

"We want changes made."

**Life on a low income: a consultation with the people of the East Coast of
Tasmania, July 1999**



Anglicare Tasmania

The Poverty Coalition

TasCOSS

Acknowledgements

The researchers would like to thank the people of the East Coast 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. On the East Coast participants were approached with the assistance of the St Helens Neighbourhood House.

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

The forums ran from 9.30 – 2.30 pm. Child care and a lunch was provided. The forum was held at the St Helens Neighbourhood House.

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

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

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

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

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

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

QUESTION ONE

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

“This is the loveliest state to live in, but it’s the hardest state to live in.”

The Cost of Living

The participants at the Just Tasmania forum described a range of ways in which living on a low income had an impact on their lives. One of the major, and most devastating impacts of their financial situation was that the value of their income had been eroded to the point where they found it difficult to afford the essentials of life. The cost of food, accommodation and transport all combined to draw so heavily on their resources that cutting back on other essentials was their only option.

“There’s nothing left after you’ve paid for the basic expenses. You’re always sliding back, never able to get ahead.”

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

“I cannot buy the things kids want, I always have to buy the cheapest things, I don’t buy much meat.”

“Emergencies and big bills are a real problem. With the bills - even though you know they are coming you can’t put aside money; you just can’t do it. It all adds to the stress.”

“You spend ages doing the most careful budgeting – but then something happens and you’re robbing Peter to pay Paul.”

“Friends help – for example they go fishing so we get fish. Family helps with accommodation and there’s a kind of barter system that happens around here, with fruit and fish.”

"Older widows can be in a very difficult situation."

"Sometimes you just have to depend on other people. For example, you have to ask your father for money but it makes you feel small."

"I've worked all my life. I had a secure job, now I've finished up on the age pension. I've been a one parent all my life. I had money coming in, but no private income. How could I put away for a rainy day?"

"I never had enough money to buy furniture for my house, my furniture is from scavenging from the rubbish tip."

"My daughter struggled on the single parent's pension to pay the mortgage. She came to grief. Now she's renting she gets rent assistance. She was trying to stay put and do things right."

"I have a credit card, I know that I shouldn't have it but sometimes there is no other choice except to put a bill on the card."

"All your big bills have to be negotiated and paid off over time."

"Life on our income cuts out entertainment and any outings."

"Even pensioners who own their own homes and have no loans – our incomes still means a limited lifestyle."

"I'm very concerned about the effect of the GST."

"There is a big gap between when you are 17 you get \$138, 18 - \$180, 25 - \$360. It makes it almost impossible to move out until you are 25."

"When you live on our incomes, you can't buy little presents for yourself. My pay usually goes in 2 days."

"You can't buy birthday or Christmas presents."

"You have to think about the cost of everything."

"There are hardly any houses to let. There are no Housing Commission houses."

"You can't get a housing loan when you are unemployed."

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

Living in an isolated community.

The participants at the forum pointed out that the cost of living is higher if exacerbated by isolation. Living in isolated communities made transport costs higher and, they felt, more imperative, and the installation of a telephone a necessity.

"There's such a limited chance to get away, to refresh yourself. You save up for \$5 worth of petrol to go somewhere but you can only do this if nothing else goes wrong that you'll need the money for."

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

"You have the feeling that there are good experiences you can't get at."

"It would be a lot more fun living here if you could get around."

"Car rego goes up and up. Who can afford it?"

"We spend ages saving up for the rego."

"You know that you have a set amount to live on and if you budget really well you can manage when things are going smoothly, but then something hits you out of the blue - big bills, extra expenses, the car blows up."

"There is no money to fix things and you are in an isolated community, so going without a car is extremely difficult, and all you can afford is a bomb."

"There's a lack of communication in country areas. The telephone is an essential and yet it's not affordable for some."

"For elderly people a special emergency contact phone is essential but it's very expensive."

"It's difficult to get access to special information and services. They're not available locally and transport is expensive."

"The phone is vital, it keeps you in touch with ideas, support, legal issues."

<i>"Our clothes are thin and don't last."</i>

The cost of clothing was prohibitive for most of the participants. Many stated that they dressed only from opportunity shops.

"All my clothes are from the op shop, I can't go to the hair dresser."

"I buy the minimum amount of petrol, medication costs get taken out of the groceries, it's a stress to juggle."

"It would be good to have clothes that are new to start the season with."

"We don't get new clothes and that can be hard. When you're pregnant you often change shape."

"I get presents of clothes and other things from my daughter. That's a great help."

"I live with my parents, I'd kind of like to move out but the choice isn't really there. I'm 18 years old and living out at Gould's Country. We have an old car that uses heaps of fuel. I can't afford good clothing."

"You have to borrow clothes for job interviews. Centrelink has no scheme to help people to buy clothes."

