shops need to keep their stuff affordable.”

“A lack of income stops us.”

“The voluntary sector is now required to pick up more of the workload/demand resulting from low income distribution.”

2. STIGMATISATION

A general lack of understanding in the broader community of the position of people on low incomes, pensions and benefits was seen as a major barrier to developing any positive responses to the issues affecting the participants. One participant said: *"It's people's attitudes about the poor."* While the community generally was seen as being ignorant of the reality of life in many homes, it was the political leaders' perceived ignorance that caused most concern. The belief was expressed that politicians needed to consult with people on low incomes more, to understand that receiving emergency relief parcels was for many now a regular form of income supplement.

"Don't make people ask for hand-outs - it's humiliating. It's hard to ask for help."

"Not having to ask for handouts would decrease relationship stress."

"Politicians don't have any idea of what it is like living on a low income, especially in the long term - 1, 2, 15 years. You don't have anything left for the emergencies."

"The broader community doesn't understand that there are so many people living on low incomes."

"The stigma for single parents is really bad."

"The attitude of the community and general public stops us from having a decent life."

"Some people don't understand how we live and they're ignorant of our needs. We don't put rich people down; we pay their wages. We're not asking for handouts, we just want a better living."

"Do something about equal rights for everyone. White collar criminals are not prosecuted because they're 'sick' but you'll see a headline 'someone from Rocherlea drove 2km/hr too fast!'"

3. LACK OF FUNDING FOR COMMUNITY FACILITIES AND SERVICES

A lack of facilities in housing commission areas, particularly Rocherlea, was named as an issue for the participants, *"There are no resources in this area for anything – no resources for our kids*

or for us.” The lack of funding for local facilities and services and the withdrawal of other services was exacerbated by a lack of accessible and affordable transport.

“The lack of funding for organisations like the community centre here and the City Mission.”

“There’s no community support for mothers and children. We need youth facilitators in Ravenswood.”

“There’s a lack of consistency in government funding programmes. There isn’t a long term commitment which caring for youth requires.”

“Projects are only funded for a year at a time.”

“We need more funds for community centres.”

“We need funds to develop a block near the community centre to make a playing field, and BBQ area.”

“There are no sporting venues, only boxing and football.”

“We need more play parks for kids and older ones.”

“The need to travel so far to shops and services makes it difficult.”

“The child health clinic at Mowbray is only open one day a week.”

“There’s no place to go for free tea or coffee.”

“They’re closing all our services – banks, the high school, the doctors.”

4. LAW AND ORDER ISSUES

A range of law and order issues were identified as causing problems for the participants. Difficulties in getting police to respond to complaints was a concern, but a prompt police response was not seen as the only solution to their concerns around safety and security. A desire was widely expressed for a return to community policing, with a “local cop” who spent time with local

young people. The initiative of having police live in the area on reduced rental was seen as a token solution if those police did not actively participate in community life.

"We have problems with crime – burglaries, bashing up, vandalism, loitering."

"Troublesome neighbours."

"Some cops are on the sly. There's corruption in the police force."

"If there is trouble you have to ring Launceston Police – who say ring Newnham and there is never anyone there at night when most of the trouble occurs."

Two participants indicated that they sleep with an axe under the bed, one sleeps with a crowbar.

"I don't care, if I have to use it I will!"

"There is a lack of police powers in dealing with young people."

"People aren't being held accountable for crimes. Their sentences are too small."

"Robbery is very scary. There's a lack of concern for victims of crime."

"The police don't have resources."

"Two police are living in Rocherlea. They pay \$5 a week rent. But they're not lifting their profile in the community. The police put them there because the police force wasn't popular in the community."

"There aren't any resources for parents dealing with challenging teenagers."

"There's no sense of community. You don't mix with the neighbours – you're too scared they'll rip you off."

"There's a fear of getting something worthwhile for fear of it being stolen."

5. YOUTH ISSUES

Law and order issues were closely linked with concerns about challenging and bored young people.

"I reported my son for burglary two weeks ago. I wanted him to learn that it's not right to rob people who've struggled hard to get stuff together for themselves. I'm still waiting for the police to investigate. After all that, I'm wondering why I did it."

"My son broke into the school. There was meant to be a conference but nothing happened."

"We feel like we've lost control of our kids. They've got too much independence. We need more discipline in schools."

"Teachers don't have control in schools."

"There are no jobs. The kids need jobs."

6. UNEMPLOYMENT

The participants expressed a strong sense of hopelessness about the impact of unemployment on their communities. The impact of globalisation on their local economies was seen as an inexorable force which ended in individuals being isolated and impoverished.

"There's a lack of jobs in the area."

"Technology is advancing so fast, but it has ruined the world. There's no work."

"Technology is not creating jobs in Tasmania."

"We're exporting our woodchips – the Japanese are exploiting us."

"Chickenfeed is so cheap – why buy Australian? The world economy is affecting us."

"The big multinationals take jobs out of Tasmania – small business employs more people."

"It's the lack of jobs/opportunities for young and older people."

“Advertising is a problem. There is pressure to spend money on unnecessary items.”

“People are isolated. They’re stuck in their houses and don’t know about the Neighbourhood House or they’re too scared to use it.”

7. A LACK OF ACCESS TO TRANSPORT

Difficulties in getting access to services and facilities were also a cause of concern.

