

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

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



Anglicare Tasmania The Poverty Coalition
TasCOSS

Acknowledgements

The researchers would like to thank the people of Circular Head 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 Circular Head participants were approached with the assistance of Wyndarra and Smithton Christian Fellowship 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. Childcare and a lunch was provided. The forum was held at the Smithton Christian Fellowship Hall.

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

Just Tasmania researchers developed the questions after consultation with the Clarendon Vale Neighbourhood House Advisory Group. In view of the potential sensitivity of the information we were collecting, people were placed in colour coded small groups on the basis of existing networks. Where a number of people had relationships of trust that had developed through friendships or joint participation in community activities, they were placed in the same small group.

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

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

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

In small groups, the participants were asked to participate in a “visioning exercise” – to imagine that all restraints were removed and to sketch their vision of a decent standard of living. Part of

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

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

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

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

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

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

The small groups were asked to come up with concrete ideas for action. Ideas ranged from suggestions for the local community, to suggestions for Federal policy direction, State

Government action and Local Government initiatives. Five ideas were selected to feedback to the main group.

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

Question 1

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

The affect on us

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

Participants told of a sense of hopelessness and depression brought on by living on a low income. They spoke of considering and even attempting suicide. Participants also felt that living on a low income restricted their choices and their ability to be full members of the community.

“It prevents us from taking part in the life of the community.”

“It makes you feel like tossing everything in (this is common for everyone) – you have suicidal thoughts.”

“Low incomes make us think about death constantly rather than about life and living.”

“We think about death because of money worries – it leads to nervous breakdowns and overdoses.”

“The worry gets so big.”

“I’ve overdosed.”

“I’ve been to the doctor to get pills to overdose.”

“I’ve had serious thoughts about suicide.”

“I would like to go back to school but I cannot afford to and I still cannot read or write – this is embarrassing.”

"Low incomes promote negative conclusions about ourselves and low expectations for yourself and your life."

"I am a failure – a big failure."

"Self blame and guilt is huge. It leads to big health problems."

"It's debilitating."

"It's not my fault that I'm unable to work."

"I put everyone's needs before my own, I can't help it that I lost my job and I don't want my kids to go without."

"You have to humble yourself. I'm a giver, not a taker. Now I realise I can give by listening and being a friend. You have to change your attitude."

"If I didn't have God on my side, suicide would be an option."

"We were better off in New Zealand, there were jobs. It wasn't till years after we moved to Irishtown that I heard that because I wasn't working and my husband wasn't working full-time that people thought we were drug pushers. That really hurt."

"I have feelings of anger – not being able to have things you want and need – even if they only cost \$3."

"I feel embarrassed – asking for help is difficult."

"It's hard when you have to count every penny."

"It's stressful – you always have to be aware of the financial limit."

"It's humiliating."

"This is not what I expected out of life – I have always been able to pay my bills before but there have been big changes in life; my husband left work because of an injury."

"Relatives sometimes help, though sometimes they are also in difficult circumstances, I don't want to be dependent. I hate the inadequacies that poverty brings you."

"Suicide is a problem, people get so low."

The Cost of Living

"I budget months in advance, set priorities, the kids come first and then I work backwards."

Participants listed the high cost of living in a rural area as a major concern. Big bills were always a worry but participants felt that they were penalised for living outside a major population area. They spoke of the constant anxiety of sticking to a very tight budget and still finding that they were left with no money well before the next pay day. They also spoke of the fear of car break downs or other unexpected expenses which could not be covered.

Rates

"Local Government don't know how it is – rates, isolation, access to facilities (especially for kids – we have to go up to the coast all the time)."

"Local Government is the most unsympathetic of all – they aren't approachable unless you've got some influence"

"Rates are \$1200 in town – there are no footpaths, no facilities, no street lights."

"You have to pay it off – you worry from the time you pay it off until next year (there are instalments three weeks before Christmas and just after kids go back to school but these are the most difficult times)."

"If you default and can't pay it (rates), interest is charged daily. Eventually your bill can go to the debt collectors. There are no concessions, no consultation. It's at the back of your mind all the time."

Power

"I ferry my kids to Hobart every fortnight for sport – it means Vegemite sandwiches in between and Weetbix for tea – I eat Vegemite sandwiches so the kids have a decent feed."

"I budget \$40 per week for petrol, sometimes it costs \$100 per week though – going for kids' sport."

"Bills. You rob Peter to pay Paul – you get on the phone and beg or don't answer the phone."