"There's no new clothes – only op shop clothes."

“I can’t afford heating.”

The Cost of Power

The juggling of the large bills was a major source of anxiety for the participants, and one of the most critical of these bills was the power bill. Without power they could not cook or heat their houses. The cost of heating was beyond the budgets of a number of participants.

“I can’t afford heating. During the winter, I’d sit there with the doona wrapped around me.”

“I can’t afford heating either. During the winter, I’d go next door.”

“It’s the bills that cause problems – like the Hydro.”

“We have a Hydro card, but it’s still the fact that you are continuously paying and there is still some to pay.”

“By the time you nearly pay one Hydro bill the next one comes.”

“We changed to lower wattage light bulbs but you still need to see.”

“I try to put \$20 away for the bigger bills but often I can’t afford to do that so when the Hydro comes it is really difficult.”

“I went to the dentist and he said that the cost of fillings was not viable to spend on public patients so he pulled out two of my teeth.”

The cost of health care

Isolation, transport and accommodation costs all exacerbated a feeling of isolation from specialist health care. The cost of prescriptions, gap fees to see specialists, travelling to Launceston for basic dental and emergency care were themes canvassed many times by the participants.

“My father was hospitalised from dehydration. You can’t get a doctor to do a house call.”

"Medicines are very expensive. PBS doesn't cover a quarter of the things you need. I had to buy Panadol - \$8 - and cough mixture - \$15 - for the kids, and that had to come out of my grocery money. We don't eat much meat and we have to cut back even more when there are big bills."

"We have to go to Launceston to see the dentist because there is no dentist here any more. We should have a Government service. They already have the dental facilities that they use for school."

"I have had four trips to the dentist in Launceston recently. That cost \$200 - \$300, which I had to find out of thin air. I had to go to Salvos for food vouchers."

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

"When you live on a low income you can't buy medicines."

"I couldn't go to the chiropractor to get my back fixed because they didn't bulk bill."

"There's no dentist here. The Government withdrew the funding. You need to go to Launceston, which is expensive – and you can't claim travelling costs. Officially the cost of travel to see a specialist in Launceston is only \$16 (the official reimbursement) – but the real cost is \$40."

"Appointments with specialists in the city need to be late for St Helen's people. An early appointment means an overnight stay – and then the total cost of your appointment is \$100."

"There are no x-ray facilities here. I had to go to Launceston – which required use of the money we had saved for the car registration. When something like that happens, you can't pay another bill and you have to cut back, not buy food."

"You can't go on family trips. There are no day trips, no holidays."

The impact on our children

The impact of life on a low income on their children was a source of great anxiety to the participants in the workshops. They felt very strongly that their children were missing out on essential choices, life and educational opportunities because of their family's financial situation.

"I have friends on double incomes - they buy all the food they want. My son says he wants things that their children have. He doesn't understand why we can't afford it."

"You can't go on family trips. There are no day trips, no holidays."

"The impact was on my daughter because she doesn't have a proper school uniform or order lunch."

"My son tried counselling, massage – but you have to pay. He couldn't afford a car so he could only sit at home because he had no money."

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

"Trying to tell the kids they can't have something is really hard. They also suffer if Mum is stressed and gets snappy."

"The kids want and you can't give. They go to school and can't have what other kids have. The peer pressure affects them – the kids can be cross with us."

"You can see the disappointment in the kids' eyes - that really hurts."

"We can't afford the cost of swimming lessons. Children need to be taught how to swim here. Children can, and do, drown."

"Some kids have things – our kids don't and they do not understand. I hate to say no to them."

"Our kids can't go on a trip, unless the teacher pays for them."

The affect on our children's education

The cost of education – school excursions, school activities, and levies for specific courses was discussed extensively by the participants. A desire to see a return to "free" education was expressed.

"With computers coming in – everyone is expected to have one and my children won't have access to them."

"I find it hard going to school because of what it costs."

"It's hard to afford school. There's the cost of school trips. If one child goes, the others want to. Then there are parties at school, where they want a plate of tucker. Levies vary from school to school – but they're usually \$40 - \$60. Uniforms are not cheap and you have to find the money for school shoes."

"Our kids can't go on a trip, unless the teacher pays for them."

"When I started Year 11 I couldn't afford the books."

"Kids doing Years 11 and 12 must go to Launceston. It's expensive (\$110 per week) and kids don't have Mum and Dad there. Phone calls are expensive. The Student Allowance Scheme for hostel kids means they have cheaper bus fares – but school costs are still expensive."

"School uniforms are expensive! I buy second hand clothes for my children but it's difficult to buy for 'non average' sizes."

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

The impact our on relationships with our children.

"We have to hide our feelings from the children."

"My daughter was isolated. She needed a phone, but she got it cut off. She has young children. If she worked she couldn't get childcare. She was venting her anger on me."

