

# ANTI-POVERTY NETWORK

## SOUTH AUSTRALIA

QUARTERLY

JULY 2016



*Analysis, news, and stories from Anti-Poverty Network SA, is a grassroots community group fighting for the rights and dignity of low-income people.*

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TO BOOK TICKETS FOR THE ANTI-POVERTY WEEK CONFERENCE CONTACT US OR VISIT  
[TINYURL.COM/HBGE4GF](http://TINYURL.COM/HBGE4GF)

**POWER TO THE POOR**  
**SILENT NO MORE**  
*The Only Anti-Poverty Week Event Organised By Poor People!!*

**WHEN**  
Friday October 21st  
10am - 4:30pm  
Saturday October 22nd  
12pm - 6pm

**WHERE**  
Clayton Wesley Uniting Church  
corner Portrush Road and  
The Parade, Beulah Park

**COST**  
LOW-INCOME: Optional gold-coin donation per day  
COMMUNITY WORKERS: \$20-40 for one day, \$30-60 for two days  
OTHERS: \$10 for one day, \$15 for two days

Join us for two days of conversation, stories, and learning about ways to get active, at the only Anti-Poverty Week event organised by poor people!! We will be exploring the punishing, humiliating policies making life tougher for those out of work, and living in poverty, and how we can struggle together for justice and respect. There will be a strong focus on the voices and insights of low-income people, whose views and experiences have been ignored for too long.

 Cassandra Goldie - Chief Executive, Australian Council of Social Service	 Eva Cox Leading feminist thinker and social policy commentator	 Owen Bennett President, Australian Unemployed Workers Union
 Kerry Arch Coordinator, Australian United Sole Parents Network	 Taulo Sanabury Narungga elder, activist, and winner of the 2015 NAIDOC Life Achievement Award	

TRANSPORT ASSISTANCE and CHILDCARE available.

**FACEBOOK: TINYURL.COM/HLN38ZP**  
**EVENTBRITE (TO BOOK TICKETS): TINYURL.COM/HBGE4GF**

**ANTI-POVERTY NETWORK SOUTH AUSTRALIA**  
WOMEN IN POVERTY

**FURTHER INFO: Email:** [antipovertynetwork.sa@gmail.com](mailto:antipovertynetwork.sa@gmail.com)  
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# INTRODUCTION

For the vast numbers of people who receive Centrelink payments, particularly the roughly 80,000 unemployed people in the country, the re-election of the Turnbull is not good news.

The past few years have seen multiple attempts by the Coalition to cut income support for young job-seekers; increased powers for the Job Agencies to punish the unemployed; an unprecedented expansion of Work For The Dole; the introduction of a new, more extreme version of Income Management; access to the Disability Support Pension reduced; moves to limit access to Family Tax Benefits; and waves of cuts to already struggling services in the community sector.

But let's be frank: the Labor Party's track record on many of the issues has not been much better. Our fight has always been a difficult one, and will be, regardless of whoever wins government. Neither side of politics can look itself in the mirror, when it comes to treatment of those out of work, and living in poverty.

Fighting is never easy, but we know for certain that if you do not fight, you lose. We hope the articles and stories in this newsletter inform, provoke, challenge, and inspire you.

*Pas Forgione, Jade Manson, Evelyn Konstantinidis, Kathy Bost, and Fleur Elland.*

## TO DONATE

Anti-Poverty Network SA is a small but growing group of volunteers with minimal income and resources. If you are able to donate, that would be much appreciated.

**Account Name:** Anti-Poverty Network SA

**BSB:** 805022

**Account Number:** 03627255

## FOOD FOR THE COMMUNITY INCORPORATED

Food for the Community Inc. is a small community-based charity set up to help alleviate the stress caused by food shortage. We offer free fresh fruit and vegetables, bread and bread products, and assorted pantry items. We have a hamper delivery service, which we offer once

per week at this stage. If you have any inquiries, please use our contact feature on our website, or message us through our Facebook page.

**WEBSITE:** [www.fftcinc.wix.com/foodforthecommunity](http://www.fftcinc.wix.com/foodforthecommunity)

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## WOMEN IN POVERTY

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Women in Poverty was spawned in early 2016 as a sub-branch of Anti-Poverty Network SA by founding members Aradia Sayner and River Amaru to focus two of our activist passions: feminism and poverty.

After noticing the rapid increase of women living in poverty as a result of government cuts to Family Tax Benefits, Parenting Payments, School Kids Bonus etc., we began listing all the issues that caused women to live in poverty and were surprised at how much the deck was stacked against us.

Despite once upon a time being one of the most progressive states for women's rights (we were the second place in the world to give women the vote in 1895), it was sad to note that the gender pay gap has actually widened over the past decade and now stands at 19 percent, women are retiring with about half the superannuation as their male counterparts, our bodies and families are being devalued, and there are continual cuts to domestic violence shelters and services.

