



Just scraping by?

Conversations with Tasmanians living on low incomes



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Contents

Acknowledgements	page 2
Executive summary	page 3
1. Introduction	page 8
2. What do we mean by poverty and disadvantage?	page 11
3. Factors contributing to poverty and disadvantage	page 15
4. The compounding nature of poverty and disadvantage	page 30
5. Locational disadvantage	page 39
6. What is a good quality of life?	page 49
7. Conclusion: What does this mean for Tasmania?	page 56
Recommendations	page 59

Acknowledgments

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Executive summary

In 2007, following a decade of economic prosperity in Tasmania, TasCOSS examined the issue of poverty in Tasmania and published its report *An Unfair State: Poverty, Disadvantage and Exclusion in Tasmania* – a statistical snapshot of the indicators of poverty and disadvantage in the State.

In the same year the results of the Tasmania Together Cost of Living Benchmark indicated that the cost of essentials (food, electricity, transport, housing and health) as a percentage of income had risen to over 98% for welfare dependant families. This did not include costs of items such as clothing, schooling and recreation.

Statistics on their own do not tell us much about the actual nature of poverty in Tasmania – what it is like to live on a low income and what people are going without. In order to provide a human face to the statistics we spoke with 150 Tasmanians about what it is like to live on a low income in 2008.

The most consistent message we heard was that for the 31% of Tasmanians living on government pensions and allowances – their incomes do not enable them to make ends meet. Living on an income that does not provide for the necessities of life means people either go without or get into debt. We found that the things that people most often go without are adequate food, appropriate medication, social and recreational opportunities, new clothing and insurance.

We found that the major factors that contribute to poverty in Tasmania include:

- Living on a government pension or allowance;
- Being poorly paid or having an irregular income;
- Poor health;
- Disability;
- Inadequate, unaffordable housing;
- Family breakdown, estrangement and violence; and
- Poor education – including low levels of literacy & numeracy.

This research identified that poverty is not a static or temporary condition for many Tasmanians and that instead, it persists and has a compounding effect on itself, that is, struggling to make ends meet on a low income can easily lead to increasing levels of debt and to greater social deprivation and disadvantage. For many people it only takes one incident – a medical emergency, a car repair bill or another type of unexpected large bill – to tip them over the edge and make a manageable situation unmanageable.

Factors that contribute to the compounding effects of poverty and disadvantage include the need to borrow and increasing debt; the stigma associated with having a low income; isolation and the reduction of social connections; poor health resulting from a poor diet; inadequate housing; social isolation; stress; limited access to health services and using inappropriate medication.

Another feature of poverty and disadvantage in Tasmania is its locational nature. While there are people living in poverty throughout our community, there are clearly identifiable locations of concentrated disadvantage. Living in one of these areas can have a serious impact on a person's life chances and is likely to mean that you have:

- Inadequate access to health services;
- Limited access to retail services;
- Expensive groceries;
- Limited transport services;
- Limited child care services;
- Poor infrastructure, including lack of access to reticulated water, few public phones and limited internet access;
- Limited access to post-school education and training opportunities;
- Limited employment opportunities;
- Limited access to recreational and social activities; and
- Experiences of stigma, discrimination and, in some cases, fear.

To get a better understanding of what Tasmanians on low incomes are missing out on and what they value, we asked people what they saw as the ingredients for a good quality of life. People identified the following as essential for a good quality of life:

- Positive relationships with friends and family;
- Enough money;
- Opportunities to contribute and to give back;
- A positive outlook;
- Enough time;
- Enough food;
- A job or something meaningful to do;
- Appropriate housing;
- Feeling supported and connected to others; and
- Being able to buy decent clothes.

What does this mean for Tasmania? What are the opportunities for change?

Ten years ago, TasCOSS and other organisations conducted similar consultations with Tasmanians on low incomes. The major issues relating to poverty and disadvantage have persisted despite an era of sustained economic growth, and despite areas of improvement.

The social inclusion strategies being developed by the Tasmanian and Australian Governments provide an opportunity to develop comprehensive, coordinated whole-of-government approaches to addressing poverty and disadvantage, both nationally and in the State.

TasCOSS believes that an integrated, long-term social investment package for Tasmania is required to overcome income-based exclusion and to improve the quality of life of people living on low incomes.

Since this research was conducted we have entered a period of financial crisis. This means that more Tasmanians will be facing the type of hardship described in this report. At the same time State and Federal Governments will be more constrained in their capacity to provide the support necessary to those most affected by the crisis.

Tasmania must be able to support people through the crisis in the short term and ensure that they are in a position to take advantage of better times once the crisis has passed. The longer term challenges presented by projected demographic change and resultant labour shortages provide an imperative for social investment that provides good health, education and employment outcomes for all Tasmanians.

Recommendations

Australian Government

Income

1. Immediately increase the level of all Government pensions and allowances.

Oral health

2. Provide funding to enable the immediate commencement of the Commonwealth Dental Health Program to improve the capacity of state government public dental services to meet the urgent dental health needs of people living on low incomes.

Fringe lending

3. Introduce a national cap on interest rates and charges for all fringe lending in order to protect low income borrowers from exploitation.

Tasmanian Government

Transport

4. Provide increased access to affordable public and publicly-subsidised transport in urban, urban fringe and particularly in rural areas.

Food

5. Fund research on the issue of food security, including access to affordable, nutritious food in Tasmania.
6. Create more opportunities and investment for low cost, healthy social eating programs in communities and schools.

Education & Training

7. Provide funding for a renewed focus on supportive school environments by ensuring that all schools are equipped with enough specialised staff to support higher needs students and by committing to a well-resourced, system-wide supportive schools framework which includes strategies to address bullying.
8. Increase access to educational opportunities by providing affordable and appropriate accommodation and transport for students living in remote, regional and urban fringe areas.
9. Provide further education and training opportunities and support to disadvantaged job seekers in areas of locational disadvantage, including the delivery of accredited training programs in local areas.
10. Work with the Australian Government to increase access to local child care options for people undertaking education and training and/or in employment.

Employment

11. Increase access to pre-employment, post-employment and on-going employment support to people who face barriers to, and discrimination within, the workplace.

Housing

12. Make significant investment to increase the supply of public and affordable housing and to improve existing public housing stock.

Health

13. Strengthen the role of health promotion in Tasmania by providing significant new resources for health promotion; increasing the focus on health promotion within the Department of Health and Human Services and across all government agencies; and by providing adequate funding for the coordination of health promotion activities, both government and non-government, throughout Tasmania.
14. Invest in community based mental health prevention, promotion and early intervention support and education services.

15. Increase base funding to the Community Equipment Scheme and index the funding in order to meet the increasing demands on the scheme and the increasing costs of advanced technology and equipment.
16. Increase access to health services in rural and regional areas through the use of outreach services, better community and health-related transport services, better service planning and better use of video-conferencing facilities.
17. Investigate sites for additional Integrated Care Centres (ICCs) particularly in the North West of the State.
18. Expand community-based programs in facilities such as neighbourhood and community houses, health centres, libraries and schools, that facilitate social involvement and offer opportunities for reciprocity.

Infrastructure

19. Prioritise funding for urban renewal to facilitate community services, shopping facilities, recreation areas and employment in areas of need.
20. Provide access to high-speed telecommunications infrastructure for rural and remote communities.

Water

21. Introduce targeted measures to assist low income households who do not have access to reticulated (mains) water supply to either purchase additional water for reasonable levels of household use in times of low rainfall and / or to increase their storage tank capacity.

Concessions

22. Better promote the availability of Tasmanian State Government concessions and ensure that all flat-rate concessions are indexed annually to maintain their value.

Credit

23. Provide funding:
 - to support a comprehensive evaluation of the effectiveness of the No Interest Loans Scheme (NILS) in Tasmania; and
 - to support research into credit and alternatives to credit which can best assist people living on low incomes.

Stigma

24. Include the need for respect and understanding of diversity as a core principle of the Social Inclusion Strategy in order to acknowledge and combat the ongoing stigma that people on low incomes experience on a regular basis.

Recreation

25. Provide funding to support the provision of low cost recreational programs and to subsidise recreational programs for low-income Tasmanians.

1. Introduction

In 2007, TasCOSS published a statistical report on poverty, disadvantage and exclusion in Tasmania titled, *An Unfair State*. We collected statistics from a variety of sources on the indicators of poverty, disadvantage and exclusion in Tasmania. These included educational outcomes, the relationship between education and employment, school retention rates, income, employment, workforce participation rates, housing availability and homelessness, life expectancy and the health status of Tasmanians. The report demonstrated that poverty, disadvantage and exclusion were prevalent and persistent in Tasmanian society and that many Tasmanians live on low incomes, have poor educational outcomes, are not participating in the workforce, are poorly housed or homeless, and are unwell or living with disabilities.

Statistics can tell us these things, but they can't tell us what it's like to live on a low income and with disadvantage on a day-to-day basis. They can't tell us details of people's hardship and struggle to make ends meet, nor of the vulnerability, isolation and helplessness that many people feel. Nor can they tell us about the resilience and resourcefulness of individuals, communities and families living on low incomes in Tasmania. Statistics can't tell us what people value and need – the elements of a good quality of life.

This research project was designed to hear from people living on low incomes – to hear about their circumstances, their experiences, and their opinions on what makes a good quality of life. It was also designed to collect ideas for change from Tasmanians who live on low incomes, who are socially disadvantaged and excluded from the mainstream.

Note that this research was undertaken prior to the global financial crisis having an impact on the Tasmanian economy and there is now a danger that increasing numbers of Tasmanians will find themselves unemployed or under-employed, and living on low incomes in a potentially contracting economy.

We hope that this qualitative research adds depth to our understanding of poverty, and humanises the terms we use to describe it. The stories we heard and the voices we reproduce here provide a 'human face' to the statistics. As Peter Saunders observes,

*There is an urgent need for poverty research to reach beyond statistical tabulations to speak a language that the community can understand and have confidence in. Without this, research will simply compound the existing confusion.*¹

Who we spoke with

The people we spoke with were referred to us from a range of non-government community sector organisations that provide services for people on low incomes and who are disadvantaged. These organisations include neighbourhood or community houses, housing support organisations, adult literacy programs, advocacy services, financial counselling services and Home and Community Care service providers.

We spoke with people across the State and targeted some of the geographical areas of high disadvantage identified in the 2007 study by Tony Vinson.² We met and spoke with people in Rocherlea, Ravenswood, Launceston, Campbelltown, Devonport, Westbury, Turners Beach, Ulverstone, Burnie, Wynyard, Smithton, Scottsdale, St Helens, Bicheno, Triabunna, Nubeena, Ouse, New Norfolk, Bridgewater, Gagebrook, Clarendon Vale, Glenorchy, Hobart, Howrah, Rokeby, Moonah, Rosebery and Zeehan.

We spoke with women and men in a range of situations, and across a range of ages, ethnic backgrounds, disabilities/abilities, and health status. Most people received Commonwealth income support payments as their major source of income; these included Age and Disability Support Pensions, Newstart Allowance, Youth Allowance, Carers Payment and Parenting Payment.

TasCOSS policy and research staff conducted 44 one-to-one semi-structured, in-depth interviews and held focus groups with 104 people, in groups of 5-20 people. In addition, we interviewed 10 workers from community organisations that provide services to low income and disadvantaged Tasmanians. Interviews and focus groups were approximately one hour in duration, and were audio recorded (with permission) and transcribed. Participants were reimbursed for their time and expenses with cash or voucher payments.

Demographic Profile of Participants

Variable	Category	Participants (number)	Participants (percentage)
Gender	Male	49	33
	Female	99	67
English as a primary language	Yes	116	78
	No	32	22
Indigenous	Yes	9	6
	No	139	94
Location	North/NE	38	25
	NW/West	35	24
	South/SE	75	51
Age	18-30	33	23
	31-64	75	51
	>65	40	27
Remoteness	Rural	56	38
	Urban	92	62

What we asked

The interviews and focus group discussions centred on what life is like living on a low income – prompts were provided concerning income and expenditure, employment, education, health, housing and access to services. Towards the end of each interview, we asked people what they thought they needed for a good quality of life. This ensured that the question was framed in the context of the interview discussion, that is, of the experiences of poverty and social disadvantage. Consequently, people talked about not only what they

value in their lives, but also what they go without and what they need in order to have a good quality of life. People also talked about tangible, material needs as well as intangible and emotional needs.

We chose a quality of life framework for this research to enable the identification of subjective indicators of health and well-being status. This framework demonstrates: ‘the degree to which a person enjoys the important possibilities of his or her life’³ and enables people to express their understanding of the impact of poverty and disadvantage on their lives in a way that draws on their experiences and is readily understood by others. In addition, it provides a means of discussing not only what people value in their lives, but also what they feel their lives are missing.

The key research questions in the quality of life approach were:

- What are the essentials for a good quality of life?
- What are the barriers to achieving them?
- What can be done to change things?

This report

We begin this report with definitions of the terms we use when talking about poverty and disadvantage – we look at poverty measurements, low income, social disadvantage and exclusion, and the social determinants of health in the Tasmanian context.