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

"The self-doubt and guilt are really hard to deal with. It's not being able to provide for the kids."

"I have friends on double incomes – they buy all the food they want."

The affect on our relationships

Financial concerns were a major stress in their relationships, the participants felt. A lack of income could also create a sense of isolation from potential support networks.

"One of the major reasons that I separated with my husband was that we were always fighting over money."

"I've had to borrow money from my father and I'm still paying it back. I feel awful that it's taking so long to pay it back."

"I used to talk to my parents about my worries but then they worry as well."

"I was living on \$146 a fortnight."

The income support system

Frustrations with Centrelink assessments and processes were expressed. The very low level of Youth Allowance benefits and the crippling impact these had had on young people's lives were also discussed.

"There needs to be a review of the income testing system and current thresholds."

"You get such a feeling of frustration in dealing with the social security system. It crossed my mind to cheat."

"The system is so unfair it encourages you to cheat to get a fair outcome."

"When you're on Youth Allowance you can't afford to live. I've been unable to pay my rent. My rent was \$200 a fortnight and my income was \$315 but I also had to pay back a loan."

"When I went out and got a flat I couldn't get the independent rate so I was living on \$146 a fortnight. I had to get food orders from City Mission."

"As soon as you get any part-time work Social Security starts taking money out, childcare is not always available and its very expensive - so it's a vicious cycle. Cheaper childcare is essential. There is no incentive to go for part-time work, you lose part of your benefit and there is nothing left."

"There's some part-time work, some seasonal casual work but nothing longer."

“How do you describe an un-freedom?”

The affect on us

The cumulative impact of dealing with the many effects of living on a low income was eloquently described when the participants were asked to describe what cost they had paid for their survival.

“It feels humiliating sending your children to school in second-hand clothes.”

“You lose your self confidence and you lose your self-esteem.”

“My son, myself and my husband all got made redundant from the same company. My son gets depressed and I worry about what he might do. I’m constantly anxious. I wake up feeling anxious, I go to bed feeling anxious.”

“I’ve found that the stress has led to memory loss – and that creates higher stress.”

“I’m on medication to help with depression. I’ve just got employment (part-time). I didn’t see anything worth fighting for. I didn’t have any feeling of worthiness.”

“You lose prospects.”

“I went from \$48,000 to unemployment benefits overnight. I was expecting a promotion and got a redundancy instead.”

“We were both on incomes, then we both lost our job. We’re doing our best not to get on welfare. People like tourism directors tell us to smarten things up in our business. We don’t have the money to get to that standard. I had a breakdown.”

“Port Arthur was the last straw. I’d been there 2 weeks before. I just cracked, I couldn’t stop crying.”

“It doesn’t matter but I got envious then I hated myself for it.”

“This is my poverty cycle. I had high hopes. I moved to Launceston and studied year 11, 12. But I had no-one to help, no support, no one to offer emotional or financial support. I got caught up in the wrong crowd - lost weight, didn’t eat properly. One night we got in trouble with the police.

After that I got depression and I came back home. We had no transport and my dad is sick, so we were not able to support each other. I had to move out. I felt guilty. I got \$140 and I moved out. Year 11 and 12 have just started here – why didn't it start years ago?"

"Stress impacts on health and can lead to depression. I had to figure out how to get out of it. To see a counsellor I had to pay a fee and travel. You need the phone to talk to people, often I'd love to have a chat but know that I will regret it when the bill comes in."

"I feel like I am floundering in big mire of stress. I'm lucky to have good friends."

"I have a debts list on the wall in the kitchen so that I see it every morning. It would so easy to put it away."

"I get really angry when I see stories about people getting \$2 million superannuation when my life is so disgusting."

"I get depressed. It's a small town and there's limited opportunity for employment – particularly if you're young."

"Take takeaways. I don't think – 'Do I feel free to buy fish and chips?' It's not being able to. It's hard to express not being able to do things. It's sort of a constraint. An unfreedom."

QUESTION TWO

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

“A decent income is essential”.

The people interviewed stressed that any vision of a community offering a decent standard of living to its members would have to address issues around levels of income. Those earning the lowest wages in the community, including those on pensions and benefits, had to have enough income to cover the costs of the basics of life, they said. For many people this meant a return to some sense of equality in opportunity between “the rich and the poor”.

“Incomes have to be enough to pay for adequate food, warmth, and housing.”

“Our incomes have to be adequate – enough to cover housing, food and health costs.”

“Pensions and benefits need to be adequate to enable people to cope when something goes wrong, like an illness.”

“A decent income is essential.”

“People should be able to afford plenty of food.”

“Equal wages for Tasmanians – equity with other states.”

“My dream is that more would be available for free. You could just take the money part out of it, like the Hydro, and food. It would stop you having to think about it all the time.”