"I budget months in advance, set priorities, the kids come first and then I work backwards."

" You take bills to the max. I try to make sure I don't go into debt,"

"If I go out it's another fortnight before a bill gets paid."

"If it wasn't for Wyndarra, the kids wouldn't go anywhere. I wouldn't even get to the doctors, I can't afford a taxi."

"We've become pretty self-sufficient – we've got a vegie garden. The Council restricts self sufficiency – they have water rates, and limit the number of chooks you can have."

"The carer's pension is just existence money. There is no cash to keep the car on the road or for things like dentistry. For example, it cost \$2500 for braces for my daughter, \$1000 for dentures. I'm home nearly all the time – there is no money to go anywhere."

" I'm on a Disability Support Pension. There is always a gap of about \$25 per month. I am always saying "NO" to the children, especially my teenage children. They have peer pressure for clothes, going places and food."

"I spend a lot of time on the phone negotiating bills."

"I'm single, I have a child, I'm on a disability pension. Luckily I live in a Housing Department house. ... I have to get someone in to mow the lawn. My diet is not adequate, I don't buy what I should be eating, I buy the basics. I go without food a lot of the time."

"What I have coming in is not enough."

"I have no insurance on the car, I can't afford it plus I've got my medical expenses. I had to go to Launceston on Thursday. Medicine costs \$3.20 a script, I'm on seven different prescribed medications."

"We get a substantial discount on the Hydro, but on the telephone it's only a \$3 discount every three months."

"I'm watching my house fall to bits."

"I can't afford a new pair of shoes or new clothes. There's nothing extra – you can't buy a CD or something."

"I grow vegies. We've got five acres. I 'm not using it economically because I can't afford to fence it or stock it. When I was working I had the lot – I could afford the best meat and could get it butchered."

"My friends invite me to dinner. They know I can't afford to eat."

"The community pulled together to help me when I got the flat. You feel like you're taking out of the community – that's why I volunteer at Wyndarra. I get support there too."

"Yesterday my husband said 'how much money have we got – the radiator's gone'. It's going to cost \$170 – that's half my pension."

"Roelf Vos and Festival are the only supermarkets. There's no competition, the prices are high."

"I have \$10-\$20 per fortnight to live on after rent, petrol, essentials."

"I can't ever remember having \$100 left in the bank – I'm always just waiting for next Thursday."

"If I've got \$5 or so I'll just go and pay a bit off the Hydro."

"I go to cook and there is nothing in there."

"If you have money you can save money – if Weetbix is on special you can buy four packets."

"You have to take a calculator to Fossey's to make sure you are not embarrassed at the checkout."

"When you are buying food you have to buy the cheapest groceries: we lash out every now and then – we need to do this to feel better about ourselves."

"We shop in the cheaper stores to buy things like clothes, we swap recipes, grow our own vegetables, buy direct from farmers, buy meat from the supermarket when they are about to shut, buy in bulk. It's cheaper in the long run."

"I wait for sales to buy clothes, the penalty is reduced choice."

"The budget does not stretch, I am at least \$20 short every fortnight."

"We have trouble building up enough money for a bond."

"Low income forces people into bad buys, which costs more money. For example: you can afford to buy a decent \$2,000 V8 car but can't afford to run it, but you can't afford to buy a decent four cylinder car."

"We are forced to buy a small jar of coffee which is dear, but not a bigger jar which is dearer but a bargain."

"All this leads to constant stress."

"If any equipment breaks down, you're in strife."

"Dope dealing is used as fund raising, and speed is coming to the area."

"It's a real struggle to keep up car payments."

"I can't afford to go out with my mates, I'm sick of making excuses not to go out, for example saying 'I'm babysitting' when really it's just because there isn't the money."

"I didn't go to a wedding because I couldn't afford a present."

"I haven't bought new clothes - what do I have to wear to look respectable?"

"The middle class can scrimp and save, the poor can't even scrimp and save."

No recreation

"We've never been able to afford a holiday. We have two teenage children."

Participants stated that they were unable to enjoy the breaks or outings that many people take for granted. They stated that there was simply no money for any "extras".

"Recreation – we can't afford movies or new releases, we can't afford sports equipment, membership."

"There are no breaks or holidays."

The affect on our relationships with our children

Participants stated that they were unable to assist members of their family as they would like.

"I would like to be able to offer support to friends and families but can only offer time, we don't have the resources to help our children."