We go on to detail the results of our conversations with Tasmanians living on low incomes and present some of the voices we heard – people talk about the factors contributing to poverty and disadvantage, the compounding nature of poverty, locational disadvantage in Tasmania, what they think are the essentials for a good quality of life and what could change to help them achieve those.

We look at what has changed in Tasmania in the past 10 years since similar research was carried out by the *Just Tasmania Coalition* in 1999,⁴ and what needs to change to eliminate poverty, disadvantage and social exclusion in Tasmania and to improve the quality of life of Tasmanians living on low incomes.

We conclude with recommendations based on this research.



2. What do we mean by poverty and disadvantage?

Poverty, disadvantage, social exclusion and the social determinants of health are all terms we often hear and use when talking about people who live on low incomes and in hardship, so it's important to understand what we mean when we see and use these terms.

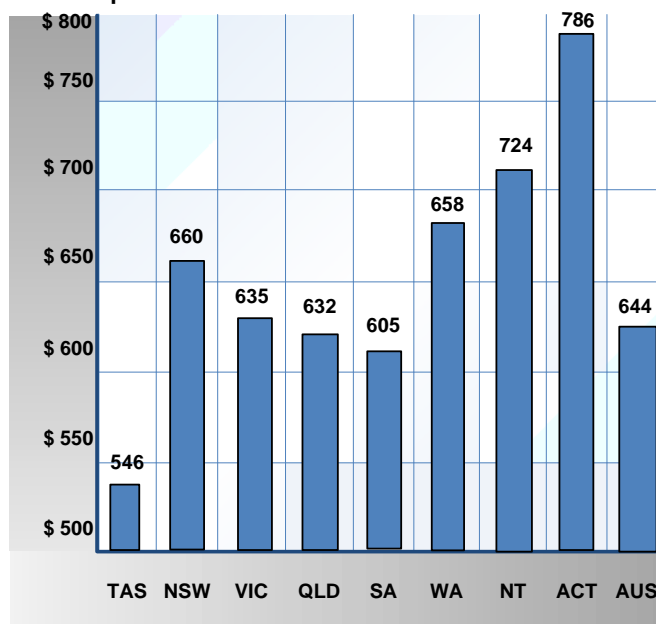
There are several broadly accepted measures of **poverty** used in Australia today. These are poverty lines which set levels of individual or household income below which people are considered to live in poverty. The National Centre for Social and Economic Modelling (NATSEM) uses a poverty line set at half the average disposable income for a couple with two children, with incomes adjusted for other household types and individuals by use of an equivalence scale. The international Organisation for Economic Cooperation and Development (OECD) defines living in poverty as receiving less than 50% of the median income of the country in which one lives. In Britain and Ireland, the poverty line is set at 60% of the national median income.

The Australian Council of Social Service (ACOSS), in 2007, defined 'low income' as family incomes of \$40,000 or less per annum, and individual incomes of \$30,000 or less per annum.⁵

By any of these measures, all Australian households that rely on Federal Government income support payments through Centrelink as their only source of income live in poverty. In Tasmania, 31.5% of households rely on Centrelink payments as their major source of income. In 2007 there were 54,000 Tasmanians receiving the Age Pension, 24,900 were receiving the Disability Support Pension and 11,600 were receiving the Single Parent Payment.⁶

Others who work in low paid jobs, part-time, seasonal or casual jobs – and those who live on low fixed incomes from other sources – may also live below these poverty lines. Tasmanians have the lowest equivalised mean disposable household incomes (from all sources) in the country and that income is 15% below the national average. Refer to adjacent graph.⁷

Equivalised mean disposable household income from all sources per week 2005 - 06



Social disadvantage can be defined as the presence of multiple factors that limit life opportunities and that can prevent people from participating fully in society. These include factors such as low family income, reliance on disability/sickness support payments, criminal convictions, long-term unemployment, incomplete education, and the ability to get help when it's needed.⁸

The factors are evident in the lives of individuals and families, and in neighbourhoods or communities. A 2007 study on the distribution of disadvantage in Australia found relatively high levels of concentrated disadvantage in Tasmania, particularly in some rural and urban fringe areas, including the local government areas of Break O'Day, Derwent Valley, Central Highlands, Brighton, Georgetown, Southern Midlands and Tasman.⁹ These areas have, among other indicators, high numbers of people on government income support payments, with low educational attainment levels and limited access to a range of services, including internet access.

Social exclusion is defined as exclusion from participation in civil society, from access to social resources, and from social production and consumption 'connected with employment and other aspects of daily social life.'¹⁰ Social exclusion is largely caused by structural barriers to participation and is consequently not considered as a fault of individuals, to be overcome by individuals. Such barriers include lack of secure affordable housing; low educational attainment; low income; the absence of skills such as literacy and numeracy and/or desirable employment-related skills; mobility constraints or disabilities; and lack of access to resources, opportunities and services.

The serious negative consequences of social exclusion have been recognised in Australia with increasing policy focus on social inclusion and the establishment of 'social inclusion units' within the Federal and some state governments (including Tasmania). The Deputy Prime Minister and Federal Minister for Social Inclusion, Julia Gillard has said, 'that to be socially included, all Australians must be given the opportunity to:

- Secure a job;
- Access services;
- Connect with others in life through family, friends, work, personal interests and local community;
- Deal with personal crises such as ill health, bereavement or the loss of a job; and
- Have their voices heard.'¹¹

Poverty, social disadvantage and exclusion are closely linked to health outcomes and are often referred to as the **social determinants of health**. There is indisputable evidence that a person's health status is determined not only by biological and genetic factors, but also by social and economic factors such as levels of income and wealth; homelessness or inadequate, insecure housing; low educational attainment and unemployment; access to services, resources and personal connections; and limited personal effectiveness or agency (that is, the ability to act effectively in society, to deal with crises, and to have their voices heard).

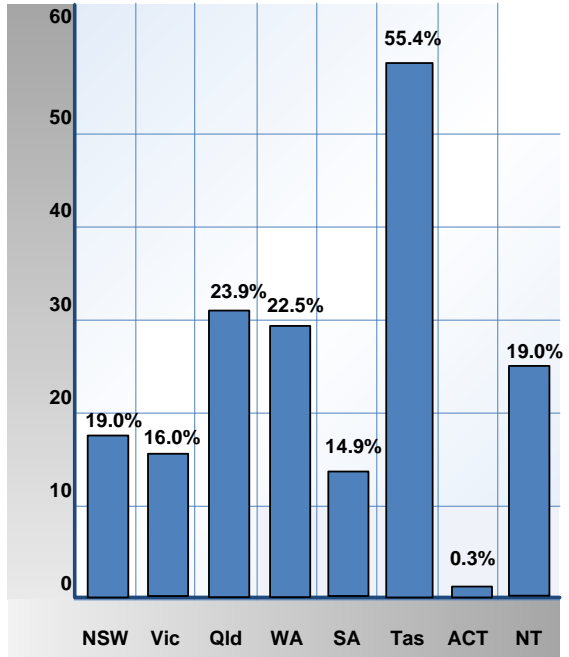
It is now recognised that Tasmania's poor health status is largely determined by the relatively low socio-economic status of the Tasmanian population. The Tasmanian Director

of Public Health in the *State of Public Health Report 2008* presents compelling evidence for the link between socio-economic factors and poor health status in Tasmania. The Report states:

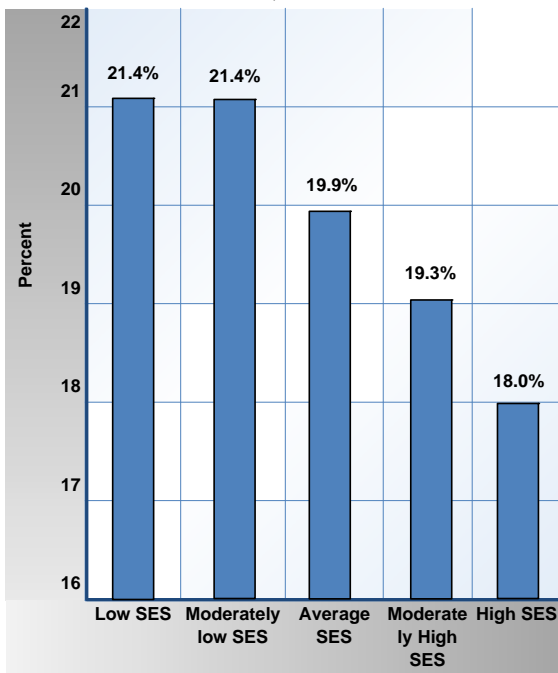
... differences in health outcome measures are likely to be largely determined by the cumulative effect of socioeconomic and demographic factors, rather than by the quality of Tasmanian hospitals and health care system, or matters such as the length of our elective surgery waiting lists.¹²

The adjacent graph¹³ from the *State of Public Health Report 2008* clearly illustrates Tasmania's position in relation to the distribution of low socio-economic status in Australia.

Distribution of Low Socio-Economic Status by Jurisdiction 2001

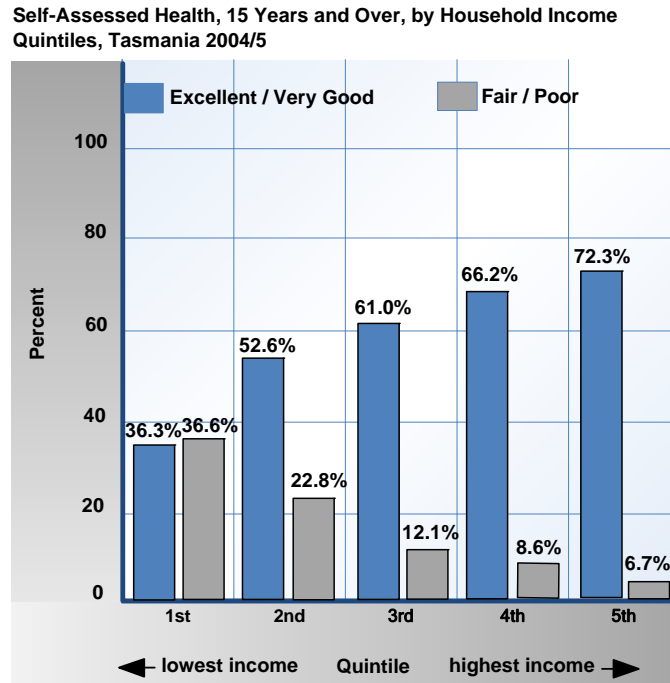


Proportion of Total Burden of Disease (DALYs) for Socio-Economic Qualities, Australia 2003



The 'burden of disease'¹⁴ experienced by low socio-economic population groups is significantly greater than that experienced by people with higher socio-economic status – as the adjacent graph illustrates.¹⁵

Another important indicator of health status is how individuals assess their own health. The following graph¹⁶ illustrates that Tasmanians in the lowest household income quintile (that is those with the lowest incomes) report higher levels of poor or only fair health (36.6%) than Tasmanians in the highest household income quintile – with the highest incomes (6.7%).



3. Factors contributing to poverty and disadvantage

There are many factors that contribute to poverty and disadvantage and these affect people differently according to their circumstances. While low income is the key factor associated with poverty, factors such as poor health, limited education, inadequate housing, disability and discrimination may all conspire to limit a person's employment opportunities and make life on a low income even tougher. Many people, especially women and children, experience poverty as a result of family break-up or violence.

Low or inadequate income

The most consistent message we heard throughout our consultations was that levels of government pensions and benefits were insufficient to enable people to make ends meet.

Living on an income that is inadequate to provide for the necessities of life means that people either go without or get into debt. Going without necessities such as nutritious food or adequate housing has significant health and well-being implications. Getting into debt, of course, means even further reduced disposable income for some time in the future.

By the time you pay for rent, hydro, the telephone bill, the groceries, everything is gone. It's really hard.

Disability Support Pensioner, Greater Hobart

It's pretty tough ... for instance this month we had registration on the vehicle which was \$409; new muffler and service on the vehicle – another \$200 odd . . . and we pay a pretty high rent of \$170 a week. So it doesn't leave anything for any luxuries.

Age Pensioner couple, North West (NW)
Coast

Every week the money is spent on things we need, there is nothing left over. You don't go anywhere because you can't afford to go out. Once in a blue moon. If you do, you pay for it over the next 2 payments. It's humiliating to say you can't go to a party because you're broke.

NW Coast

I don't own anything that's new.

Launceston



Almost all those we spoke with relied on Federal Government income support as their major source of income and most felt that the level of payments is inadequate to meet the costs of food, clothing, electricity, petrol and other transport costs, health care, and other needs.

Newstart – [it's] nowhere near enough ... never enough money for what you want to do.

Newstart recipient, Greater Hobart

Government support may keep you alive but there is no guarantee that you will achieve your goals and that frustrates you particularly when you are starting from zero and you are an adult who is sick with 5 children.

Newstart recipient and African migrant, Greater Hobart

I just think that people who are on the single parent pension, they just need a little bit more, whether it be just like \$20 or \$30, just to put a bit more food in the cupboard.

Single parent, Launceston

Financial counsellors reiterated this message. One counsellor noted that while working with people around budgeting skills was important, the main problem was that the level of benefits is simply not enough.