“My vision would be to make money a secondary consideration rather than primary.”

“A decent life would increase benefits and/or reduce prices – so we can afford to live better.”

"In my vision we would remove the price disadvantage for goods, for people living in St Helens and other isolated areas – make things more equal between town and country."

"I'd like to see a bigger supermarket in St Helens. We'd have cheaper prices and more jobs."

"We would have more money - \$500 per fortnight - \$250 per week would be a big help."

"The Government would make wages a reasonable level so that people have an incentive to work. \$4.80 per hour for an 18-year-old is not enough."

"There would be a higher earnings threshold for Social Security - to give people an incentive to get work, especially for unemployed people. They would allow you to earn \$50 per fortnight before penalising you."

<i>"There would be jobs available for all our children."</i>

"There would opportunities for youth employment and there would be employment in general."

"There would be a lot more jobs for everyone. There would be jobs available for all that need them – and in all areas. There'd be jobs available for all our children, jobs for a range of skills and capacities. AND there'd be apprenticeships available."

"We'd get rid of computers to restore full employment."

"Big business keep to themselves – they should give everyone an opportunity to have a go."

"There would be support for small business; financial support, training, access to the Internet. The New Enterprise Initiative Scheme is not good enough."

Support for people on low incomes
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The participants felt that a fair society would offer a range of discounts, concessions and subsidies to assist those of its members who lived on the lowest incomes to achieve a decent standard of living.

"I think we should give a 10% – 15% discount on groceries for people with health care cards. Even an account system might help."

"Discounts would be there for everybody."

"We think that in a decent society, people on low incomes would be offered:

- ❖ A discount on phone bill*
- ❖ No phone rental costs*
- ❖ Local call costs for all of Tasmania*
- ❖ Greater subsidy on prescriptions*
- ❖ Subsidy for over the counter medications*
- ❖ Cheaper petrol*
- ❖ Government subsidies to change cars to gas rather than leaded petrol*
- ❖ Discounts at businesses*
- ❖ A medical benefits scheme for low income earners."*

<i>"We would feel that Government officials are supporting us."</i>

This vision of a community actively supporting those of its members who were most disadvantaged would be one which was more "fair and equal", the participants said. Part of their vision was of a community that had a sense of equal opportunity and mutual support.

"There'd be equality for all – no rich or poor."

"We'd have a fair life – we'd be equal."

"There would be a change of Government attitude."

"People would have a less negative attitude. It would be a more vibrant community."

"We'd get rid of the 'us' and 'them' attitudes. The property owners and older established families are fighting change – this causes conflict in the community."

"We need to feel part of Tasmania – feel OK about being Tasmanians."

"We would have a feeling that Government officials are supporting us."

"We'd have a closer community. The Neighbourhood House works well – it just needs to expand into the community."

"There'd be a feeling of confidence and self-worth, a feeling of buoyancy."

"A decent life would have people getting on with people. We would break down barriers between people."

"There'd be better communication."

<i>"You shouldn't have to drive to Launceston for basics."</i>
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Access to specialist health services and health support services, such as x-ray facilities, was a major concern of the people interviewed. Trips to specialists or city hospitals entailed transport and accommodation costs, which were beyond the capacity of low income earners to pay. Part of their dream of a "decent standard of living" was the easing of anxiety around health issues. Specialists would be available and affordable – children in pain from accidents would be seen to promptly.

"Some of the health services would be bulk billed, including dental, some alternative therapies, specialist services, dermatology, chiropractic etc."

"It would be nice to have a clinic where visiting specialists could come – dentist, paediatrician, chiropractor. It could be run in the same way that the visiting services come to the Neighbourhood House."

"Lots of specialists have weekend homes here – they could come here on Friday and then spend the weekend at their places."

"We would have better services. For example, child birth services would be available in St Helens and St Marys."

"There'd be better staffing in Alcohol and Drug and Mental Health Services."

"There'd be basic services available locally. You shouldn't have to drive to Launceston for basics."

"Information should be available easily about all services, and payments that are available. People don't know what is available. For example, doctors can authorise reimbursement of some of the costs if you have to travel to Launceston or somewhere else for medical treatment."

“Our sports facilities are good – but we need to have an X-ray service locally.”

“We could have free education.”

Many of the participants of the forum indicated that they felt that restrictions on their access to education were barriers to their achievement of a decent standard of living. The cost of education and a lack of access to year 11 and 12 courses historically meant that they valued free and accessible education as an important part of a “decent standard of living”.

“We could have free education.”

“They’d abolish all the school costs.”

“There’d be a wide range of year 12 subjects available in regional areas.”

“There’d be free education which is totally free.”

Recreation

The people interviewed also suggested that part of their dream of a decent life was of being able to enjoy themselves. They hoped for a life in which they would be able “to do things”.

“We’d have enough money to do things – we could have some recreation.”