We are tired. We are tired of our unpaid care work being undervalued by the government, by society, and by others. We are tired of fighting a never-ending battle for equality.

# UNEMPLOYED CONFRONT ELECTION CANDIDATES AT NORTHERN SUBURBS FORUM | *PAS FORGIONE*

About 80 people attended a fiery, standing-room only, public forum on unemployment, hosted by Anti-Poverty Network SA on June 18 in Adelaide's northern suburbs.

In a twist to the standard election fare, candidates were required to spend the first half of the event listening to the honest, insightful testimony and views of jobseekers, sole parents, aged and disability pensioners, and others with direct, lived experience of being out of work and being poor, before participating in a Q&A.

Candidates who attended included Nick Champion, Labor MP for Wakefield; Sean Edwards, Liberal Party Senator; Robert Simms, Greens Senator; Bob Day, Family First Senator; Skye Kakoschke-Moore, Nick Xenophon Team Senate candidate; and Artie Priddey, Australian Progressives Senate candidate.

Speakers from Anti-Poverty Network SA drew attention to the difficulties they faced such as: navigating Centrelink's baffling, complex bureaucracy; unsympathetic and unqualified job agencies; spending large portions of their low incomes on rent and the impact this has on their wellbeing; and feeling locked out of a tight, hostile labour market where there are not enough jobs to go around.

Sarah, a single mum from Adelaide's southern suburbs, said: "As someone who has participated for a longer time in the workforce than not during my adult life, I really cannot conceive of how any of the obligations required by Centrelink

and my job agencies actually achieve anything in the way of finding work. The assumption in all of them is that people would somehow prefer to live in abject poverty, having to sell personal possessions, or have them repossessed, like my car, rather than work and have some financial security."

Kat, an unemployed person in her late 50s from Adelaide's western suburbs, said: "I pay 75% of my income on rent and I struggle to pay the gas, electricity, internet and phone, all of which are needed. I gave up a long time ago on eating healthy, I now eat what I can get, when I can get it. Three meals a day are a forgotten luxury for me."

Speaking of her job agency, she said "I do all the right things: I attend my appointments and do their in-house courses, such as learning to write a resume, how to talk when attending an interview, what to wear to an interview etc/, none of which has helped me in any way."

The inadequacy of the Newstart Allowance was a major focus of the very angry and passionate Q&A, one largely full of disappointing responses, or non-responses from the candidates.

When asked about his party's stance on whether Newstart should be lifted, Edwards repeated his government's mantra about the need to balance the budget, which was greeted with a hostile response.

It was pointed out that KPMG released a report in late April, just before the federal budget was delivered, calling for a \$50 a week increase to Newstart. The cost of

this, according to Australian Council of Social Service (ACOSS), would be \$1.5 billion a year, which Social Services Minister Christian Porter described as "astonishing".

But a modest raise to a payment that has not been lifted in real terms for 22 years would be miniscule compared to other budgetary measures the government is happy to implement, such as the revenue foregone through company tax cuts (estimated to be \$48 billion over 10 years), fossil fuel subsidies for the incredibly profitable and polluting mining industry (\$11 billion a year), and negative gearing, a subsidy for property investors worth \$15 billion a year.

Labor's response was only slightly less infuriating. While Labor leader Bill Shorten has said the Productivity Commission would review the rate of the payment if he wins the federal election, this is certainly not the same as guaranteeing an increase to the payment, something Champion conceded during questioning.

That Labor will not commit to an increase to the payment — which at \$263 a week is more than \$140 a week below the poverty-line — as called for by growing numbers of welfare and business groups, speaks to either a lack of political courage or a failure to appreciate how far the payment has fallen behind community standards and how much hardship it has generated.

Kakoschke-Moore — from the Nick Xenophon Team, which is polling extraordinarily well in South

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# UNEMPLOYED CONFRONT ELECTION CANDIDATES AT NORTHERN SUBURBS FORUM | PAS FORGIONE

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South Australia and is expected to win between two and four Senate seats and possibly two lower House seats — caused exasperation when she revealed the party, despite having policies on 41 different topics, does not yet have a position on whether Newstart should be raised.

The low rate of Newstart impacts on the wellbeing of unemployed people, with 40% of Newstart recipients unable to pay their bills on time or see a dentist; 46% only able to afford second-hand clothes most of the time; and more than half unable to raise \$2000 in the event of an emergency.

A 2015 ACOSS survey of 600 Newstart recipients revealed 44% of those surveyed had unsustainable levels of debt, owing more than they could afford; a majority reported they had turned off their heating and cooling to save money; and 63% reported that their income had fallen behind cost-of-living over the past two years.