*. . . they pay their rent, their food and their petrol, if they're lucky enough to have a car, and there's simply nothing left.
[cited the most common problem] . . . not having enough money to do anything other than simply exist.*

Financial counsellor

Another counsellor noted that most clients on low incomes experienced difficulty paying for essentials, that is, they were often disconnected from utilities such as phone and power, often had rent arrears and experienced difficulty meeting loan repayments.

Food will be the last thing. They'll make sure that everything else is paid and they'll just make do on next to nothing for groceries or access emergency relief to get them by.

Financial counsellor

Many people supplement income support payments in various ways – with advance payments from Centrelink (often referred to as 'Centrelink loans'), loans from family members or loans from fringe lenders at high interest.

I had to get a new bra, because of the stroke I had to get a special one to go on my shoulder. So we had to get a special attachment and it costs about \$40. The only way I could get it was to get the Centrelink loan.

Disability Pensioner, NW Coast

With Centrelink you can take out a loan of \$500 without interest, you have to spend it wisely but you don't have to say where it's going. With NILS [No

Interest Loan Scheme] you got to say what it's for, they send the cheque wherever you're going to, say Harvey Norman, but they are both interest free. That's how I got my fridge.

Disability Pensioner, NW Coast

I take out the Centrelink loan usually when the kids need new school shoes, or things I can't afford otherwise.

Supporting parent and grand-parent, NW Coast

Some people seek assistance from emergency relief providers and other community service agencies, such as the Salvation Army and Anglicare.

If you really get stuck there's the emergency relief you can go to every 6 months, but you have to be really really desperate before you go to them ... and you have to travel too.

Greater Hobart

I asked the Salvation Army for help once and they came to my home. And when they came in they asked me if I had AUSTAR [pay TV], because there was an aerial on my house, and I said no, and they said then they could help me. They thought if you could afford AUSTAR then you can afford food.

Newstart recipient, Greater Hobart

Anglicare come and see me regularly through the Good Beginnings Program and they give me a \$50 Target voucher when school starts to help with school things, and at Christmas time they give me another one. They help out with other stuff about the children too.

Single parent, NW Coast

A number of people supplement their incomes in creative – but not always legal – ways, for instance by working for cash-in-hand or selling goods, animals, craftwork to help.

I mow neighbours' lawns and stuff for people [for cash-in-hand]. I've got 3 regulars, \$10-15 bucks, or a coffee and cigarette and a chin wag. It's odd jobs, I'll do anything: wash up, the floors.

Single parent, Greater Hobart

I've been saving because I sell these little paintings, word of mouth, and I put the money aside.

Midlands

Others survive on a low income in other ways that help them to save money.

I do a lot of sewing, like with the grandchildren, I make all their pyjamas, I make doona covers.

Newstart recipient, Greater Hobart

My wedding was on a budget. We had it in the Maid of Honour's backyard and my friend did the catering.

Disability Pensioner, Greater Hobart

Poorly paid, irregular employment and discrimination

People who are able to work sometimes have to rely on whatever work is available – it is often cash-in-hand, irregular, unpleasant and low paid work. In rural areas, work is more scarce than in urban areas and can include physically demanding seasonal work such as fruit picking and farm work, as well as work in the tourist industry.

My husband works on the farm too, we live in a farmhouse. Sheep and cattle farm. I do some house cleaning a couple of days a week that's it. My husband will be working Christmas Day because of the hay. It's been like that for the last 11 years. Sometimes he says he's just going to give up and not go, but ...

Midlands

I had two part-time jobs – both cleaning jobs.

Newstart recipient, Greater Hobart

[I used to] worked as a pizza delivery driver . . . [but] due to osteo' stopped working. The extra money was good but I had to give it up. No other work before then.

Disability Pensioner, Greater Hobart

Casual and seasonal work cannot always be relied on for regular income or as a regular activity and therefore limits people's ability to seek or commit to other work and to manage Centrelink payments and adjustments due to income. This is often the cause of problems with Centrelink. Many people find it difficult to manage the transition from Centrelink income support to work, particularly when their income from low paid work is insufficient to cover their needs and the loss of an allowance also means loss of eligibility for concessions.

I found the amount of rigmarole of unemployment benefits so terrible, I left it. Even though I'm not on much more than unemployment, but because I'm working part-time, I don't get a Health Care Card, or discounts when I travel, so you give up all that when you work. It is a disincentive. Say you are \$100 a week better off, the things you have to provide for yourself brings it back down. Petrol and all the other things that go along with it. You are still on a low income, so you should be covered. A lot of work is seasonal or part-time.

NW Coast

Those who are able to find jobs that suit them, find the extra money helpful.

I've actually been working at Target as well. I've only just started. The last two weeks I've been getting five hours a week which is great because I have been paying Mum back because she bought my curtains and helped me with the money for moving.

Single parent, NW Coast

Many people experience barriers to employment, including lack of experience, education or qualifications; low literacy skills; discrimination and constrained capacity to work due to disability or illness.

I'm finding it hard to find a job because they want the younger people not the older people and they want qualifications.

Unemployed person, Greater Hobart

I've been unemployed since 1992, trying to find a job, especially when I'm in the category of 50 years old, well it's pretty hard, because it's all for young people. There's nothing for people over 35, they don't feel like they want to put on people, even if they've got the qualification.

Greater Hobart

I want to get in the workforce but am afraid I won't get one [a job] with my disability and dyslexia.

Greater Hobart

I went for an interview at [a small grocery shop] and had a short interview in the supermarket and she just literally told me sorry but you haven't got enough skills to be in the work industry and stuff like that ... it wasn't very nice, it's like how am I going to learn if I can't get a small job?

Single parent, NW Coast

I have to take 30 mg of Morphine a day . . . some days with low blood pressure . . . so you're not going to get a normal job.

Disability Pensioner, NW Coast

Another barrier to employment experienced by women in particular is having no access to appropriate and affordable child care.

I work 6 hours a week at the local supermarket . . . I could get more work if I could get child care . . . I can't commit to it, even when the kids are in school there is still school holidays . . . I have to pay someone to look after my children, and it's not worth it, I would be going backwards, so I just can't do it.

Single parent, East Coast

I haven't been able to get a job because having the 3 kids, it's just been too hectic. I worked for a couple of years when I left school, but then I got pregnant and they said I should leave. I'm looking for a job to fit in with the school hours at the moment, but I don't want to pay child care, there would be no point in me paying the child care.

Single parent, Launceston

Poor health

For many people, ill health is a major contributor to their low income. Poor health, mental illness and chronic disease limit the ability to find and hold employment; place restrictions on mobility; and can require care from family members which also removes the carer from the workforce. Many of the people we spoke with who lived on low incomes experienced health problems.

I had a sort of breakdown . . . not knowing where we were going to go, where we were going to live, how we were going to pay.

NW Coast

Good health is . . . less worry about bills, that's just stressful and makes you sick, having to stretch a dollar. How you're going to get by each week. You don't need that stress it just makes you sick.

Greater Hobart

Because of our illnesses and everything we've never been financially well off. We've really struggled. A lot of our outgoing costs with my illness and with my medications, about \$70 a fortnight even with concessions, and with the gaps with psychologists or doctors, and the private medical insurance. We are very very tight on Centrelink.

Carer, Greater Hobart

We actually ended up going bankrupt, because, even with 15 doctors' letters that she suffered post-natal depression, [the private health insurance company] decided they would call it pre-existing, so we ended up bankrupt over \$37,000, and a high proportion of that was hospital fees. That put a strain on things.

Carer, Greater Hobart

Some people experience poor health, including mental illness and disability, as a result of trauma earlier in their lives; this includes sexual abuse, family violence, bullying, accident, and injury. The experience of trauma in childhood or later in life is a repeated factor contributing to poverty and disadvantage. Traumatic experiences affect people in different ways – some, as children, were unable to finish school or to learn literacy or numeracy skills; others entered abusive relationships which further traumatised them, while others experienced mental or physical illness.

[On why she is in a wheelchair] . . . my husband was a very abusive man and it was through domestic violence.

Disability Pensioner, NW Coast

I'm on anxiety tablets, I get panic attacks and that. It's come from the violence, and being by myself. I was literally bashed to within an inch of dying. If I'm not on the tablets I'm a rambling mess, I've got to be on them.

Disability Pensioner, NW Coast

I had bad experiences at school [this included several experiences of sexual assault] I felt uncomfortable at school because schools should be safe but there are a lot of students out there that this has happened to [later experienced post-natal depression, family violence and depression.]

Single parent, NW Coast

Disability

Some people with a disability experience similar issues to those with poor health, although often for longer periods or permanently. Disability can limit workforce participation and result in reliance on inadequate income support and the need for care from family members (limiting the carer's ability to maintain employment). Workplaces are often not set up to accommodate people with disabilities, thereby effectively excluding them from participation in the workforce.

I can't sit or stand for long periods, or do any lifting because of my back injury. I used to be a disability support worker but am now being assessed for a disability pension myself.

NW Coast

It's very tough being on the disability pension, I would love to be able to go out to work and bring home a cheque and buy my own house.

NW Coast

Living with a disability can also be costly, and can require expensive equipment; aids; home and vehicle modifications; additional, specialised transport; ongoing care and treatment costs; and the need to travel regularly for treatment.

I have to have special shoes . . . with government subsidy I still had \$320 to pay . . . I thought I may be able to walk in them so . . . I still can't wear those shoes . . . I borrowed the money to go get them and you've still got to pay that money back.

Disability Pensioner, NW Coast

The wheelchair was \$3600, but that was bought with some money that my Auntie left me, her precise words were to get a wheelchair, because she knew the trouble I was having, she put it on the end of the will.

Disability Pensioner, NW Coast

Mum was going to need a wheelchair, after the stroke, and there was no way I'd be able to afford the electric one.

Greater Hobart

Inadequate, unaffordable, insecure housing

Secure, affordable and appropriate housing provides a solid base from which to operate in the world. The people we spoke with, almost without exception, testified to the value of

having secure housing. Those without affordable housing are vulnerable and many feel excluded from communities and relationships.

At the moment I'm pretty vulnerable, it doesn't take much to upset me. Since I've been homeless, it gets to me, it doesn't take much to make me snap.

Greater Hobart

Oh no, it broke my heart to give my little unit up, actually I wished to die, I didn't want to keep living . . .

Age Pensioner, NW Coast

Your self esteem goes down and you lose your enthusiasm for looking at places [a homeless man talking about looking for rental accommodation]

Homeless person, Greater Hobart

Your home is everything - you put so much into it - it's your everything. Both the kids wrote a letter [to Santa] and that's what they said they wanted for Christmas was a house. It was very sad, what they wrote.

Single parent, NW Coast

The absence of secure affordable housing results in insecurity and the need for constant moving which is not only inconvenient and costly, but also disruptive to schooling, employment and relationships.

[Discussing her need for repeated moves due to domestic violence] ... my daughters had 8 schools in 2 years . . . [the girls] made me promise when we moved here that we would stay in one house until they finished school and I made them that promise.

Single parent, NW Coast

It's always been like the kids never felt settled, so this is our first real home. So when we came we had the ribbon and the kids cut the ribbon. It was their idea, it was their home their opening.

Single parent, NW Coast

Some people who are homeless are dependent on family and friends for shelter. This can create crowded conditions and exacerbate family conflicts. Others use shelters which are available only for crisis accommodation and which some felt were unsafe, and increased their vulnerability to drug and alcohol abuse, violence and ill health.

At the moment, housing is our problem, we've had to shift in with my Mum and Dad and my son [16 year old] has had to go with his older sister.

Single parent, NW Coast

I was in a private rental but they wanted to renovate it, so we moved to my Mum's. It just got too much, so we went camping, I was pregnant and had a young baby.

Single parent, Launceston

[A homeless shelter] Only subsidised for 6 weeks . . . about 80% move on after 6 weeks . . . [they go] back to the streets . . . they turn up here to get blankets so they can go and sleep in a church . . . in my opinion this place is a cross between a minimum security prison and a mental hospital.

Homeless person, Greater Hobart

The costs of housing – especially private rental housing – are a significant difficulty for many. Private rental is not only expensive but also scarce and often both insecure and of poor quality. People told numerous stories of eviction, no maintenance, high rents and discrimination.

First problem was rent, rent, regular rent, it was very difficult for me.

Age Pensioner, Greater Hobart

We get rent allowance [for assistance with private rental] – without that we just couldn't afford to live here.

Age Pensioner couple, NW Coast

Just look at the prices in the paper [for rental housing] – no-one can afford them prices ... the future is not looking too bright . . . for any of us.

Homeless person, Greater Hobart

And the rent around here [in rural Tasmania] is city prices and mostly they are for sale anyway, and we can't afford to rent them. I think the cheapest one is \$110.

Midlands

[In private rental] You're too frightened to ask for anything [referring to maintenance on the property], because they put the rent up.

East Coast

I can't see myself ever getting another private rental, I don't think, I've been trying for 3 months to find one. I could have had one a few weeks back but it was \$310 a week. [Looked] in Saturday's paper there was nothing in it, unless I wanted to live way out.

Single parent, NW Coast

I'd applied for so many private rentals but they didn't want so many kids. But why have a big family home? And why pay bond, that's what bond is for? We had to get rid of the dogs.

Single parent, Launceston & suburbs



It's not easy to get a house . . . I've been here 3 weeks and looked at just on 15 places and I've been knocked back on every single one . . . I was dressed up to the nines.