"My son just turned 16. I lost the child endowment. The kids still come around and eat, use power – now it costs me, both of my children are on Austudy, they can't afford to pay me. They had to live in Burnie to attend Hellyer. It costs me \$60-\$70 a weekend to keep them."

Unemployment and further study

Participants said that they were unable to afford to undertake further study and this restricted their choices and their ability to find work.

"It's very hard to find work, on Newstart Allowance you have to look for work until age 64."

"TAFE costs you money for fees and equipment."

"I wanted to study counselling. I can't afford it."

Other issues

"I would like to have John Howard come and stay for a fortnight and live the life I live. For example I only have a brief shower, and for entertainment I play cards."

Access to health

"95% of specialists do not bulk bill. I have to pay the difference. How?"

Participants stated that the gap charged by doctors made it difficult to access health care when they needed it. The costs of associated items such as medications, optical and dental care were also seen as too expensive for people living on low incomes.

"My son is on Ritalin. In Hobart it costs \$43, in Smithton \$75 – it's not covered. Some medicines aren't on the free list, like medicines for diabetes, blood pressure."

"It sucks that doctors down here don't bulk bill. If you're quite ill and you have to go every day it's \$3-4 per day. Either you can't afford to go or you owe so much that you're embarrassed to go."

"Somerset is the nearest doctor who bulk bills – we go there. We do a lot of travelling because if you want the best for the kids you have to travel."

"Spectacles are expensive – I cannot afford new ones."

"Dental/medical care is expensive – the poor can't afford it."

"The limitation of choices is something I have to accept with difficulty. If my health went downhill, that would be hard."

"My leg has no circulation, I need to swim regularly but I can't afford the \$5 to go to the pool. A massage would help but I can't afford the \$30. Now my foot is going black and gangrene is setting in."

Problems for young people

Participants felt that young people in the area lacked hope and opportunities.

"We need to create an industry for young people."

"There are street kids in Smithton. How can this be so?"

"Not enough is done for our youth. They need to work, to feel part of things."

"There is nothing for teenagers to do."

The impact on the kids

"I show my kids the bills, involve them, show them what's reality – I don't mean to lay guilt but sometimes you've got to tell them."

Participants felt that living on a low income placed extra pressure on their relationships with their children. They found it particularly difficult when they were forced to deny their children opportunities because of lack of funds. Participants commented on the high cost of activities such as team sports.

"I can't afford to do anything with the children – it's difficult to get kids involved with team sports. My children did gymnastics 2 kids at \$120 each registration each year, so they stopped. My son does gymnastics and it breaks us."

"My kids are into football. It costs \$10 to get them in and then you feel bad as other kids are eating. My kids are used to it so they don't whinge, it's all they've known all their life."

"All this affects low-income families much more than families in higher income brackets. It leads to a sense of hopelessness, a loss of expectations, hope, self-esteem. There is a culture of poverty."

"There is an impact on children – especially teenagers with peer group pressure. We can't afford recreation or sports."

"We have to say no to the kids – they feel negative and depressed. Kids miss out – they hold it in and don't talk about it."

"The kids have learned to bargain - I find this embarrassing."

Impact on our relationships

Participants felt that living on low incomes led to arguments and conflict within the home.

"As adults - low incomes promote arguments, frustration, family conflicts."

"If you live in poverty, there are arguments at home, it gets too tough at home so young people leave, then they are on the streets and they get into drugs and then they are in poverty."

"Stress can cause relationship breakdowns"

"Without you and your wife's ability to budget there would be no future – nothing to hang onto."

The impact on our kid's education
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<i>"Children stay at home if a trip is on or if I can't afford their lunch (this happens often)."</i>

Participants felt that their children missed out on a range of educational opportunities particularly class outings and sports. Participants also felt that cost was a significant disincentive to continuing education.

"Adults can learn to deal with it (but still miss out) but children suffer most. They miss trips because they are too dear - we can't afford them. School trips are out."

"I have to choose which school trips for the kids to go on. They miss out and this is upsetting."

"Our children miss out on sport. If you live out of town there are transport costs and the costs of uniforms and registration fees."

"If a child wants to go to University it's very, very difficult."

"A lot of young people would not even think about ongoing education because of the difficulties."

"Education is also expensive. Austudy is based on assets. If the parents are asset rich/income poor, the children have limited higher education opportunities. Our kids need to go to Burnie for higher education – the cost for accommodation and travel is a strain."