“You’d be able to go out and have fun.”

“You could do things that uplift you – things that make you feel self-fulfilled.”

Transport

The cost of transport caused a lot of concern for those people on low incomes who lived in isolated areas. For these people, a simple public transport system was a dream.

"There would be public transport connecting us to towns and to the mainland. There would be public transport locally, in St Helen's, and we could get to Launceston and Hobart, or even interstate."

"We would be helping each other with transport."

QUESTION THREE

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

1. **EDUCATION**

- Year 11 and Year 12 shouldn't be considered as extras but as an essential part of secondary education
 - Children should be able to complete their education through to Year 12 in their local area.
 - Regional and metropolitan students should have same subject choices available to them.
- A college should be available in the North East Coast region.
- An essential part of free education is a free bus service to school.
- Class sizes in district high school (incorporating kindergarten and primary) should be about 20 (now about 26).
- Curriculums should include training in “life skills”: sewing, running a house, flower arranging, domestic science and first aid
- Adult Education should be more affordable.

“Kids who live away miss home and end up with lower educational outcomes. They need families there for support.”

“I had to do home schooling for Year 12. It would be so much easier if you could study locally . It's hard on families and it also leads to professionals leaving town to educate their kids. We lost a great doctor because they had to move for the kids' education.”

INCOME AND EMPLOYMENT

- Everyone is entitled to a job. To have employment is a right, not a privilege.
 - Everyone is entitled to assistance to get the qualifications they need to help them enter the workforce.
- Pensions and benefits have to be increased to cover the cost of living.
 - A basic income for a single person is \$300 per week.
 - An extra allowance should be available to cover the cost of education.
- Centrelink income assessment procedures must be reformed.
 - Processes must be flexible, fair and humane to suit individual circumstances.
 - Earnings thresholds must be overhauled to ensure recipients do not lose benefits for minimal earnings.
- Centrelink information about income support must be clearer and more accessible.
- Relevant tools need to be available to make retraining possible.
- The contribution of mothers and stepmothers to the workforce needs to be recognised and valued.

HEALTH

- Basic health services must be available in the area, including:
 - dental
 - medical
 - mental health
 - childbirth
 - alcohol and drug services, Alcoholics Anonymous
 - Youth counselling services
 - X-ray facilities
- Equality of access to services is a right. The Government should aim to provide this to ensure: self-esteem, self-respect, health and well-being and to minimise pain, both physical and mental.

- Specialist treatment must be affordable for people on low incomes.
- Transport (more economical and frequent) to specialist services must be available to low income earners.
- Medicine must be affordable.
- The community must have high quality information about preventative health.
- Government policies should aim at all times to ensure:
 - Good communication
 - Social involvement

HOUSING

- Maintenance of private rental properties should be to a set standard
- .
- The Government must exercise more control over rental increases.
- .1 No increases in Housing Services rent with increase in income.
- Tenants must have flexibility with bond payments –eg: facility to pay off bond over time.
- Houses must be safe.

SAFETY AND SECURITY

- Financial security is essential to a sense of personal security
 - Financial stresses create potential for domestic violence.
 - Financial struggles cause great personal stress.
- A sense of community security requires a diverse economy – not one with a major focus on tourism.
- Good public transport systems are necessary to a sense of personal safety.
 - Individuals should not be forced to walk and hitchhike when it feels unsafe to do so.

- More funding needs to be made available to address youth unemployment on the East Coast.
- More funding needs to be made available to develop youth specific services on the East Coast.

"From mid-December until the end of February, that is, until the tourists leave, the house is locked. I feel comfortable here until it's the tourist season. Outsiders make a mess of things."

"In the summer we go from a small town to thriving metropolis because of tourism. When the tourists come there's outside pressure on us. It's possible to feel intimidated because they are so wealthy - but they help the economy. I wish we had some psychological security. No stereotyping. We have a right to be here and be who we are."

QUESTION FOUR

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

LOCAL SERVICES

The people interviewed valued a range of local services, which helped maintain the fabric of their life in the community.

The Neighbourhood House

“The services linked to the Neighbourhood House and the Counsellors here work well for us. They provide links and help get the ball rolling.”

“The Neighbourhood House. It offers a lot and it’s still expanding. It gives you the opportunity to meet people and you can also get involved, feel useful, even just to talk. You can support the community by supporting the centre.”

“The Neighbourhood House acts as a catalyst, op shop, a centre for services. It’s a place where you can get help.”

“The Neighbourhood House is good but a limited population feel they can use it.”

Medical services

“Our GP has been here for many years. She’s here because she wants to be here. She bulk bills low income earners – she is under incredible stress but she does a great job.”

“Having a bulk bill doctor locally means not having to worry about money before going to the doctor.”