Homeless person, Greater Hobart

Our heater died last year . . . right in the middle of winter and we have a baby and it took him [real estate agent] 2 months to come out and fix it.

Greater Hobart

People who own their own homes (or are buying them) also can have high costs for mortgage repayments, maintenance, rates, body corporate costs, insurance, modifications for disability, and so on.

I own my own house so I have to pay rates and taxes and that. I find it hard when you only get so much to pay the bills. Rates are around \$1300-1400, they went up last year – about \$355 a quarter.

Disability Pensioner, Greater Hobart

We bought the house in 2001, from the housing commission. At least I feel safe, I'm not going to be kicked out, it's a stable home for our children.

Single parent, Greater Hobart

We bought our house 2 years ago, mortgaged ourselves up a bit so that our daughter [intellectually disabled, aged 21] could have her own space, be set up a bit independently but in our home, and my wife works Saturday, Sunday, Monday, Tuesday and I work Monday to Friday.

Carer, Greater Hobart

Another bit of a problem is that we have to make an annual body corporate payment, they send me a letter and I always have to send a reply saying I won't be able to pay it until the next pay day, the next pension pay day. One year it was \$173, the following it was about \$200, or \$230, they would prefer that I pay it immediately, but I can't, it simply can't be done.

Disability Pensioner, Greater Hobart

Most people living in public housing were generally happy with their Housing Tasmania homes which were considered reasonable quality, affordable and secure.

My home is important to me . . . it's from Housing Tasmania and it's been my secure home for 14 years.

Single parent, NW Coast

Some had problems with the availability of public housing – the long waiting list, eligibility and concern about the location (which they felt was often not suitable and/or undesirable).

I was on a waiting list for almost 2 years, before my son was born. Then when he was born I bought a tent from K-Mart, and pitched it outside the Housing Department office down the road, to obtain the house I'm in now. My son was

5 months old, I cooked on the gas cooker, boiled the bottle. 2 nights in the rain, and after that there was confirmation that there was a house coming, it just needed painting. It was a dramatic way to get a house – but I had no support. I had nowhere to go, nowhere was suitable with the baby. I thought, ‘if you are not going to house me I’ll house myself’ I wasn’t going to move around like I did before I had the kids.

Single parent, Greater Hobart

It would be nice if they had little housing commission places scattered, so you get a group of the same sort of people and you never know who you are going to be next to.

Single parent, Derwent Valley

I live with my 7 children, and it’s hard. I’m in a 3 bedroom house, a Housing place. They only have 3 bedrooms, because they only offered me one up in the really bad areas, [named two Housing Tasmania broad-acre developments], it’s dangerous up there and I don’t want my kids growing up, up there.

Single parent, Launceston

Other people, while happy with their Housing Tasmania homes, complained about maintenance delays which often left them seriously inconvenienced.

[Housing Tasmania maintenance requests] . . . 6 months to get a stove fixed, 6 month for shower fixed . . . they won’t come because of where we live [rural area].

East Coast

[Housing Tasmania] . . . took 5 months to fix a hole in the bath.

NW Coast

Problem with trying to get hold of them [Housing Tasmania] if you want any maintenance done . . . you ring maintenance and they tell you to ring the tenancy officer and when they come around, they tell you to ring maintenance.

Greater Hobart

Family breakdown, estrangement and violence

Many people – women and children especially – experience poverty and disadvantage as the result of loss of a partner or family breakdown.

The thing that is the worst is when you come off a double pension and you drop back onto the single pension, there is no way, even owning your own home, that you are going to find it easy. Unless you have a little money invested, with that extra that you will be able to manage. You will live from week to week otherwise.

Age Pensioner, East Coast

Most often poverty is a result of marriage or de facto relationship breakdown and in some cases, violence within relationships is a major contributing factor to poverty. Many are left homeless, without an income source, in debt and without resources, and must rely on inadequate Government income support for survival. In addition, many women are left with responsibility for the care and upbringing of children.

When I met my husband all my money dwindled away. I wasn't well off, but I had money in my account and if I needed it I could go and get it. He was a heavy drinker, he would buy beer instead of milk, and that was when we had kids.

Newstart recipient, Greater Hobart

I wasn't able to save any money. I had 2 daughters, I had a husband but he drank all his money . . . He drank 6 big bottles every day. I had to leave him twice . . . I'm going to have a little cry I can't help it . . .

Age Pensioner, NW Coast

I broke up with my husband [after 24 years together] and that's when my health went down hill. He was overbearing, abusive, so when I moved out I had sexual assault counselling, and pain management counselling, I'm still going through that.

Greater Hobart

I'm a single mother with two children – aged 7 and 6 – my ex-husband works in the Navy and left when I was three months pregnant with youngest. He pays some maintenance but it's hard.

Single parent, NW Coast

[Referring to her home] ... lost it because I married a con-man. I owned my own home ... I lost everything.

Disability Pensioner, NW Coast

I'm in a pretty hard situation, I'm a single mum with a lot of pain and I have an arsehole of an ex-husband who is an alcoholic. He verbally abuses me about once a week.

Disability Pensioner & Single parent, NW Coast

Estrangement from family members can be another cause of hardship – many people receive informal but substantial help from family and friends or provide help to their friends or family members.

Our daughter and one of our sons . . . help out, with the cleaning and a bit of the shopping or taking me out, just little things like that.

Age Pensioner couple, Northern Tasmania

Do you know we have very good and fine children, and when we have some problems and they see, they want to help us. And we don't feel we are unhappy.

My son gives us this home because he knows we will take care of it, no problem, it will be clean . . .

Age Pensioner couple, Greater Hobart

If I didn't have my parents I don't know what I would do, how I would cope financially, I would be in big trouble.

Disability Pensioner & Single parent, NW Coast

Poor education – low levels of literacy and numeracy

Poor educational outcomes affect people's ability to engage in rewarding employment – unemployment rates are higher for those with low educational attainment, and those with higher educational qualifications tend to stay in the workforce longer and attract higher salaries.

Increasingly, as the labour market changes, literacy and numeracy skills are basic requirements for most jobs. Those without adequate literacy and numeracy skills find themselves excluded from the workforce and vulnerable to poverty and disadvantage.

You need everything – certificates these days to get a job, or unless you know people that can help you out, that's how most people get a job these days, they know people. You never hear any feedback after you go for a job, so you don't know.

Newstart recipient, Greater Hobart

Family attitudes to education play a part in young people's engagement with the education system, and some families who experience hardship need children to work and to contribute financially. An older woman spoke of her experience of being sent out to work at a young age.

I left school when I was 13, I went to work housekeeping for an old lady. In those days, they employed someone to do their work, live there, you had a little room, at Longford that was. This lady come - there were 10 in our family - and this lady came knocking on our door, they used to do that in those days, and wanted to know if Mum had anyone. The other girls were out working, we used to call them Toffs because they had money, they don't do it now, one would be a cook there and a housemaid somewhere else ... and Mum said the next one is me and I was 13. She wrote a letter to the government and got me out of school.

Age Pensioner, NW Coast

Poor performance at school can be the result of illness; disability; bullying, trauma or abuse; repeated moves and changes of school due to insecure housing or family breakdown; discrimination; and disengagement for other reasons.

Even when I was a little girl I couldn't go to school if it had been raining for two or three days, I'd have two or three days off school because I'd be so sick.

Newstart recipient, NW Coast

I was sexually abused for 10 years of my childhood from the age of 2 to the age of 12. Hello? That's the reason you're not gonna learn when you're suffering that all the time. But I shouldn't need to feel that I've got to justify to them why I didn't learn, that it wasn't 'cause I was dumb, or that I was stupid, it was what I went through.

Disability Pensioner, Greater Hobart

I'm not a very quick learner, it takes a while for me to get things. And I just started playing up a bit. My primary school teacher sent a note saying I needed help with Maths and English, but I didn't get any, I just got chucked into normal classes, I didn't get any help. I don't know if they even read the letter. They could have offered me special help when I needed it. But they used to get the kids suspended to get them out of the way so that the other kids that were there to learn could learn, that's what they say. They put the naughty ones into a class to do a bit of cooking, I don't know why, it was like they were giving us a reward for being naughty. We needed help with reading, not cooking.

Newstart recipient, Greater Hobart

I went to Year 10 – but didn't pass anything – reading and writing – dyslexia wasn't known back then – I was treated as if I was stupid.

Newstart recipient, Greater Hobart

I thought about going to Drysdale [TAFE], but I had my child and then it didn't work out. It's a lot of reading, but I'm not good at that. I've got dyslexia.

Single parent, Greater Hobart



I tried to go to Year 12 but I couldn't cope with the examinations. I was 14 years old when my father died, then after that I was sent to the old Royal Derwent Hospital. I was also born with some brain damage at birth.

Disability Pensioner, Greater Hobart

There was nothing for me at school, I'd had a gutful. It just wasn't for me, but now I'm back . . . you have to teach old dogs new tricks. If I had my life again I'd stay at school, that would be the start.

Newstart recipient, Greater Hobart

I was in a class for kids that have difficulty comprehending things, that's like me as well, it can take me a while to learn things. All through my life I've had to think about what I'm doing.

Long-term unemployed person, Greater Hobart

I never learnt to read and write much . . . I wasn't at school much . . . they used to kick me sore leg when it was in a cast and the doctor wouldn't let me go. I think they picked on me because I didn't have a dad.

Disability Pensioner NW Coast

One young person saw inequity between government support for education through Austudy and assistance provided through the 'Baby Bonus':

They can have \$5000 if they go and get pregnant but they can't have \$5000 to go to college.

West Coast

Distance is also a factor in educational attainment. The need for young people to travel and to stay away from home in order to undertake senior college and post-school studies is a barrier to many in rural Tasmania (see Chapter 5 'Locational Disadvantage').

4. The compounding nature of poverty and disadvantage

Poverty is not a static or temporary condition for many, and it can have a compounding effect on itself. In other words, poverty and disadvantage can lead to further poverty and disadvantage. This compounding effect means that poverty is rarely something that is easily overcome, and the difficulties of living on a low income are often exacerbated by debt, stigma, poor health, social isolation, poor housing, reduced access to quality services, diminished employment and training opportunities, and low self-esteem.

Lack of a safety net

For many people, it only takes one incident – a medical emergency, the need for car repairs, an essential appliance breaking down, an unexpectedly large bill or a number of bills arriving at the same time – to tip them over the edge and to make a manageable situation unmanageable. Few people have access to the financial resources to cope with a large unanticipated expense.

People told us about going without due to lack of money – going without electricity for periods, food (especially expensive fresh fruit and vegetables), adequate heating, new clothing, insurance, social contact, entertainment, transport, holidays, medical and dental care. Going without many of these essentials can have serious consequences – including physical and mental health problems – and can lead to increased costs and further hardship.

I get the single parent pension, and the kids payment. I live on \$178 for week on week, which is hard when you are buying nappies and formula.

Once I've paid the bills I'm left with nothing. It's a struggle, it is a struggle. My kids went to school with no lunch today.

Single parent, Launceston

The kids and I, we all get into our beds in the winter straight after tea at 7pm to keep warm and save power. There's no family time.

Single parent, Launceston

I go without medical stuff for me so the kids can have stuff.

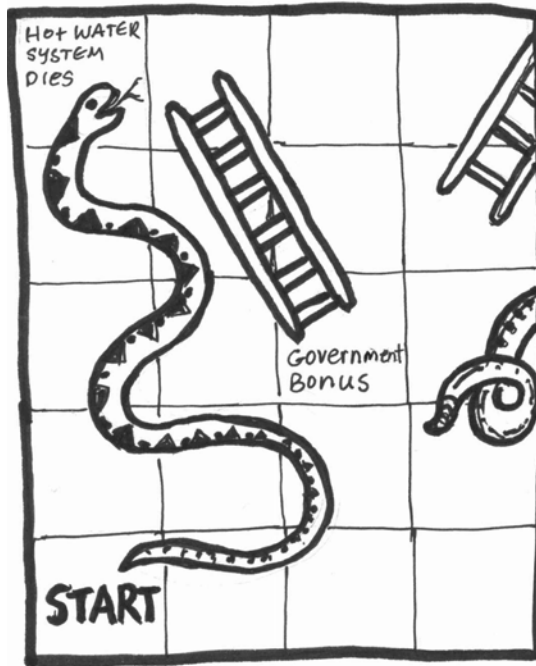
Single parent, Launceston

Debt spiral

Living on an inadequate income means that people often need to borrow money for essential items.

Most recipients of income support are not eligible for low interest loans from banks. Some loans accessible to people on low incomes and with few assets involve no interest payments, such as Centrelink advances or No Interests Loan Scheme (NILS) loans for

essential household items such as appliances. However, for many people living on low incomes in Tasmania, the reality is that loans are obtained at high interest rates from personal finance companies, 'fringe' or 'payday' lenders. These high interest rates make significant inroads into already low incomes and can leave people spiralling into further debt.



If an emergency arises you have no money to put aside. You never get on top. You end up having to borrow and the cycle goes on. If your kids get sick it has to be on pay day, otherwise you can't afford it, then you have to borrow and you have to pay it back.