Access to transport

Participants felt that access to transport was important to be able to carry out ordinary tasks.

"If you don't have to go to town, you're right. But it is necessary to travel for health, shopping etc. It causes problems."

Gambling

Participants said they felt that gambling was targeted at low-income earners and could become a destructive cycle.

"Pokies target low-income earners."

"You can get caught up into a cycle."

Drugs

Participants felt that Circular Head had a significant drug problem.

"If you are caught on a low income you get picked off by the dope dealers – you are vulnerable."

"Circular Head – 'marijuana city'."

"I could be on easy street tomorrow via the black market."

The impact of Centrelink requirements

Participants expressed frustration with Centrelink regulations and felt that they would be better off if they were not working.

"If I didn't work I'd be \$5700 better off ...half my pay packet is gone to say 'I am a worker'."

"You're going backwards by going to work."

Poverty and crime

Participants indicated that there was a strong link between living in poverty and crimes such as stealing. They said that they had known young people to become involved in crime after starting to steal to food for themselves or their families.

"An Aboriginal child at 8; the first thing he stole was food to feed his brothers and sisters, then the stealing habit took control over his life and he entered into Ashley."

"My son was 8 or 9 when he first stole – six sausage rolls because he was hungry. At 8 he walked 10 kms into Smithton to get food. Then his life of stealing took over and he ended up in Risdon."

"The crime starts from the poverty. At 11 going to Sunday School, all the children were asked to bring a gift to Sunday School. I had to steal to take a gift."

QUESTION TWO

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

“This is a hard question – I can only think of tomorrow, I’ve been broke for so long.”

Communities of care

Participants’ dreams of a decent life included a caring community where people helped each other out and worked together for the good of the community.

“Families that care and support their children. Parents that would be prepared to make a sacrifice.”

“Help for families to overcome difficulties, build up skills.”

“Opportunities for people to do things and get involved and get out of the rut.”

“Free counselling/advice that addresses people’s needs on three levels – physical, spiritual and emotional - for different problems.”

Education

Free education was a common dream. Participants also wanted to see more support services for children and adults with extra learning needs.

“There would be literacy help.”

“People would learn basic skills at home through education.”

“Good/accessible education for all education for kids. Free!”

“There would be more funding for education.”

"We'd have after school tutoring and more opportunities for kids with special needs."

"There would be free education."

"We want teachers with experience, who want to be here."

"There would be new words that build people up. 'Dole bludger' and 'Work for the Dole' – this language should be thrown out and new words found that build people up."

Income is not the 'measure of the man'

Participants expressed a strong desire that people would be valued for more than just their income. They also wanted to see a society which built-up people's self esteem.

"There needs to be a breakdown of divisions in society."

"All people would learn to have self esteem and self value even if they are not working. People should look at people independently, separate from their income."

"All people should be made to feel equal – regardless of income."

"Politicians would understand what it is like to live on a low income."

Recreation

Participants dreamt of being able to afford a holiday for themselves and their families. They also wanted to have access to other recreational opportunities.

"People would be able to choose to go on a holiday each year – and change cars every few years."

"We would be able to afford to undertake the recreational activities that we want."

"Sports would be accessible and affordable to all – there would be a subsidy to help all."

"Holidays – every family should be able to afford an annual holiday, even if it's just Hobart or something!"

"We would have a drop-in centre – with musical instruments. Music is therapeutic to play or listen to."

"Having everything decent – a decent meal on the table, able to pay the bills – that would make us all a group of 'haves'."

Cost of living

Participants spoke of a vision of life where they could afford to buy all of the necessities of life. Some participants also dreamt of owning their own home.

"We could afford to buy the groceries we want."

"Everyone could afford a phone."

"Everyone would have the right/opportunity to purchase their own home, the right to make your place yours – paint the walls, have that security."

Things for youth

Participants were concerned about the lack of hope for young people and wanted to be able to provide activities, jobs, education and accommodation for young people in the community.

"There would be youth activities which are free or affordable – so that young people would not be drawn to the pubs."

"We would have good motivated people to make things happen – for example a skate board facility."

"Education and jobs should be high on the list."

"Too many drop out of school too early: six months without work and they have lost it."

"There would be accommodation. If young people have to leave home early there is nowhere for them to go.. At one stage, I (on a sole parents pension) had up to nine young people staying at my place."

Health care

Participants wanted to see a free, accessible and effective health care system.

"Medical and dental health care would be accessible when needed – and affordable."