“We need better and cheaper public transport.”

“The cost of public transport is too high.”

8. GAMBLING

“Problems like gambling and drinking are holding us back.”

“An Oasis venue just started at the local pub. No-one asked for it or wanted it.”

“It’s taken the fun out of an ‘outing’ to the casino.”

9. WORRIES ABOUT THE MORTGAGE

“Those with mortgages do not receive similar assistance as those renting (rent allowance). We need a scheme for “mortgage owners” with possibly a “pay back” later.”

QUESTION FIVE

“WHAT DOES SOCIETY NEED TO DO SO THAT PEOPLE IN YOUR COMMUNITY WHO ARE LIVING ON LOW INCOMES CAN HAVE A DECENT LIFE?”

The local community

Issue: stigmatisation

Tackle the issue of the stigmatisation of people on low incomes. Change an attitude!

Issue: community development

- Organise more community get togethers to increase community spirit. Activities such as:
 - festivals
 - bands in park
 - BBQs on public holidays
- Establish community gardens to grow vegetables, involve high school students.
- Form a working group to develop a playground area for young kids.
- Provide more support for older people in the community.
- Volunteer for visiting/shopping/providing support for young mothers in the community.

Issue: health

- Take action to reduce the “health gap” fee. Mobilise a community group to meet with Members of Parliament

Local Government

Issue: stigmatisation

- Put positive messages out about the people on low incomes who live in economically depressed areas within the Local Government area. Promote good news stories in the media.

Issue: community development

- Develop more play areas /parks for children.
- Provide more activities for older children such as
 - roller blading
 - skate board rinks
 - basketball courts
 - youth groups
 - somewhere they can hang out together
 - band in a park
 - music
 - eightball
- Provide more community get togethers to increase community spirit. Activities such as:
 - festivals
 - bands in park
 - BBQs on public holidays
- Build more public toilets and establish more public telephones.
- Build and maintain footpaths in residential areas.
- Provide community meeting facilities to pursue community objectives. To be successful such a community group must have ongoing Government support.
- Assist in the establishment of community gardens.

- Assist with funding to the Neighbourhood Houses.
- Develop facilities in communities – shops, centres, youth facilities

State Government

Issue: income/employment

- Heating allowance should be doubled.

Issue: training

- Provide greater opportunities for meaningful training for people with disabilities and others who don't have skills.

Issue: stigmatisation

- Fund a campaign against the stigmatisation of people on low incomes to build community self-esteem. Possible names for campaign: "Humanity", "Challenge", "Partners: rich and poor together", "United".
- Ensure that people are not discriminated against because they live on low incomes.

Issue: community development

- Provide funding for more support groups for parents
- Increase funding for neighbourhood houses – statewide
- Raise community esteem.
- Ensure communities are supported by adequate community-run services. Eg: childcare services, child health services, community support groups, youth services.

- Provide core funding for a campaign to uplift the community through urban renewal projects – eg: RRAP (Rocherlea Residents Action Group)

Issue: Education

- Put more funding into education.
- Place more teachers in the public schools so that there are smaller class sizes.

Issue: safety and security

- Increase police numbers.
- Develop community policing strategies that look at programmes with local youth.

Issue: transport

- Put more funding into transport.
- Ensure accessible public transport on weekends and public holidays – especially when activities/festivals are on.
- Set up a working group to work with MTT to design a better bus service (mini bus) to residential areas (eg no Sunday buses at Ravenswood).

Issue: housing

Housing Services is still putting in wood heaters. Commission a study into the most cost-efficient heating.

Ensure that Residential Tenancies Act is enforced. *“We are at the mercy of slum landlords.”*

Federal Government

Issue: income/employment

- Pensions and benefits to be set at level which covers the necessities plus a little for emergencies.
- Guarantee access to unemployment benefit with no time limitation on eligibility.
- Place a cap on executive wages.
- Extend concessions to people on health care cards for rates, phone, Hydro, car registration, licence, insurance - same as for people on pensions.
- Change policy direction. Recognise that unemployment is an ongoing thing for many people.
- Get Centrelink information out to the community. Let people know what they are entitled to through seminars or booklets.
- Provide affordable childcare in all local communities around the State.
- Increase childcare subsidies for working parents and sole parents.
- Work for the Dole needs to be overhauled. Young people should be allowed to work 1 day per week for a small business to learn business skills and become known to potential employers.

Issue: training

- Provide greater opportunity for meaningful training for people with disabilities and others who don't have work skills.

- Provide affordable and subsidised childcare in all local communities around the State. Increase access to childcare for student parents and sole parents.

Issue: stigmatisation

- Government policies should not suggest that low income earners are bludgers.
- The Government should recognise the volunteer work done by low income earners for the community.
- The Government should run a campaign against the stigmatisation of people on low incomes. Campaign should include some “Impact” (TV) advertising and include low income earners having their say.

Issue: community development

- Provide affordable childcare in all local communities around the State. Subsidise childcare for working parents/sole parents.

Issue: health

- Reduce the “health gap” fee.
- Make prescription medicine more affordable.
- Make asthma medication exempt from gap fee.

Issue: Education

- Review training schemes for young people. Combine study and work
- Provide practical options for young people, including manual training.