Hospital

"It's nice having a local hospital. It's a little, friendly, country hospital people can visit, but it is underfunded and the staff are over worked. My mother chose to die in the local hospital because she felt very comfortable there."

"Do not close our hospital."

Church groups

"Church groups are helping, for example Anglicare and Fusion in Launceston."

"Some churches are doing good work – for example, the Hearts and Hands craft group."

"The Hearts and Hands craft group gets women together."

Health and Community Care assistance

"The outreach to older people is really helpful."

Emergency relief agencies

"City Mission and the Salvos help with food, furniture and removals, but the food is only available every 8 weeks."

Service for Aboriginal people

"The Aboriginal Centre bought a house along Bingalong Rd and we can rent it for \$10 a night so we can have a break."

The Op Shop

"The op shop is very important. That's where I get all my clothes. They will let you put things on lay-by and the proceeds help keep the community groups going. It's really wonderful."

Senior Citizens Club

History Room

Meals on Wheels

Traineeships through the Beacon Foundation

VET courses starting here

Clinic sister here/health nurse is really nice

2. LOCAL COMMUNITY INITIATIVES

The Writers Group and book club

Sporting facilities such as the cycle track, oval, soccer, Pony Club, volley ball, skateboard, golf club, Bowls Club, women's netball association, women's softball association.

"The skate park was built through a community effort."

"There are lots of community groups who contribute a lot."

"There are lots of community groups all working for the benefit of everyone."

"The voluntary workers in this community help contribute to a decent standard of living for everyone."

3. LOCAL ACTIVITIES

The participants named a large range of local activities that contributed a sense of vitality to their community and helped local people get access to recreation and entertainment at low cost to themselves. These included the Sports Carnival, the Game Fish competition, Swim Card, the Jazz Club, Line Dancing, the Christmas Parade, the Suncoast Jazz Festival, the Athletics carnival, the Scout regatta, the Surf competition, the Swim and fishing competition, Game fishing, the Reflections Carnival, the Stitches Gallery at Easter and school drama, music & art productions (eg the rock challenge).

4. LOCAL BUSINESSES

Some local businesses and industries were also named as being helpful to the community. The participants commented particularly on those businesses that were supportive of members of the community who were living on low incomes.

"Some businesses care about the community. Big business want to make dollars fast but don't put it back to community but some businesses do – they make donations to the Salvation Army."

"There's a high rate of people on benefits around here. If you desperately need a carton of milk the people at the shop do the best they can."

"Some of the shops will book up."

"The supermarket does have specials for day-to-day necessities."

"Festival helped people with Xmas dinner."

"The chemist is wonderful."

5. THE COMMUNITY

The people interviewed felt that in spite of some divisions in the community there was still a resilience and sense of support locally which enabled people to feel a sense of community, and of belonging.

"Neighbours helping out each other helps this community."

"This is a small community. People know each other."

"Families help out. A lot do stick together. And friends help out."

"People love St Helens."

"We have caring friendship circles."

"It's friendly here. People say hello when they see you. There's respect and acceptance."

6. LOCAL TEACHING STAFF

Some of the participants had experienced great support from the teaching staff at the local schools. For them, this support had been very significant.

"A teacher helped me out. I could talk to her about my problems."

"Our teacher paid for a camp herself because I wouldn't be able to go otherwise."

"My Principal lent me some dresses so I could go to the school dinner and arranged so I got my hair done for free."

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

1. ECONOMIC ISSUES

The lack of employment opportunities locally was highlighted as one of the major problems facing people on low incomes. The broader economic issues affecting the community were also recognised.

"The problem is globalisation – small people are getting squeezed out everywhere."

"The economy is about dollars, not people."

"Big business is taking over fishing. They take and take and don't give back. Control of these industries needs to be localised."

"Houses don't sell and businesses are not selling."

"Everyone is trying to cash in on the same thing, like the traineeships from the Beacon Foundation."

"There's too much competition. Everyone is undercutting each other."

"Those businesses which are taking on traineeships often only keep them for 12 months. Often businesses can't take them on at all due to financial hardship."

"There's a lack of capital."

"Big business want to make dollars fast but they don't put anything back into the community."

"There's a lack of industry and businesses. Some groups discourage business because they want it to be a retirement place."

"The lack of jobs is very hard."

"The Council stops big developments because of vested interests."

"There's a lack of recognition of voluntary workers."

2. LACK OF FUNDING FOR LOCAL SERVICES

The lack of services locally and the lack of funding for those which did exist within the local community was seen as a major barrier to provide a support network for the local community. The impact of bank closures was cited as an example where big businesses made profits a priority ahead of responsibility to small communities. Health services, services for families which could assist them in breaking out of the poverty cycle – for example, childcare, were all seen as being increasingly inaccessible because of funding cutbacks.

"Adult education courses have been cut down and reduced. This means that skilled teachers for adults are short on the ground."