North East Tasmania

I'm about finished paying one loan at the moment. I got it for a vacuum cleaner, a computer, it was for \$1000. I had 23 weeks to pay it back, through Global Money Line. It's 20 weeks for anything \$900 and under. It also helped pay for the kids' Christmas presents. \$93 a week to pay it off, I'm not going to get another one when this is finished. On that \$1000 I'll end up paying \$1435. One of my friends told me about it.

Single parent, NW Coast

Many people experience high levels of debt and even low or no interest loans make a low income even lower when it comes to making repayments. People regularly use Centrelink advance payments (known as loans) to pay for necessities such as car registration, food, furniture and medical expenses. Others borrow from family or friends. Whatever the source of the loan, repayment means further sacrifices on an already stretched budget.

I'm in debt – I have two cash loans and am repaying one at \$15 a fortnight, the other I'm renegotiating, it was originally \$32 a fortnight, now it's virtually doubled.

NW Coast

We can't afford a NILS loan at the moment, until we pay off a few more bills.

Disability Pensioner couple, Far NW Coast

Debt has additional consequences beyond onerous repayments and daily sacrifices in people's quality of life. A poor credit rating can reduce access to the private rental market and to further credit. It can also lead to serious depression.

There's a personal side to debt that depends on how you feel about it – I've had people almost suicidal worrying about their family and friends finding out [about their debts]. People feel like a failure.

Financial counsellor

We had to go into bankruptcy you see . . . it was a very stressful time . . . it was our only option really . . . we couldn't have existed if we hadn't gone into bankruptcy, it wasn't possible. Now [we] don't have credit cards, you can't borrow . . . your names on the list for your lifetime . . . we might have trouble getting insurance . . . or when we leave here we might have trouble renting another home.

Age Pensioner couple, NW Coast

Stigma

Beyond the practical difficulties of living on a low income in Tasmania, such as not being able to afford the essentials of life, are also the difficulties associated with the stigma of being poor, of living in poverty and the negative effects this has on self-esteem.

It's scary because people look down on you. It's not by choice. It feels really degrading when people say, 'I'm paying you out of my taxes.' It would be good if they had to go and ask for money.

West Coast

We are treated like the scum of the earth. We're expected to go out and get all these jobs. We have no choice, we can't help this. We can't get out of the poverty trap.

North East Tasmania

No-one wants single mums . . . [people think] they're scum . . . even though I was doing a university degree.

Single parent, Launceston & suburbs

We're bottom feeders, we have to take it.

East Coast

Some parents are concerned that their children are particularly vulnerable to the stigma of poverty. Parents describe prioritising money for school uniforms so that there is less likelihood that their children will be treated differently by other children at school.

[My daughter] was bullied because of wearing different clothes to school to other children. Proper school shirts with a logo cost \$25 so I bought some . . . I didn't want her to be picked on.

Single parent, NW Coast

[I spend money on . . .] School clothes so that my son is not looked down upon.

Single Parent, West Coast

The stigma of living in some areas with bad reputations impacts negatively on people's ability to get jobs. Some people said they lied about their address in job applications. Others said that the stigma of poverty impacted negatively on their self-esteem and this meant that they were less confident about applying for jobs. (See Chapter 5 on 'Locational Disadvantage')

In some areas, private rental properties are advertised with the proviso that applicants with 'Anglicare bonds' are not allowed (that is, bonds provided under the Private Rental Support Service, administered by Anglicare Tasmania in the North and North-West and by Colony 47 in the South). People described the hurtful nature of such practices and felt that a judgment is being made that because they need bond assistance, they are not the sort of people that landlords want in their properties.

There's a lot of judgment when you go for private rentals, real estate agents really look down on you, as soon as they know you are on a low income they think you are dirt and that you're going to trash the place.

Greater Hobart

Isolation and reduction of social connections

Living on a low income can significantly reduce people's capacity to engage in social activities and foster social connections. Lack of opportunities to engage means that people become more isolated and lose their confidence to socialise and to participate in public or community activities.

There are costs associated with most social and recreational activities and many people are not able to prioritise this kind of activity over meeting essential needs. Even meeting a friend for coffee is unaffordable for many. One woman noted that her lack of a telephone land-line meant that her parents are less likely to call her.

I'm just scraping by, just scraping by. You don't have \$2 left over, sort of thing. You can't even go to anything that's only going to cost you \$5, you can't go. It limits your outings. I go for little walks, round here, but I don't socialise one bit. I would like to, but as I say, the funds, it doesn't meet it, you can't invent money, you can't stretch it.

Age Pensioner, NW Coast

I don't know a lot of people – it's really hard to get out and meet people as I don't have transport.

Disability Pensioner, NW Coast

For some, the stigma of living on a government benefit means that they are not willing to engage with their local community.

Who's going to have a conversation with you when you can't say I have this great job at the mine?

West Coast

Poor Health

Ill health may be both a cause and a consequence of poverty or disadvantage. For many people we spoke to, a health condition meant significant expense and social isolation, for others the effects of inadequate housing, poor diet, stress and limited access to health services meant that they were more likely to suffer poor health.

The costs of poor health

Poor health can have high associated costs, including costs of medications; treatment costs for GPs, specialists and allied health care; diagnostic and monitoring costs; costs of transport to health care services; and the costs of equipment and aids. Many find such costs an additional financial and emotional burden.

The high costs of medications can prevent proper treatment. While people generally receive subsidised medication under the Pharmaceutical Benefits Scheme (PBS), some need so many types of medication that the \$4.50 fee is multiplied many times. Medications and medical aids (for instance, bandages) that are not covered in the PBS are often unaffordable.

I got some old antibiotics my sister had in the cupboard and took them for a few days.

Launceston

My medication is expensive - \$14 a fortnight for the subsidised drugs; others cost \$97 a month which I just can't afford, so I generally go without these which are for pain relief.

NW Coast



Can't afford to get medication – I carry the prescription till pay day.

Launceston

My money, it just hardly covers me for my tablets, I'm on a lot of tablets, I take 18 a day, and I am on the Safety Net at the moment and I reached that in the beginning of July, but I'm on a cancer tablet ... the tablet, I have to take 5 white tablets and I was doing my own because I couldn't afford the Webster Pack at the chemist, but when it came to the 5 white ones I was getting a bit confused, and they all looked the same, and I thought I could be taking 2 heart ones, so I thought no, I better get the Webster Pack and I've had it all this year.

Age Pensioner, NW Coast

Poor health and isolation

Poor health can also result in isolation and social exclusion. When people become housebound or experience mobility limitations, they are unable to participate in, and have limited access to social, recreational and community activities.

I don't do anything else because I go half an hour, I'm tired and I feel very bad in my back. I can't stand up anymore. This Christmas I can't buy presents because I can't go to the shops.

Greater Hobart

When you say you're sick, people run the other way.

Southern Tasmania

I can't walk far due to my osteoporosis – my body wouldn't allow it. Without a car I would be isolated.

Greater Hobart

Poor nutrition and poor health

People consistently talked about going without food in order to meet the costs of housing, utilities, medical expenses and transport. People either eat less food or eat less nutritious food, and often substitute bread for meat and vegetables in order to make the money stretch until payday. For instance, one response to increased heating bills in winter is to cut back on the food budget for that period. People said that meat, fish, vegetables and fruit are particularly expensive and therefore, if they are purchased at all, are purchased in smaller quantities than people would like. People in rural and isolated areas find it particularly hard to buy affordable fresh food.

Vegetables and fruit – they say we should be having them 3 times a day. You've got to be joking – 3 times a week more like it if we're lucky, with 4 children in the house.

East Coast

I just don't buy meat any more.

East Coast

People felt that the price of food has increased significantly and at a greater rate than increases in the rate of government pensions and/or allowances. Many people described one of two responses to this situation – reducing the amount they eat or reducing the quality of what they eat.

When money goes on rent, petrol, bus money for the kids to go to school ... then there's really not much left to buy food so you don't eat much – you probably get one meal for tea, that's about it . . . that's why camp was good because you got lots of food.

Young person, Greater Hobart

I don't eat as much as I probably should . . . normally I put my other brothers and sisters first . . . For 2 years there was only bread to have after school ... we have Vegemite maybe every once in a while, but normally just margarine ... it's not often we have anything else . . . There's never things like cold sausages from barbeques or anything. Even on Christmas dinners there's never any leftovers

. . . We have like chicken, sometimes salads. Last year year me and mum made a heap of potato salad.- that was great.

Young person, Greater Hobart

Christmas is just another day at my house . . . yeah well you don't really have fancy food for Christmas in my family . . . you get a salad or something, but most people get salad anyway.

Young person, Greater Hobart

The thing is you tend to buy crap and then it affects your health and you end up paying out for that. You can't buy the healthy stuff, all the crap is cheap. The stuff that doesn't have much nutrition. We eat a lot of bread, which in the long run isn't really good for you.

NW Coast

[so if your allowance were to be cut by \$10 a week what would that mean for you?] That would be another day that I would live off bread.

East Coast

Inadequate housing and poor health

Inadequate housing can be a contributing factor to poor health – both physical and mental health – and can increase hardship and disadvantage. Some people live in poor quality housing that is draughty, cold, over-crowded and/or in need of repair. Some described how their housing contributes to their ill health.

I've had no power at my housing place for 5 or 6 years. I've got a gas stove and a car battery I use. I got to pay my fines and that sort of thing.

NW Coast

. . . every fortnight they [children] were sick when we were in the other house, they were just sick all the time with tonsillitis.

Single parent, NW Coast

Limited access to health care services

Living on a low income can limit people's access to appropriate and timely health care services – long waiting lists, inadequate transport options, lack of bulk-billing, the high cost of medications and some treatment – all contribute to a situation where people on low incomes may not get the treatment they need. This can exacerbate health problems.

People spoke of their experiences of long waiting lists for medical treatment and of poor public health services. There were stories of long waits for GP appointments and one woman's daughter waited in hospital for two and a half hours bleeding from a miscarriage – *'there was no dignity, no counselling, they didn't even give her a Panadol.'* [Launceston & suburbs]

I was on a waiting list to have my tubes tied, but every time it came around I was pregnant.

Single parent, Launceston

Lack of access to appropriate health care caused some to either continue to live in pain and discomfort, or to obtain treatment from other sources.

People were embarrassed to seek medical services for fear that they would not be able to afford the costs.

[I'm often] too scared to go to the doctors cause you know that if you can't get an appointment they'll have a go at you about the money you owe in front of a waiting room of 20, 30 people. That's embarrassing when you've got little kids you're trying to feed and clothe.

Single parent, Launceston

Yesterday they [GP's office staff] ended up quite crabby with me because you're meant to pay the \$36 up front so that would have been nearly \$70 for the two of us to see the doctor. I said 'Look', I had a \$50 note and I said, 'This is all I've got for a fortnight, can I pay the \$15 gap instead of going into Medicare because I still have to buy medications?'

Single parent, NW Coast

I don't think that as a pensioner I should be expected to cover the gap between what the GP charges and what Medicare pays. I don't want to change to a bulk-billing doctor, I like my doctor and I feel comfortable there. I don't want to change, but it's expensive.

Age Pensioner, Greater Hobart

People also spoke about the long waiting lists for dental services.

I've got no teeth. Two teeth that could've had two little fillings . . . now I've got the roots left. I've got nothing left there . . . because of waiting.

Launceston

A number of people maintained private health insurance in spite of the difficulties they had paying for it. This reflected both a lack of confidence in the public system and a desire to 'pay their way'.

We need a special discount for private health insurance, for pensioners. Private health insurance is very essential, if you don't have it you have to wait such a very long time for operations. When you have the insurance you can get the operation straight away. But it's very expensive, there is no discount for pensioners.

Age Pensioner, Greater Hobart

The grind – hardship and poor health

The stress associated with not having enough money to cover basic needs can lead to poor health through depression, anxiety, low self-esteem and poor self-care. Community workers describe a ‘downward spiral’ mentality associated with poverty that can have a profound effect on people’s health. One worker described how the effects of poverty lead people to have ‘no sense of self-determination’ and an inability to act to change their lives.

Many people described their feelings of low self-esteem based on their poor financial situation. They felt that other people look down on them, including service providers in health and welfare agencies, and parents felt that they have failed their kids as they cannot provide them with the life that they should be able to expect. Accepting assistance from family and community service agencies is a source of embarrassment for many people.

I hate the situation I’m in, it eats me out big time. Because this is not the life I wanted to provide my wife when I asked her to marry me, and it’s not the life I wanted for my kids, not what I promised when they were born. So it eats me out.

Greater Hobart

I’m trying to keep myself above water, it is hard, but I try not to let myself go down, get into any, like you hear of people going into a real depression, I try not to let myself get into that. There’s only me, but that’s the way it is.

Disability Pensioner, Greater Hobart

I started smoking here . . . out of boredom, just sitting there looking at the 4 walls.

Homeless person living in crisis accommodation, Greater Hobart

You have trouble with getting food vouchers, they ask so many questions, it’s too embarrassing to even go for one now . . . ‘what have you done with your money, how come you need a voucher?’

Greater Hobart

I hate having to bother them, it’s really degrading . . . I’ve always paid my own way . . . and now I have to ask them for money.

Disability Pensioner, NW Coast

I feel like a failure to my kids . . . I can’t even afford to let him [my son] go fishing with his mates, because I can’t afford the petrol to get him there.