"All necessary medical care would be free and quick."

"Free braces!"

"Free medication for low income people."

"We would get a decent health service."

"There would be people who would listen and understand - A couple of weeks ago, I went to the local doctor with a health problem; the doctor yelled at me for wasting his time and I got sent home. This happens often and to many people."

Income/employment

Participants stated that a fair society would provide decent incomes for people on pensions and benefits. They also felt that everyone should have the opportunity to work and that they should be paid higher wages.

"Industry is needed - especially for young people for example, soil care, environmental improvement."

"You should get more on the pension."

"We would have work – be it an hour a day. Paid work so we can contribute."

"We'd go back to the way we were. There'd be more jobs. Kids at school would be given the opportunity to work – jobs like we used to do – collecting bottles, delivering papers."

"Every business should employ one grade 10 child for an hour after school."

"There would be more of a community spirit – for example developing a local co-op for food and other items, a barter system."

"We would have a job/work but with adequate pay."

"People would realise that we are real people, it's not our fault."

"We would have the same wage as a normal worker. We have the same expenses, but get \$3-50 an hour."

"Same wages for all."

"The bit we get for our pension, we are then penalised if we work and earn some money: casual work should be calculated on an annual basis."

"More money – for example \$200 per week each for a couple, depending on their circumstances."

"There would be full employment for all - part-time employment also for those who can only do part-time – for example people on a sickness benefit."

"More links to workplaces from schools – let the kids have a go."

"Fair employment processes (even though it is a small place – here it's who you know and who you're related to)."

A sense of direction

Participants indicated that they dreamt of a shared sense of direction and a sense of hope for the future.

"Many of us were born with rising expectations – it's not realistic. We had it good in the 70s, we thought it would last forever. We had choices about jobs. We have to be more realistic, we don't know that it's not going to be worse."

"We'd have a sense of direction."

"There would be a shared memory that drives people."

Access to transport

"Public transport would be great. We could have a rail system from Smithton or Queenstown to Hobart. It would be electric and cheap."

Access to opportunities

"There'd be a four lane highway between here and Burnie – we'd have more access to things, more work within the community."

"We would be more accessible to the mainland. There'd be a fuel rebate for isolated areas (not just for farmers – across the board)."

Political representation

Participants indicated that they would like to see people who had experienced life on a low income representing them at a government level.

"I'd like to see "average" people on the local council – by invitation or by election."

"I'd like to see people on low incomes represented by someone who lives on a low income."

QUESTION THREE

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

1. EDUCATION

- Smaller class sizes in primary and secondary schools. Class size maximum should be between 15 and 20 pupils.
- Ready access to remedial teaching to address problems with literacy.
- Austudy's living away from home allowance needs to be increased to a more adequate level, or at least \$50 per fortnight. Allowance is about \$50 extra a week to cover additional travel, accommodation, food, clothing and educational fees. It costs at least \$150 for Circular Head residents.
- HECS fees paid up front attracts 25% reduction. This benefits the more affluent and disadvantages the less well off. Remove the disadvantage in the scheme.
- Computer use should be provided after literacy is learned.
- Every child should be able read and write and learn:
 - Sewing
 - Budgeting
 - Cooking
 - Cleaning
 - Personal Hygiene
 - Growing food
 - Car maintenance
 - A foreign language
- Music and art should be elevated in status and importance in learning.

2. SAFETY AND SECURITY

- People have the right to a sense of personal security, to support and to good self-esteem.
- More funding for initiatives to help drug users to help reduce burglary rate.
- Supportive attitude from police- more caring and understanding, keep confidentiality.
- Accountability from people in positions of responsibility.
eg. Safety officers (at workplaces).
- Men in crisis - need equal opportunity, support services, suicide prevention, counselling.

3. HEALTH CARE

- Choices in the community for health problems. Access to alternative forms of medicine on Medicare.
- Access to health services.
 - Financial assistance to access ancillary services.
 - Assistance to physically access them.
 - Increased access to the community bus.
- Increased access to public dental service.
- Essential drugs need to be on script.
- Maintain the school health services and outlying services.
- Mandatory bulk billing for low income families.
 - Clear information on bulk billing available to the community.

"No doctors bulk bill in Smithton. We need bulk billing. If you see the doctor for longer than 10 minutes it costs \$55, and you only get \$21.80 back."

"I go to Somerset to see the doctor - they bulk bill."

"There is no free healthcare system."