"Money is going out of this community because of cutbacks to services."

"The cost of child care makes using it impossible."

"A problem is the lack of Year 11 and 12 here and also a lack of other education opportunities for adults to do training."

"A lack of things like a gym, or a swimming pool is difficult."

"There's not enough funding for the hospital."

"The High School pool is too expensive: I would love it if there was a cheap learn to swim course available."

"We need a public swimming pool. The beaches get a lot of strangers – and there's no life saving club."

"Retirees come here for climate etc but then their health fails them. Depression can be the result. It weighs on the community and it's hard for them - when people's dreams are gone."

"There's no access to specialist health care."

"Our big problem is a lack of medical services including the dentist, specialists, x-rays and maternity facilities."

"Our big problem is isolation."

3. EDUCATION

Many of the people interviewed felt that their choices had been inhibited to a significant degree by the hidden costs of education. The historical lack of access to Year 11 and 12 courses on the East Coast had meant that young people either finished their education at the end of Year 10 or

boarded in Launceston to study. For families on very low incomes, providing any financial or emotional support to their absent 16 and 17-year-olds was very difficult.

Year 12 is not currently available in St Helens but will be available from 2000.

The cost of the 'free' education being provided by the State school system prohibited some young people from participating.

"It's very difficult for young people when they have to leave. Only this year have they been able to do year 11 here."

"You shouldn't have to buy your own equipment and supplies to do art and other subjects at school, especially when supplies are already there. For example, I have to buy the canvas to do art, even though it's there."

"You have to buy the ingredients to do cooking class, that's why I don't do it. I would have loved to do cooking because I love to cook."

"If you haven't paid the bill for a course you get barred from doing it and then you get sick of it and just wag anyway."

"You shouldn't be charged for school. People need to learn basic life skills."

"Schools do not teach farm practice/animal husbandry or "alternative" courses eg car maintenance and repair."

"There's no scheme for elders to teach the young. We need one here."

4. THE COST OF LIVING

The cost of living for people on low incomes was cited as a major barrier to any approach towards a "decent standard of living". The impact this issue was having on their lives was discussed more fully in Question One.

"The cost of food is increasing. They say it's freight to raise prices but locally produced food costs are rising as well."

"We have the problem of both high prices and isolation. We're paying to live in paradise."

"With Hydro bills, the penalties are too high. The big bills really hit you hard – you need more flexibility. They are too quick to give final notices."

"I'd like rich people and politicians to live like us and see what its like..."

"Politicians are saying 'what's wrong with them, they can live on that', while they drive around in their limousines."

"Rich people don't understand what it's like to be broke for 2 weeks. If they run out they just go and get some more."

"We are told to learn to budget and put away a certain amount each fortnight but by the time you've done this there is nothing left."

"I know heaps of people who starve because they're got nothing to eat. When you get money, you're starving so you go and get takeaways."

4b. TRANSPORT

The cost of transport was inextricably connected with the issues of cost of living and isolation for the participants. They described some of the issues for people on low incomes.

"We need a shuttlebus. The City Minivan has been lost – sold and replaced by a car because of budget cuts. They charge \$20 for a trip even for specialist and necessary appointments."

"There's no shuttle run for people who live out of town to come in and do shopping or just get out of the house."

"We need a convenient public transport service to Hobart and Launceston."

4c. HOUSING

Difficulty in getting access to affordable and appropriate housing was an issue for the people interviewed. A lack of private rental houses and an absence of Housing Commission homes restricted choices when looking for housing. The tourist season was also perceived to have a negative effect on the local rental market for people living locally. A gap in services locally also meant that there was no bond assistance available in St Helen's for people who were over 25 years of age.

"People who rent houses here are holding out for high rents."

"The population quadruples here in summer. It makes it harder for low-income people. To get housing they then have to go to really isolated areas and then travel to shopping etc."

5. DISCRIMINATION AGAINST YOUTH

It was stated that discrimination against young people was also making it difficult for local youth to establish a "decent standard of living" for themselves.

"Young people always get blamed for whatever happens. For example, they get a bad rent record because of damage done by someone else."

"There's a lot of discrimination against young people."

"We need services for young people but there's a lack of opportunity or interest or support for a Youth Activity Centre."

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?”

Local Community

Issue: Community Development

- Community group to form to fundraise to pay for a bus service
- Establish a Local Exchange and Trading System (barter schemes)

Issue: Education

- Lobby Government to provide year 12 locally.

Local Government

Issue: Income and Employment

- Provide funding for a business incentive scheme to attract business and employment to the East Coast .
- Put a focus on developing businesses that are not focussed on tourism or seasonal work.

Issue: Community Development

- Develop a community centre with a focus on youth.