East Coast

5. Locational Disadvantage

Our research demonstrates the reality that there are clearly identifiable locations in Tasmania that suffer multiple and persistent disadvantage. People living in these areas described how their quality of life and their access to opportunities and services can be negatively affected by where they live.

We observed two major types of area of locational disadvantage – areas of broad-acre public housing development, and rural areas significant distances from major population centres. Many of the issues associated with locational disadvantage are common to both types of area and there are some issues that are uniquely related to broad-acre developments and to rural towns and areas. A third type of area of increasing disadvantage is the urban fringe areas that are experiencing population growth ahead of adequate infrastructure development.

Absent or inadequate services

Common to all types of disadvantaged areas is the lack of, or inadequate, local services. These include health services, affordable retail shopping, child care and transport services, local or accessible opportunities for education, training, employment and recreation. Some rural and urban fringe areas also lack basic infrastructure such as adequate and affordable drinking water, public telephones and broadband internet connection.

Health Services

People in both rural and disadvantaged urban areas described their lack of access to health care services.

The absence of allied, dental and specialist medical services is especially acute in more isolated areas. People on the West Coast, the far North West, the East Coast and on the Tasman Peninsula all described the need to travel long distances to major centres for specialist medical treatment.

I had a heart attack and [my wife] had to drive me to Queenstown and what we get are samples of the bloody medication because they didn't have any there. I waited over a week to get the medication I needed.

West Coast

A couple of months ago I was really really down, I couldn't find a social worker here, I had to go to St Helens, and I had to go to Launty to see a financial counsellor. That's the support we need here.

East Coast

There are no counsellors in the town and no youth workers. There is no-one I can talk to about the separation. You could talk to the Health West workers in [local rural centre], but I know them and don't want to use them.

West Coast

Inadequate transport services exacerbate the difficulty of access to health care, particularly where people do not have a car. The cost of transport to major centres also inflates the costs of health care. Where people had multiple health care appointments, it was not always possible to arrange these within a single trip and sometimes multiple trips were required or overnight stays in expensive accommodation.

A trip to the dentist from our town is \$20 in petrol, and a day out of school for the kids, that's the closest dentist. It's alright to say go to the dentist it's free, but it's not.

East Coast

I had to cancel an appointment once, because there was nowhere to stay in cheap accommodation near the hospital.

East Coast

One of the appointments was with the surgeon who doesn't finish surgery until after 3pm . . . which was too late to get the bus in and the community car doesn't like being that late . . . so we managed to find someone we could pay to take us in.

East Coast

Why can't these specialists come here? That's one car instead of ten cars. The breast thing we went to in Hobart was full of St Marys, Fingal, St Helens people . . . it would have been easier to send someone up here.

East Coast

Other services

People in St Helens described how their Centrelink office had been closed and replaced by teleconference facilities. These facilities have since been removed as they were rarely used. Residents say that the facilities were never used because no-one knew where they were. Now people spend significant amounts of time and petrol to attend Centrelink appointments in Launceston.

Retail outlets in rural towns tend to be significantly more expensive than in urban areas and, as a consequence, food and other groceries are less affordable. Even with the high cost of petrol people in most isolated areas found it cheaper to travel 1-2 hours to the nearest major centre and shop in bulk there.

If I have to buy groceries here instead of going to St Helens then it's more expensive, even with the \$20 in the car for petrol.

East Coast

If I go to Launceston and if I've got the money, I can get three times the amount of groceries I can get here.

East Coast

The shop here is as dear as anything, what you pay for a three litre milk in [next biggest town] you pay for a two litre one up here.

Midlands

I just don't know how people survive on pensions or benefits down here. I just can't figure it out.

Tasman Peninsula

The price of fruit and vegies, it doesn't encourage people to buy it, they talk about all this health food stuff, but we haven't got a cheap place out here, we only have what we can get at Woollies.

North East Tasmania

It is a beautiful place but we are disadvantaged. It's 76 ks from our place to Sorell to go to the supermarket.

Tasman Peninsula

Child care

People in broad-acre developments and in rural areas complained of the absence of child care services and described the limitations that places on their activities.

If you've got kids there's no child minding down here on weekends and after 6pm, so if you don't have family you can't take jobs that require you to work during those times.

Tasman Peninsula

I did a traineeship in business but couldn't go on with that because I had kids ... I'd have to go to TAFE and pay for the books and get child care.

Greater Hobart

We had a meeting last year to see how many children there were in the area who needed child care, just to get people to register and write down the names of the children, and there were 76 children who needed day care, before-school care, after-school care, school holiday care . . . it's been a want and a need for years. A lot of people move from here because of that reason, child care is just not available. I rely on family and friends, sharing the care, we just do what we can with what we've got.

East Coast

Transport

Access to appropriate and affordable transport is a key determinant of locational disadvantage in Tasmania. People described the essential role that transport plays in providing access to services and opportunities not available in the immediate area.

In broad-acre developments on the urban fringes people described difficulties with public transport and taxi services. Bus services are not necessarily convenient due to their routes and infrequency. People spoke of difficulties with taxis because of the lack of taxi operators in these areas and the reluctance of some city operators to come to their area.

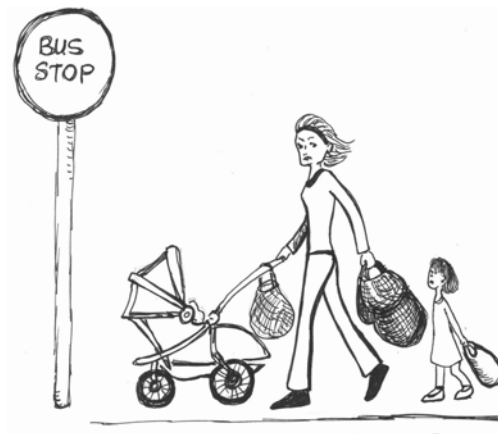
There's no grocery delivery . . . it's shank's pony or try to get a cab . . . there's only one taxi out here . . . you can call but you'll be waiting 40 minutes or so . . . you usually have to wait for the one local cab to go and do the people in front of you and come back . . . all that time your frozen stuff is melting and your kids are crabby.

Greater Hobart

If you miss a bus and you have to wait an hour, hour and a half for a bus, you just think to yourself is it worth it going anywhere and you just become trapped.

Greater Hobart

Transport is big issue out here . . . like us, we run the [local] country music club, it's hard for people who haven't got cars to get to . . . people on walkers or in wheelchairs haven't got a hope in hell . . . young mums sometimes have to wait 2 hours for a wheelchair bus because they're the only ones wide enough to get a pram on.



Greater Hobart

In more isolated rural areas and small towns people described the lack of public transport and the high cost of buses to major centres. For many, cars are a necessity, despite the high costs of registration, insurance, maintenance and petrol. Those without cars can lead very isolated lives.

The Sunday bus stopped, so students who want to get up to Launceston on the Sunday for school or uni on the Monday, they can't. They have to be there early, it's a real struggle every week. It's ridiculous, local kids trying to go to university, it's ridiculous.

East Coast

There's only one bus to Hobart at 6am in the morning and one bus back at 6pm at night.

Tasman Peninsula

I know a lot of people use community transport but there is a cost in that, it's not free, and that's something that people in this area have to face. I know it's a user pays society, but I think that travel allowances for remote areas

should be more available. There is something if you go over 75k, but there should be things in place for rural areas. I know people have to go to Burnie to the optometrist, and people with cancer have to go. If you live in Hobart you can get on the bus and go and see the specialist.

Far NW Coast

I know a bloke who hitchhikes into Launceston to pick up his three year old so that he can afford to bring the two of them back on the bus.

Rural North East Tasmania

I can't get a concession for the bus because you need a Newstart, Pensioner or Student card to get a concession. So it's \$25 each way and I can't afford to go to town and buy in bulk at this cost. If I could get affordable fares I could see the logic of going up to town and bulk buying even on the bus.

Tasman Peninsula

I definitely need a car They [children] can get a bus in the morning [to school], but in the afternoon they have to wait half an hour and it's too long.

NW Coast

Infrastructure

People spoke of the poor quality of water on the East Coast in particular, and the high cost of purchasing tank water where reticulated water is not available and rainfall is low.

It's disgusting [the local water] – you turn it on and the chlorine smell ...

East Coast

. . . it's brown when it comes out the tap ... there are days when we wake up and there's no water.

East Coast

We can't afford to buy the water – it's \$200 to get the water a load – so I've stopped watering the garden so we can't grow vegies.

Far NW Coast

You have to buy tank water down here. It's \$85 a tank. If you run out of water in the summer then there's no water for drinking or washing.

Tasman Peninsula

In some areas, public phone boxes are in short supply and mobile phone and internet services are limited.

We have 2 phone boxes . . . for 400 households and they are often vandalised.

Launceston

You can't get broadband unless you have a satellite or wireless internet.

West Coast

Mobile coverage is off and on in this area. No public phones up the other end, there is one in the town.

Midlands

Education / Training

People talked about the lack of educational and training opportunities, especially in more remote areas. Few areas outside of the major centres have adequate educational services for young people after Year 10. Most have some provision for Years 11 and 12, but these vary widely from a good basic or standard curriculum that lacks a variety of options, to on-line learning being the only option.

For many families the only option to provide quality education for their children after Year 10 is to send them to Hobart, Burnie or Launceston. Many people in this situation highlighted the high costs of accommodation and transport in particular, and felt that Austudy is insufficient to meet the costs of sending a child to the city to study. Often families need to provide additional financial assistance and this is extremely difficult for people living on low incomes.

People talked about how appropriate and affordable student accommodation is difficult to find and how, in some accommodation, young people cannot stay on weekends which means long bus trips home and back to the city every weekend. This is not only inconvenient, but also increases the costs of education.

You can't do Years 11/12 in Zeehan - you can do it in Rosebery but the subject choice is limited. To do specialised subjects you need to go to Hobart.

West Coast

The way money is divvied up is wrong – government doesn't take into account isolation, there should be an isolation allowance.

West Coast

He can't stay there over weekends – he either has to go to a hostel or come back to the West Coast. That's a 5 hour trip Friday night and Sunday night – a lot for a teenage boy. I'm not sure if he can maintain the motivation and it's not a good incentive to continue his education in Hobart.

West Coast

There used to be a TAFE here but now you have to do it over the internet.

West Coast

The Access Skill Centre offers Year 11 and 12 courses, and short courses up to Certificate II. I've completed Youth Work up to Cert. II and can't go any further. I can't do it on-line. I don't have a car and transport is a problem. It's 4kms each way to the Centre and sometimes I have to walk. I'm currently doing Introduction to Psychology and Cert II Business because I couldn't follow on with Youth Work.

Tasman Peninsula

Going to Hobart is not really an option – I want to live down here, I've got a contract with the real estate agent for one year and I have no car. There's only one bus in the morning and one back each day and it would cost \$10 each day. If you want to go to college in town you have to take the bus or stay in a hostel in town.

Tasman Peninsula

The choice for older kids is to take the bus to town leaving at 6am each morning and getting back at 6pm, staying in a hostel or other accommodation in town or taking what education opportunities there are down here.

Tasman Peninsula

Some parents have mortgaged their homes to buy a place in Hobart for their children. My granddaughter rented a flat in town at the age of 15.

Tasman Peninsula

Employment

In broad-acre developments, urban fringe areas and especially in rural and isolated areas, employment options are limited and are further limited by the difficulties with access to appropriate training, child care and transport.

If they want a career, they really have to go to town.

East Coast

I've lived here about 10 years and it's taken me 10 years to get a full-time job. I had 10 years of struggle before that. You are flat-out employed in the summer and that's seven days a week if you want it, and in winter you're lucky to get one shift per week. Centrelink doesn't seem to understand this seasonal work issue and that you've proven that you want to work but your job lasts maybe 8 months per year. And then you have to fill in forms and all of that and that's the difficult part of living down here.

Tasman Peninsula

We've lost our industries over the years and they used to employ a lot of people . . . chickens, orchards – there's only one on the peninsula now and that's small – sawmills. The only things keeping us going now are the MPS (Tasman Multi-Purpose Service), the Port Arthur Historical site and Tassal.

Tasman Peninsula

A lot of people move from here because of that reason – child care is just not available.

East Coast

Recreation

Across Tasmania people spoke about the difficulties of participating in recreational activities for themselves and their children because of the costs. However, in rural, isolated and even urban fringe areas people described the absence of recreational facilities and opportunities.

There's a lack of sporting opportunities for young people – they have to travel to Dodges Ferry for organised sport. We have beaches, kayaking and there is the Auskick program but that's only for so many weeks and then it's over.

Tasman Peninsula

When you get to our age it's not so much of a problem but there's practically nothing down here to do for young people.

Tasman Peninsula

Social and recreational options? Bingo, drinking at the hotel, the pokies.

West Coast

There is nothing for young people, nothing – we just have little gangs of kids wandering around.

East Coast

There's never anything up here to do, unless you are a drinker and you want to go to the pub.

Midlands

Seems to be more options for the very young – babies, toddlers, etc: play group, child care after-school care – and the very old: senior citizens . . . but very little for in between. Especially for teenagers – nothing to do – options are private parties or hanging out at a mate's house . . . occasional school functions.