"A lot of people (especially elderly) depend on Wyndarra for their Health Care (e.g Community bus for local transport): there is no other local transport. Those who don't qualify for the Community Bus – many are stranded, isolated."

"I need to use the hydrotherapy pool at Scotstown. It costs \$7.00 per half hour, plus petrol. I can't afford it."

4. HOUSING

- Everyone has the right to be housed.
- We should have an option to buy our house/unit
- No increases in Housing Commission rental when a child turns 16
- Housing/ accommodation services for young people
- Assistance for unemployed people to own a house.

5. INCOME/EMPLOYMENT

- The bottom line for income should be: \$26,000 per annum for a couple without kids, \$30,000 for a family.
- The bottom line for income levels should guarantee every family the following standard of living:
 - The right to buy clothes.
 - The right to eat properly.
 - The ability to pay your bills each month.
 - The ability to pay for dentistry.
 - The ability to access credit.
 - Some access to recreation.

- A job with adequate income, including adequate pensions: \$300 per week: \$150 husband \$150 wife.
- Income security for people on pensions and benefits.
 - Guaranteed pensions for all or a superannuation scheme for low income earners.
- Financial recognition for volunteers.
- Provide protection for casual workers.
 - Ensure occupational health and safety checks on employers of casual workers.
 - Legislate to ensure some security of employment for casual workers.
- Put an end to the Centrelink restrictions on casual earnings.

"There's a lot of casual work around here, but people are often worse off if they take on casual work. For example you can work for a fortnight casually for nothing because your rent goes up, you lose your benefits, and you're faced with the travel costs to get there."

"I (do casual) work six days a week for \$100. That is, I'm \$100 better off but it's taken six days work to earn it."

"If you work casually you've got all the social security and housing forms that are required each fortnight. Plus with casual work, you get rung on the spur of the moment, 7.30pm at night, 7.30 am in the morning and if you don't accept, you are taken off the list, plus you have to suddenly arrange a baby-sitter, and transport in order to get there. They say "hurry and get here" but there is no petrol. A couple of times I had to ride my son's push bike for 10kms. How can young people put up with all this?"

"I've had jobs where I've earned less than the dole."

"We should have super or guaranteed pensions or you're disadvantaged until you die."

"I do casual work for Tas Seafood Abalone. Your hands are in minus 20 degrees water and there's no freezer rate! You have no right to complain or you will lose your job."

"You never know whether you'll get rehired because someone else is cheaper or better at it. Tas Seafood is good but there's still that uncertainty. We would like a guarantee so you can forward plan."

"They are still exploiting you, it's horrible. I hate it. They exploit women more than men – men won't take the jobs. Married women will do it, they'll work to feed the kids."

"When you're on Newstart, Centrelink are on your head – they never leave you alone."

"Family payment gets docked if you get maintenance. It mucks up your budgeting. You get the maintenance in May but don't get docked until June. I prefer not to get it because it's too hard."

"You get some casual work – you might pay \$100 for petrol but you might only earn \$300, and if you have to pay for childcare it's gone. Or if you have to pick potatoes and it's raining, then you get sent home but you still have to pay for the petrol and the childcare."

QUESTION FOUR

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

1. LOCAL SERVICES

Wyndarra was mentioned by many participants as an important source of support and services which enabled them to survive life on a low income. In addition to many significant services offered by Wyndarra, its program of mobilising community members as volunteers was repeatedly commented on as an important service to the community. A number of the Just Tasmania participants put in significant hours as volunteer workers for the community.

The Wyndarra services named as being an important source of support to people were its loans services, counselling, emergency housing, voluntary tax help, volunteer gardening service, voluntary driving service, and support groups.

“I wouldn’t survive without Wyndarra”

“Wyndarra is unique - it is an all confidential one stop shop.”

“A huge variety of people use Wyndarra. It’s a great service.”

- Good SES
- Transport
 - Bus for the elderly
 - Car to Burnie for medical purposes
- Meals on Wheels
- The Cliff – youth drop-in centre

- CHIPS
- Op Shop, second hand clothing, drop-in centre
- Crisis Accommodation help (short term)
 - a real need
 - looking for development
- Churches
- On-line Centre – we've got access to technology
- The Library

2. LOCAL VOLUNTEER INITIATIVES

"The community does some amazing things through the work of volunteers."

In addition to the volunteers mobilised through Wyndarra, local services relying on volunteer committees and volunteer workers included the swimming pool, the basketball centre, the hockey complex, the Girl Guide hall, aged care facilities and the football clubs.