- Provide funding to establish a barter system. Offer practical support for the scheme, eg: provide a barter board (big community notice board), or provide the facilities for a lending library of tools.
- Negotiate with local businesses on behalf of low incomes earners to investigate possibilities of discounts for health care card holders - a scheme similar to the Seniors Card. Eg: meet with eating places and ask them to provide ½ price meals
- Assist in the establishment of community gardens/ plots.
- Provide activities for youth or train volunteers to facilitate a programme for young people.

Issue: Government policy directions

- Recognise and treat with equality people on low incomes. Need a process to make people listen and hear what we have to say. We want changes made.
- Hold a forum for young unemployed to see what they want

Issue: Transport

- Remove the enforced donation system on the community bus.
- The community bus is too small – we need better community transport.
- Ensure community bus is affordable and convenient.

State Government

Issue: Income and Employment

- Increase concessions and extend them to all low income earners, not just pensioners.
- Ensure that big business works with the community, and provides employment locally.
- Look at developing industries that will provide employment outside tourism and seasonal work.
- Provide support to small business. Offer training schemes, low interest loans, special grants.
- Reduce the number of politicians and the expenses associated with politicians, for example travel costs.
- Establish a wind power scheme at Cape Portland.
- Give wage parity with mainland.

Issue: Community Development

- Assist in the establishment of a public transport system linking the East Coast and the Fingal Valley.
- Provide financial aid to people on low incomes to cover transport costs.
- Increase funding to Home and Community Care Services to assist people to stay in their own homes.
- Provide funding to assist community initiatives such as community cooperatives.

Issue: Cost of Living

- Provide assistance to cover the cost of power – Hydro charges and wood costs.
- Ensure food prices are affordable for people on low incomes.
- Reduce prices on the essentials of life: clothes, food, power, phone, rent.

Issue: Government policy directions

- Conduct regular consultations with Tasmanians who are living on low incomes.

Issue: Housing

- Ensure quicker response for house maintenance from private landlords and Housing Services.

Issue: Education

- Increase funding to education to ensure:
 - A diverse range of subjects available to year 12 in rural and metropolitan schools.
 - No hidden levies or charges for school activities or excursions.
 - Teacher- student ratios are set at 20:1.
- Provide free transport for students en route to school, including free transport costs to allow rural students studying in urban centres to visit home.
- Hostel accommodation for rural students studying in cities needs to be cheaper.

- Rural students studying in cities should be given a number of free phone cards to enable them to call their families.
- Increase funding to Adult Education to ensure greater access to people on low incomes.
- Offer concessions on Adult Education courses to people on low incomes.
- Ensure flexible payment arrangements for Adult Education courses are offered.

Issue: Transport

- The Travelling Allowance needs to be advertised and the criteria for eligibility broadened and made consistent.
- Provide funding to improve local transport by establishing a local shuttle bus.

Issue: Health

- Create a specialist' centre in St Helens. Center to offer a range of specialist medical and related services including counsellors, eye specialist (ophthalmologist), dentists, paediatrician, chiropractor, sports medicine, occupational therapy, more physiotherapists, massage etc.
- They could all work out of a centre on a roster system – take advantage of people who have holiday homes here to see if they would work on Fridays or Mondays.
- Look into training of doctors – encourage doctors to work in rural areas.
- Fund St Helens hospital to provide childbirth services.

Federal Government

Issue: Income and Employment

- More funding needs to be put into training for young people and long term unemployed. A variety of training needs to be offered.
- Increase Centrelink payments to a fairer amount– ensure a basic wage for all.
- Pensions and benefits must cover the hidden costs of education to ensure access to education for youth and to retraining for adults.
- A new attitude has to underpin the income support system – full employment is an illusion.
- Create a more flexible social security system, according to individual circumstances.
- Centrelink – make interview spaces more personal.
- Stagger payment days for benefits for families, including
 - Parenting allowance
 - New start
- Centrelink should be proactive in telling recipients about their entitlements.
- Work towards more equal distribution of monies, between all levels of society
- Develop a “reverse tax” payments system with dividends paid to low income workers and other citizens.
- Invest public money in building social capital (eg good community life and community resources).
- Give unemployed people a free phone card to help them apply for jobs.
- Offer low income earners discounts on phone and phone rental prices.

- Restore youth wage levels to a reasonable standard.
- Increase funding to childcare to facilitate the participation of carers in the workforce.

Issue: Government policy directions

- Stop the wealth discrimination – don't take funding to give to wealthy – eg private schools stop the increasing gap between income levels.

Issue: Education

- Make higher education free.

Issue: Health

- Extend prescription subsidy scheme to over the counter medications.
- Increase subsidy for low-income earners on prescription medicines.
- Extend Medicare coverage to other health services including dental services, some alternative therapies, chiropractors etc.
- Increase funding to health services.
- Reduce gap on treatment from general practitioners and specialists for people on low incomes.