West Coast

Fear, stigma and discrimination

Some people living in areas of locational disadvantage, particularly people living in the broad-acre public housing developments on the fringes of Hobart and Launceston, spoke of the fear they feel as a part of their daily lives. Many described the multiple social problems experienced by their neighbours and the threatening behaviour of a minority.

There's a hell of a lot of problems in this area, and most of it comes down to money. People who bash their missus. People can't get their next hit because they haven't got the money.

Greater Hobart

I don't like the bus service, you see people you don't like, people are smelly. I like to keep to myself if I can.

Greater Hobart

I won't let my kids go out and play in the street with others at all. They come back calling you a slut and whatnot. There are too many people who don't look after their kids well around here.

Launceston

It's not that I want to stay here, it's just that I couldn't bear to set up somewhere else. It's our family home, I grew up here. I've had [notorious criminals] in our street, we've had the worst of the worst, and I've put up with all of that, so I'm not going to move now.

Launceston

There's nothing to do, there's the bush and the neighbourhood house. If you want to get out you can go to ... the park or the beach. You're happy when you're not here, but as soon as you come back you think, 'Oh god, will the house still be there?' There's idiots riding around on bikes, it wrecks [the area]. I saw kids setting the park alight one night, but I wasn't going to say anything. A couple of months ago there was a psycho running around with a gun in [the area]. We put up with break-ins, things being thrown at windows, our step-father was bashed.

Greater Hobart

I live with my daughter on my own and I do get frightened. You complain and they don't do a thing, they say 'can you go and confront these people', my neighbours are drug addicts and alcoholics. I have kids at the moment throwing rocks at my car and paint on my windows . . . my daughter when she sees them she comes inside because she is frightened and it's wrong.

East Coast

Some people feel that there is stigma associated with living in certain areas and that they are discriminated against because of their addresses. Others made overt discriminatory comments about public housing and particular public housing areas.

The whole area misses out because of the criminal behaviour of a few – everyone is tarred with the same brush.

Launceston

I don't want a housing commission place . . . I've been there before and you are just open prey, you get someone next to you and . . . they don't care who they shove in next to you, it's not good.

Greater Hobart

[names 2 broad-acre housing areas], it's dangerous up there and I don't want my kids growing up, up there. That's where the big houses are, but it's really rough.

Launceston

I didn't apply for housing here because I didn't want to end up in [names 2 broad-acre housing areas]. I suppose although I am a single mum I still have a standard for my son. It's the language, the drinking, the drugs, the way the mothers present themselves, I just didn't want to be associated with them.

Derwent Valley

Taxis won't come [to broad-acre housing area] because of 'dead runs' and violence against cab drivers – cabbies have been bashed.

Launceston

People on the West Coast in particular felt invisible, forgotten and isolated.

We're the arse-end of the world and they don't give a stuff about us.

West Coast

Out of sight, out of mind.

West Coast

6. What is a good quality of life?

Toward the end of the interviews and the group discussions we asked people what they thought they needed for a good quality of life. This question gave insight into people's feelings about what it is like living on a low income, and into what people value as well as what they feel they need. By speaking about the factors that affect them at a personal level, broader community needs and issues were identified. The essentials for a good quality of life are both tangible, like a roof over your head, friends, savings for an emergency, and intangible, such as having more time, being valued, being able to cope, and feeling a sense of community and belonging.

Family, friends and company

Many people spoke about the importance of positive relationships with loved ones and how much they value and need their friends, family and good company. These relationships are essential to a good quality of life as they help sustain people through the good times and bad times.

A good quality of life is someone to say 'I love you', a happy family, I couldn't say money 'cause to me it wouldn't, because if you had money everyone else would be wanting it, and you wouldn't know who was your friend or not. I know it sounds odd, but that's it.

Single parent, NW Coast

I have a great network of friends because I don't have any actual family, other than my son, I don't have any extended family so I have extended friends. In that way it's been really good ... drink coffee, tell you their problems.

Disability Pensioner, NW Coast



[on why his relationship with his wife is important to his quality of life] She's looked after me through thick and thin. We've worked together through hard times.

Tasman Peninsula

Happiness, family, knowing you can go to them for support. Friends, not be afraid to ask for help if you need it. Being loved.

Newstart recipient, NW Coast

Love and support, you can get through anything if you've got that.

Disability Pensioner, Greater Hobart

Health

Good health is a significant factor for a good quality of life, and is particularly significant to those who experienced ill health in the past, or who live with chronic health problems. Many of the people we spoke with have a history of health problems and people identified having good health or the absence of pain as essential to a good quality of life.

I'd like to be in less pain.

Disability Pensioner, NW coast

Generally we are happy because we are not sick.

Age pensioner, Greater Hobart

Good health!

Disability Pensioner, Southern Tasmania

Money

As illustrated throughout this report, inadequate income has a significant negative impact on people's quality of life. While people identified factors other than money that are important to a good quality of life, most acknowledged that having enough money is essential. People want enough money, not in order to live extravagant lifestyles, but to be able to afford basic things that many others take for granted.

Well, a good quality of life, I think, comes back to money. Because if you haven't got a jingle in your pocket you've got no quality of life really. Because you can't go nowhere, you're so handicapped, and you know, you can't tell people you can't go because you've got no money, it's like begging.

Age Pensioner, NW Coast

I have never wished to be rich . . . [a good quality of life would be] knowing that you have \$10 in your purse at the end of the week.

Age Pensioner, NW Coast

It would be good if you had enough money to keep you going comfortably, like if you had money left over, you could pay the bills, do the shopping and then you had some left over.

Newstart recipient, Greater Hobart

I think a good quality of life is to have nice things and feel comfortable, I don't really have money to have nice things, I never really have any money left over. Not enough money, I don't have enough money.

Youth Allowance recipient, NW Coast

When I lost all my things at the same time that I lost my health . . . but if you had a little bit of extra money some of those things you could have . . . I could

have one of those [motorised scooters] I could ride on, but they are \$3000 and where would I get the money to put away for that? If I had a little money to put away for one . . . I can't go and get a loan for one because the interest, I couldn't pay it back.

Age Pensioner, NW Coast

Just to be able to wake up every morning and afford to pay your bills, buy food without too much of a worry.

Newstart recipient, Greater Hobart

Money. Because money is what pays for everything in life, you don't get anything for free.

Disability Pensioner, Greater Hobart

Opportunities for Reciprocity

Opportunities for reciprocity – being able to do something for others – was also identified as essential to a good quality of life. Many people living on low incomes find themselves recipients of material and other assistance, and many value opportunities to give something in return and to make a contribution. Being able to reciprocate enables people to feel connected to their communities and to feel like active and valued members of their communities.

Things look very positive. I think if I can help someone like that [a neighbour] . . . you can't be such a bad person.

Disability Pensioner, NW Coast

Feels good that I am contributing to the community.

West Coast

I do four full days volunteering . . . it's not paid, but I'm pleased to be able to do something for the community. Having a coffee at the Centre is like payment to me.

East Coast

Being able to cope and manage stress

Finding ways to cope during difficult times was identified as essential to a good quality of life. People have different ideas of what coping means, for example people list having a sense of humour, maintaining a positive outlook on life and keeping stress levels at bay as important to a good quality of life, particularly when times are tough.

A sense of humour – you can't go around not laughing and that, it's got to be fun I suppose . . . and your sanity.

Disability Pensioner, Greater Hobart

Happiness is one of the essential things in life and money doesn't bring happiness.

Tasman Peninsula

You just think, 'well we'll make do', and we do, most of the time.

Age Pensioner, Northern Tasmania

I try not to get too stressed out.

Tasman Peninsula

Make your own fun, just be happy.

West Coast

Time

Connected to being able to cope and keeping stress levels down is the need for more time. This can mean time to oneself, or a break from caring and working responsibilities, or time to spend with friends and family.

Most of my life has been just doing things for the kids, you know what I mean, and now they are in full time school I have a bit of time to do some things for me, and get a better balance, that's quality of life for me.

Disability Pensioner, NW Coast

[on what is needed for a good quality of life] Time for yourself – sort of self-preservation time.

Single parent, Derwent Valley

I think there's not enough hours in the day.

Launceston and suburbs

Food: Regular, sufficient, nutritious and affordable food

A good quality of life for many people means not having to worry about being able to afford food. It means having good quality, nutritious food and having a variety to choose from. Since some people go without food in order to pay for bills and other expenses, it is not surprising that food was identified as essential to a good quality of life.

I think, just to be able to wake up every morning and afford to pay your bills, buy food without too much of a worry, just live a comfortable sort of life without all that shit and worry.

Newstart recipient, Greater Hobart

Enough food, 3 square meals.

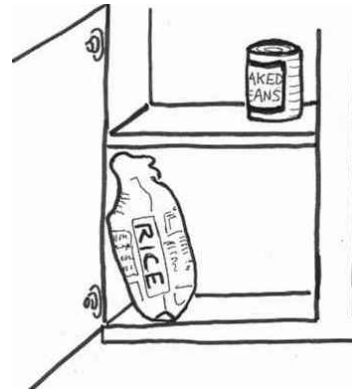
Greater Hobart

To be able to eat what you want. 'I'd like a rump steak tonight' – go out and buy a rump steak.

Disability Pensioner, NW Coast

The kids would have more food to take to school, and more choice with what to put on their sandwiches.

Single parent, NW Coast



Clothes

To many people, maintaining a neat appearance is important to a sense of confidence and self-esteem. People living on low incomes are often unable to afford new clothing and this is frustrating for some. Many people use second-hand and 'op' shops, but there is also a desire to occasionally buy something new.

To be able to go out and buy decent clothing. It would be nice to be able to live just comfortably. I haven't bought myself anything in years. It was always for the children I was buying for.

Newstart recipient, Greater Hobart

I would like to be able to shop – I don't shop for myself at all – I would buy a new pair of jeans.

Disability Pensioner, NW Coast

I've heard Mr Howard on the radio saying that Age Pensioners didn't need new clothes . . . I could have screwed his little neck. Why is that when you are old, you don't need anything?

Age Pensioner NW Coast

Support and connections

Feeling supported and able to give support in return were identified as essential components of a good quality of life for many. This includes both emotional and practical support. Many people emphasised the role that neighbours and the community play in providing support and comfort. Support extends to a feeling of community connectedness, particularly in smaller towns where there may be greater sense of physical isolation and distance from services.

I have very good friends here . . . it's safe for my son. People help one another. You know your neighbours; it's a very caring place. If you are out of wood or break your leg, people will help you out.

West Coast

People have got to [stick together] in a town like this, they've got to help one another, support one another, because the agencies the Government have put in place to supposedly help the people aren't working.

West Coast

Living in a beautiful place with helpful neighbours. If my car breaks down over there – it might 6 o'clock in the morning or 6 at night and someone will stop. You can't buy that. You can't give it to your children either.

Tasman Peninsula

I think the friendliness of people, the interest, just the caring I suppose.

Carer, NW Coast

A job, something to do and social participation

Many people without a job feel they need work to improve their quality of life. A job is desirable not only to provide an adequate income, but also to enable economic and social participation. People who are unable to work in a paid position also value and need opportunities for social interaction and community participation.

A nice job would be the main one, just a steady job would be really helpful. There's not a lot of them around, to work in with what you need. That would be the main one.

Single parent, Launceston

Get a job. At the moment, just a part-time job, I don't mind part-time or casual. A licence too would be good.

Newstart recipient, Greater Hobart

You need things that people in their own homes can go to, like day centres, they have some but only so many people can go there. What they haven't got is things for people who are in between, not the kids, but the 20-30 year olds, they are the ones that are in the lost stage. They just sit at home, or wander the streets. So many can go to St Vincent's or things like that, but they're not catching the rest of them.

Age Pensioner, NW Coast

I though, 'gee look at me garden' and it's taken right up till now to start looking like my garden again. But we'll get there . . . Rome wasn't built in a day. It was a matter of cutting back in the garden and having what I can manage.

Disability Pensioner, NW Coast

I'm just about up to my 160 hours at [community organisation], I've noticed a difference, my maths teacher loves me, I do twice as much work as everyone else, I love maths. I really want to learn now, I didn't when I was 16-17.

Single parent, NW Coast

What is a good quality of life? Knowing that if you want to you can go to the pictures together, to have a barbie together . . . being able to know that if someone said, 'do you want to go to the pub this week or go to the pictures?' that I could go . . .

Disability Pensioner, NW Coast

Housing: Safe, appropriate, secure, affordable housing

As previously mentioned, people talked about the importance to them of safe, affordable and appropriate housing. Housing is identified as essential for a good quality of life and many people struggle to find appropriate housing. Those who have suitable housing, value it as a stable place to live, to raise children, to spend time with family and friends. People recognise the lack of affordable and decent housing and the impact that it can have on quality of life.

I suppose decent housing . . . and health, food on the table, clothes on your back – and to be able to afford a little luxury now and again . . . I mean holidays or something like that.

Age Pensioner, NW Coast

I think they should build more public housing of course . . . affordable housing or something.

Age Pensioner, NW Coast

People identified a range of elements that are necessary for a good quality of life, including secure housing, nutritious food, good health, social participation, the company of family and friends, making a contribution, as well as the support of a wider social network and community. These are things people value and things people need. While not all elements of a good quality of life are dependent on income, many are and what becomes clear is that many people on low incomes cannot afford, or do not have access to, the basics for a good quality of life.