"Everyone's trying."

"Smithton would be dead without volunteers."

3. THE ABORIGINAL COMMUNITY

"There have been huge developments within the Aboriginal community over the past 30 years, if you look at in an historical context."

"The women in the Aboriginal community are more pro-active now. (We also have some good men)."

"The Aboriginal community is regaining its strength and pride."

"We're getting together, getting our culture back, and sharing it with our kids, but it's at the germination stage."

"You (the forum facilitator) thanked us 'for allowing us to come onto your land'. That's an example of how things are changing."

"The Aboriginal Homework Centre is an example of a development for the community. It's a big help with school stuff and with other problems, plus it introduces the kids to their Aboriginal culture."

"We're bringing Aboriginal kids and families together as a community."

4. CHURCH COMMUNITIES

Those participants who were members of local churches found the support of their church communities and facilities a valuable help.

The local churches provided a full time Pastor, a full time Youth Pastor overseeing a youth club with a membership of 100 children, the "Treasure Chest" Coffee shop, "The Cliff" drop in centre for young people, counselling services and "The Kingdom Bank" – a low interest loans scheme for church members.

5. THE COMMUNITY

The participants felt that there were many things about their community which were real strengths. They felt it was a safe community and one that offered a good lifestyle. A sense of friendship and support was strongly communicated and a sense of commitment to the community – the amount of work local people did as volunteers was commented on repeatedly.

"People still provide practical help to each other."

"People still listen."

"There are lots of people who work as volunteers."

"It's one of the best areas in the state for getting behind people when there's a disaster."

"People on low incomes support each other. They barter goods, do childcare for each other and people give vegetables and jams away to each other."

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

1. LACK OF FUNDING

A lack of funding for community initiatives was seen as a major barrier stopping the community from reaching "a decent life".

"There's a lack of money to start things off."

"A lot of good things have happened because of volunteers, so without volunteers, it is hard to get stuff happening. An example is the homework centre. It needs volunteers for a committee before it gets funding."

"The Government is reluctant to make finance available for local initiatives, and there is so much Government red-tape!!!!"

"It needs to be made easier for the local community to access Government monies that are available for things like crisis care, rehabilitation for people with mental health problems or drug issues, and services for homeless people."

"The Government is reluctant to support local people who are doing the work. With some support the work could be doubled, trebled."

2. INCOME LEVELS

The low income levels of many people in the community were also seen as a barrier to community development.

"Income levels are at a level which makes it hard for people to take part in the community. For example, the scouting movement is declining because of the subscription fee of \$50. A lot of families can't afford that."

"A lot of people can't afford clothes for job interviews."

3. A LACK OF CONSULTATION

Some participants had issues with the local council. There were concerns that the council did not adequately consult with the local community.

"The council spends money on getting a Tidy Town title, but we wouldn't care if we're not a Tidy Town."

"People living on low incomes can't afford to run for council – it's a boy's club."

"The Council does not consult the public – an example is the recent rural garbage situation. The council called for tenders to removing the transfer station – but there was no point in putting in for it. There was a \$6,000 non-refundable deposit to tender. If you were successful you got \$2000 back, they kept \$4000."

"The Council is dominated by church connections."

"The local council should give contracts to local Circular Head people first – where it's reasonably possible."

4. COMMUNITY ATTITUDES

Many participants felt that there were divisions within their community which stopped the community from moving forward to a decent standard of living for all.

"It's people's attitudes. The 'haves' put the 'have-nots' down."

"It's a critical community. It doesn't reach out, only criticises."

"It's 20 years before you're accepted as a local. This contributes to breaking up families. Outsiders see things with a different perspective."

"Quite a few places will only employ people if you belong to the Church – the Churches tend to look after their own."

"It is hard to get accepted because communities in Circular Head are old, old families and wealthy and with strong religious ties. You don't get in. This stops things from happening."

"The attitude of people working in welfare agencies isn't helpful. There is no confidentiality and their attitude towards people on low incomes is bad. I'm not talking about Wyndarra."

"You can participate in the community but you're not treated as an equal."

"There are lots of good people here but there are also a lot of bigots. Some businesses do credit checks on us, but not on people who have incomes."

"Professional attitudes are unhelpful. I had a history of banking and successful business in the area but I went back into the bank while on a low income and the bank wouldn't give me a loan."

"The churches put pressure on people. They will help people on low incomes but there are strings attached: they want you to attend their church."