This is not to say that all people living on low incomes do not enjoy a good quality of life. They do, and we heard many stories of contentment, resourcefulness and resilience. However, many of the people we spoke with receive incomes that are simply inadequate to cover their basic needs, such as housing expenses, electricity costs, groceries, transport and vehicle costs, and health care. A low income can be compounded by related issues such as living in areas of locational disadvantage; ill health or disability; the inability to save money or build up resources; incurring debts and taking out unaffordable loans; not having access to transport; and the inability to find and maintain work due to low education attainment, low literacy skills, physical and mental health issues or caring obligations.

7. Conclusion: What does this mean for Tasmania?

A decade on - comparison with previous research

Ten years ago, representatives of TasCOSS, Anglicare and the Tasmanian Coalition for the Eradication of Poverty conducted the *Just Tasmania* consultations during which they visited seven communities across Tasmania and asked people how living on a low income affected their lives.

The similarities between the findings of the *Just Tasmania* consultations and the recent TasCOSS consultations that are the subject of this report are striking and cause for reflection. There have been notable areas of progress and these should be celebrated, for example in relation to the costs associated with public education, increased access to oral health services, increases in eligibility for and the level of State Government concessions for electricity; and in reduced levels of unemployment, including long-term unemployment.

It should be noted that where progress has been made in lowering the costs of public education and increasing the availability of oral health services and concessions, it has been the result of these issues being identified in consultations with Tasmanians living on low incomes and through the consequent advocacy work carried out by non-government organisations. The State Government has responded and has made changes that have improved the lives of low income Tasmanians. It is heartening to see that some progress has been made in the ten years since the previous research was conducted.

It is of concern, however, despite a decade of strong economic growth, that many of the key issues identified in this current research are the same as those raised in the *Just Tasmania* consultations of ten years ago. The most concerning of these is the continuing inadequacy of government income support payments. Tasmanians who rely on pensions and allowances as their main source of income still find it very difficult to make ends meet.

Percentage of costs of essentials to income for low income earners¹⁷

Costs of essentials			
	Target	Families	Couples
2001		73.0%	72.0%
2002		71.0%	71.0%
2003		73.0%	73.1%
2004		87.3%	73.0%
2005	65%	91.0%	74.6%
2006		89.0 %	75.3%
2007		98.7%	77.7%
2010	62.5%		

The results for the *Tasmania Together* cost of living benchmark for welfare dependant Tasmanian families supports these findings. In fact over the period 2001 to 2007 things got

much worse for Tasmanian families whose primary source of income is a government benefit or pension. The indicator results show that the cost of essentials (food, electricity, transport, housing and health) as a percentage of income had increased from 73% in 2001 to over 98% in 2007. This is an astounding statistic, especially when it is considered that this does not include costs of items such as clothing, schooling and recreation.

The following issues have persisted over this ten year period:

- Many Tasmanians are going without adequate food, clothing and health care;
- Lack of access to affordable and convenient public transport is impeding many Tasmanians' access to health, employment, education and support services;
- Limited access to further education and training facilities in rural and regional areas means that people are unable to develop the skills they need to gain employment or to pursue their career goals;
- Living on a low income carries a stigma that contributes to social exclusion; and
- Lack of access to affordable child care services, especially in disadvantaged areas, impedes people's access to employment and training opportunities.

One significant issue that has emerged over the past ten years and that was identified repeatedly in our recent consultations is the critical shortage of affordable housing in Tasmania. Many people highlighted the importance of secure, affordable and appropriate housing, and many described their experiences of housing-related hardship, insecurity and homelessness.

Poverty in Tasmania today

Our conversations with people living on low incomes indicated that many Tasmanians are going without what are considered to be the most basic elements of a good quality of life. Individuals and families are unable to find houses to live in. People are regularly going without food in order to meet their daily living expenses. People are going without required medications or using out-of-date medications and their health is suffering.

For many, living on a low income means reduced social interaction and often means social isolation – people are unable to participate in activities that are considered part of normal life in an affluent country – having a coffee with friends, being able to take your children to the beach, being able to undertake further education or to go fishing with friends. Lack of access to affordable transport severely curtails participation in education and training, and access to essential services, as well as to opportunities for social participation. Many of the people we spoke with have little or no access to the services and opportunities that contribute to a good quality of life.

The findings from our research are consistent with the findings from broader research carried out by the Social Policy Research Centre, *Towards new indicators of disadvantage: Deprivation and social exclusion in Australia*.¹⁸ This research identifies what Australians consider to be the essential items for a basic standard of living and who was missing out on these. Some of the essentials identified in that research include: a substantial meal at least once a day; medical and dental treatment when needed; disability support and mental

health services when needed; good public transport; a decent and secure home; \$500 in emergency savings; the ability to pay a utility bill; regular social contact; to be treated with respect by other people; up-to-date schoolbooks and clothes; a week's holiday from home; and a hobby or leisure activity for children.

Many of the people we spoke with were unlikely to be missing out on just one or two of these elements of a basic standard of living, but were missing out on many and experiencing multiple deprivation. For these people, the experience of living on a low income was a continuous struggle to make ends meet, and factors associated with poverty, such as debt, poor health and stigma compounded upon one another so that people found themselves in an ever-worsening position.

What was also clear from our research was that living in an area of concentrated disadvantage in Tasmania can multiply the negative impact of living on a low income. People living in both broad-acre housing areas and in rural communities told us of inadequate services, poor transport, the stigma of being poor, and limited educational and training opportunities. People also told us of the exorbitant cost of groceries and fresh food, particularly in rural communities.

Another significant finding of our research is that, in spite of deprivation and hardship, many people seek out and value opportunities to contribute and to give back. A number of people said that they did not want to be passive recipients of assistance and described the importance to them of being able to help others.

What are the opportunities for change?

At an Australian Government level the current Pension Review provides an opportunity to increase the level of pensions and allowances. Making real inroads, however, into addressing poverty and disadvantage in Tasmania requires more than an individual policy response directed at a single problem. Our research demonstrates that there are a number of inter-related factors that combine to maintain Tasmanians in poverty and disadvantage.

The social inclusion strategies being developed by the Tasmanian and Australian Governments provide an opportunity to develop comprehensive, coordinated whole-of-government approaches to addressing poverty and disadvantage, both nationally and in the State. TasCOSS strongly supports these initiatives.

The global financial crisis is an obvious challenge to governments; however, it is imperative that social investment continues throughout this period. The urgent needs of low income and disadvantaged Tasmanians cannot be ignored, nor should the numbers of Tasmanians in hardship be allowed to increase. The State Government must provide enabling programs and policies that support disadvantaged Tasmanians to participate meaningfully in education, training, employment and in their communities. This includes enabling better access to health and other services, to affordable housing, transport, nutritious food, child care, and social and recreational opportunities.

TasCOSS believes that an integrated, long-term social investment package for Tasmania is required to overcome income-based exclusion and to improve the quality of life of people

living on low incomes. Such an investment program will also serve to prepare Tasmania to meet its future needs and to become a truly inclusive society.

Recommendations

Australian Government

Income

1. Immediately increase the level of all Government pensions and allowances.

Oral health

2. Provide funding to enable the immediate commencement of the Commonwealth Dental Health Program to improve the capacity of state government public dental services to meet the urgent dental health needs of people living on low incomes.

Fringe lending

3. Introduce a national cap on interest rates and charges for all fringe lending in order to protect low income borrowers from exploitation.

Tasmanian Government

Transport

4. Provide increased access to affordable public and publicly-subsidised transport in urban, urban fringe and particularly in rural areas.

Food

5. Fund research on the issue of food security, including access to affordable, nutritious food in Tasmania.
6. Create more opportunities and investment for low cost, healthy social eating programs in communities and schools.

Education & Training

7. Provide funding for a renewed focus on supportive school environments by ensuring that all schools are equipped with enough specialised staff to support higher needs students and by committing to a well-resourced, system-wide supportive schools framework which includes strategies to address bullying.
8. Increase access to educational opportunities by providing affordable and appropriate accommodation and transport for students living in remote, regional and urban fringe areas.
9. Provide further education and training opportunities and support to disadvantaged job seekers in areas of locational disadvantage, including the delivery of accredited training programs in local areas.

10. Work with the Australian Government to increase access to local child care options for people undertaking education and training and/or in employment.

Employment

11. Increase access to pre-employment, post-employment and on-going employment support to people who face barriers to, and discrimination within, the workplace.

Housing

12. Make significant investment to increase the supply of public and affordable housing and to improve existing public housing stock.

Health

13. Strengthen the role of health promotion in Tasmania by providing significant new resources for health promotion; increasing the focus on health promotion within the Department of Health and Human Services and across all government agencies; and by providing adequate funding for the coordination of health promotion activities, both government and non-government, throughout Tasmania.
14. Invest in community based mental health prevention, promotion and early intervention support and education services.
15. Increase base funding to the Community Equipment Scheme and index the funding in order to meet the increasing demands on the scheme and the increasing costs of advanced technology and equipment.
16. Increase access to health services in rural and regional areas through the use of outreach services, better community and health-related transport services, better service planning and better use of video-conferencing facilities.
17. Investigate sites for additional Integrated Care Centres (ICCs) particularly in the North West of the State.
18. Expand community-based programs in facilities such as neighbourhood and community houses, health centres, libraries and schools, that facilitate social involvement and offer opportunities for reciprocity.

Infrastructure

19. Prioritise funding for urban renewal to facilitate community services, shopping facilities, recreation areas and employment in areas of need.
20. Provide access to high-speed telecommunications infrastructure for rural and remote communities.

Water

21. Introduce targeted measures to assist low income households who do not have access to reticulated (mains) water supply to either purchase additional water for reasonable levels of household use in times of low rainfall and / or to increase their storage tank capacity.

Concessions

22. Better promote the availability of Tasmanian State Government concessions and ensure that all flat-rate concessions are indexed annually to maintain their value.

Credit

23. Provide funding:
 - to support a comprehensive evaluation of the effectiveness of the No Interest Loans Scheme (NILS) in Tasmania; and
 - to support research into credit and alternatives to credit which can best assist people living on low incomes.

Stigma

24. Include the need for respect and understanding of diversity as a core principle of the Social Inclusion Strategy in order to acknowledge and combat the ongoing stigma that people on low incomes experience on a regular basis.

Recreation

25. Provide funding to support the provision of low cost recreational programs and to subsidise recreational programs for low-income Tasmanians.

End Notes

- ¹ Saunders, Peter (2005) *The Poverty Wars*, University of NSW Press, Sydney, p 11.
- ² Vinson, Tony (2007) *Dropping off the edge: the distribution of disadvantage in Australia*, Jesuit Social Services/Catholic Social Services Australia, Victoria/ACT, p 28.
- ³ Centre for Health Promotion (2005) *The Quality of Life Model*, Quality of Life Research Centre, University of Toronto www.utoronto.ca/qol/concepts/htm (21/8/08).
- ⁴ Jo Flanagan (2000) *Hearing the Voices: Life on a low income in Tasmania, 1999*, Anglicare Tasmania, on behalf of the Just Tasmania Coalition (Anglicare, TasCOSS and the Poverty Coalition), Hobart.
- ⁵ ACOSS (2007) *How do we measure low income and disadvantage?* Unpublished ACOSS document.
- ⁶ ABS (2008) *Australian Social Trends 2008*, Table 2, Economic Resources State Summary, Sources of Income, cat no 4102.0
- ⁷ ABS (2007) *Household Income and Income Distribution 2005-06 Australia*, cat no: 6523.0, p 9.
- ⁸ Vinson, Tony (2007), *Dropping off the edge: the distribution of disadvantage in Australia*, Jesuit Social Services/Catholic Social Services Australia, Victoria/ACT, p 6.
- ⁹ Vinson, pp 27-29.
- ¹⁰ Gray, David (2006) *Health Sociology: An Australian Perspective*, Pearson Education Australia, NSW, p 284.
- ¹¹ Gillard, Julia (2008) 'Social Innovation, Social Impact: A New Australian Agenda', Speech <http://www.alp.org.au/media/0208/spesi280.php> (8/8/08).
- ¹² Taylor, Roscoe (2008) *State of Public Health Report 2008*, Department of Health & Human Services, Hobart, p 1.
- ¹³ AIHW (2007) in Taylor, *State of Public Health Report 2008*, p 16.
- ¹⁴ 'Burden of disease' is measured by Disability-Adjusted Life Years or DALYs – a measure combining premature death and years of life lived with a disability in a population, in Taylor, *State of Public Health Report 2008*, p 17.
- ¹⁵ AIHW (2007) in Taylor, *State of Public Health Report 2008*, p 17.
- ¹⁶ ABS 2004/05 in Taylor, *State of Public Health Report 2008*, p 19.
- ¹⁷ Adapted from table at http://www.tasmaniatgether.tas.gov.au/goals_and_benchmarks/our_progress/2
- ¹⁸ Saunders, Peter, et al (2007) *Towards new indicators of disadvantage: Deprivation and social exclusion in Australia*, Social Policy Research Centre, University of NSW, Sydney.