5. DRUGS AND ALCOHOL

Some participants felt that there was a problem in the community with drugs and alcohol. There was a belief that there was substantial "drug and alcohol abuse" within the community and that this stopped people from "getting on with their life". There were concerns that local problems with vandalism were linked to alcohol consumption. They also felt that there were links between poverty and drugs – the drug network offered a "black economy" in which local people, with otherwise restricted employment options, could make some money.

"There are a lot of drinking problems in Smithton."

"We need a local drug and alcohol residential service."

"People are getting stuck in a rut:- we're not breaking the cycle."

6. UNEMPLOYMENT

The participants felt that the limited employment opportunities in Circular Head were trapping individuals and families in a world of restricted opportunities and stress. *“There’s just not enough work.”*

“It’s particularly hard for higher skilled people to find employment.”

“It’s hard to have a decent life on low incomes if there is a constant insecurity (stress). Have I got a future? – No job is secure!”

“After you’ve been unemployed a while you have a real lack of confidence.”

7. LACK OF LOCAL FACILITIES AND SERVICES

The isolation of the community from larger services and facilities and difficulties accessing specialist health services were also cited as problems for people living on low incomes. The need to travel for specialist health services and other facilities put a premium on car ownership, as did their need to get access to cheaper retail outlets only available in larger centres.

In addition, the long waiting list for public dental services was named as an issue for those on low incomes.

“The needs are still bigger than the services available.”

“The main problem is not in Smithton – but in the Government. They need to provide local services like local courses and training.”

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

The local community

Issue: Community Development

- Organise a Community Day – tree planting.
- Set up a barter system.
- Set up a market garden where people can buy fresh produce at low prices – unemployed and others can work on it.
- Establish community cooperatives to share resources, for example a lawn mower, tools.
- Establish bulk buying and sharing schemes.

Local Government

Issue: Policy directions

- Include issues affecting people living on low incomes in the strategic planning of the Council.

Issue: Community Development

- Provide seed funding for community projects – eg. community gardens, market garden.

Issue: Income/employment

- The discounts available to pensioners should be also available to people on low incomes and benefits.
- Provide seed funding for a no interest loans scheme for low income earners.

State Government

Issue: Education

- Make a broader range of subjects available to year 12 in rural and isolated areas. This: should include adventure education, biology (other sciences), law, sociology.

Issue: Policy directions

- Consider issues affecting people living on low incomes when deciding policy directions.

Issue: Community Development

- Ensure that all people are aware of services that are available and of their rights.
- Provide funding for crisis and counselling services for men.
- People should know their rights in the law – provide a good booklet to all resident of the state.

- Direct funding directed to local community initiatives: There is potential and proof that local communities can come up with solutions.
- Private companies should be encouraged to decentralise to regional areas. Offer financial subsidies/incentives where required.
- Establish controls over grocery prices.
- Act as watchdogs to monitor prices.
- Establish a Holiday Bonus Scheme – a voucher for travel and accommodation for low income people.

Issue: Stigmatisation

- Don't have Housing Department areas.

Issue: Income/employment

- Equality of opportunity – ensure fair employment processes.
- Extend the concession system currently available to pensioners to other people on low incomes and benefits.

Issue: Health

- Ensure that services are accessible to people from rural and isolated areas. For example, ensure hospitals have a policy that suitable appointment times are offered to people from isolated areas (eg. not 9am in Hobart).
- Fund a public campaign in Circular Head covering health issues (eg Aids), drug and alcohol issues and environmental care.

Federal Government

Issue: Education

- Provide work skills training.
- Provide extra financial help for people to continue their studies . Travel allowance and accommodation costs should be covered.

Issue: Policy directions

- Politicians need to listen, understand and act on what its like to live on \$150 a week.
- The Government needs to see what's really happening in people's lives.

Issue: Community Development

- Increase funding to community services

Issue: Stigmatisation

- Do not pursue policies which stigmatise people on low incomes.

Issue: Income/employment

- Ensure more employment security for workers, especially casual workers.
- Cap executive wages – reduce gap between the “haves” and the “have-nots”.
- Offer a higher earning threshold for people on pensions and benefits. Calculate income annually.

- Develop tax reform that taxes the rich and benefits the poor. Raise tax thresholds for low income earners.
- Increase pension/benefit levels, eg. \$50 per week extra so we don't have to struggle all the time.
- Fund employment projects focussed on local initiatives, eg, rural work, soil care.