Other topics raised at the forum included mental health funding; the need for vastly more jobs to be created to meet the number of people job-searching in SA — where there are 9800 job vacancies, but 89,600 job-seekers — and the inability of domestic violence and homelessness services to cater for the large number of women desperately needing support.

Local resident Jaz said: “I felt like it would not have mattered what we said, shared or asked that afternoon. Nothing we said made any difference, there were no ‘Wow, I didn’t know that’ statements, or ‘Aha’ moments expressed by the candidates — which

means, whether they know how difficult it is to be at the bottom of the socio-economic ladder or not, at the end of the day, they do not care.”

## POVERTY AND OLD AGE IN AUSTRALIA - EVELYN KONSTANTINIDIS

The World Bank Organization says that: “poverty has many faces, changing from place to place and across time, and has been described in many ways. Most often, poverty is simply a situation people want to escape.”

More than one-third of Australian pensioners are living below the poverty-line, making the country among the worst performers in the world for the financial security of older people. When it comes to fighting poverty among older people, we rank 61st out of 96 nations, below Bolivia, Ecuador, and Thailand.

The findings of the OECD report, Pensions at a Glance 2015, compared Australia to 33 other countries and ranked Australia the second lowest on social equity. The report, released last year, found the Australian government spends 3.5 per cent of GDP on the pension, well below the OECD average of 7.9 per cent.

The findings are backed up by the Global Age Watch Index 2015 report card. This is almost certainly due to the fact that in Australia there is quite a large group that has to subsist on the age pension as its only source of income. Council on the Ageing chief executive, Ian Yates, said the report challenged perceptions that

the entitlement was too high and that “Claims that the age pension is somehow too extravagant and unsustainable do not bear out.” In fact, our pension spend has dropped and plateaued since 2000 and the findings of the report paint a bleak picture for many older Australians.

While many older Australians live in extreme financial poverty which can include homelessness, others experience a more insidious form of poverty. While it’s held to be self evident that home ownership is a bulwark against financial poverty in old age, the cost burdens for home owners whose only income is the Age pension, can mean that they largely spend their time confined at home, bored, lonely and eking out a miserable existence on the pension.

According to some financial experts, home-owners need to set aside savings of roughly 1-2 percent of their homes’ value for emergencies and as a yearly maintenance and repair fund. This doesn’t take into account other costs such as rates, strata fees and insurances. Most pensioners simply don’t have this sort of money set aside and this means that they have to spend much more of their income than they can

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# POVERTY AND OLD AGE IN AUSTRALIA - *EVELYN KONSTANTINIDIS*

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can afford in order to meet these costs. The consequence of this is that they experience an extremely poor quality of life.

According to a report by Aged and Community Services Australia, October 2015, 16.2 per cent of people aged 65 and over do not leave home at all or do not leave home as frequently as they would like. Among older Australians with a profound or severe disability, almost half (46.8 per cent) do not leave home or do not leave as often as they'd like. Which brings us to the issue of quality of life and its association with isolation and loneliness.

Several studies have shown connections between loneliness and psychological distress and poor well-being. Reports commissioned by Beyond Blue, Australia have found that older adults are at greater risk of becoming isolated due to a range of physical, social and structural factors and that isolation is a growing issue in the Australian older adult population, particularly due to care models that mean people stay in their homes longer.

The report found clear links between loneliness and feelings of anger, sadness, depression, worthlessness, resentment, emptiness, vulnerability and pessimism. It is clear that there are strong associations between social isolation and loneliness and poorer mental health, physical health and early death.

One of the most significant areas of research exploring the effects of loneliness and social isolation is its

association with mortality. Research in America and the UK has found that older people who experience 'extreme loneliness' are 14 per cent more likely to die prematurely and that social isolation has a strong association with higher mortality. These studies found that higher mortality rates are present regardless of health and demographic characteristics.

That's interesting. So much for home ownership and good physical health solving all our problems. Rather, a quiet and determined neglect continues, unchecked, with the old imprisoned in their homes, with no end in sight except death.



# MEDIA RELEASE: TARGET 80K (80,000) JOBS CAMPAIGN LAUNCH

Anti-Poverty Network SA, with support from Uniting Communities, is proud to launch the Target 80K (80,000) Jobs campaign – our drive for an extra 80,000 jobs to be created in SA.

Unemployment is a devastating experience for individuals and harmful to communities. Solving our unemployment crisis requires an accurate understanding of the problem we face. In South Australia, the latest data reveals there are only 9,800 jobs vacancies, but 89,600 job-seekers – both the unemployed and the underemployed, those looking for more work – desperately competing over them. This is unacceptable. Target 80K Jobs will fight for a new, more honest conversation on unemployment, and for genuine job creation. Instead of the tired, unfair game of blaming the unemployed for being out of work, labelling them as ‘lazy’, we want to shift the focus onto the real problem: the fact there are clearly not enough jobs to go around.



Governments need to first admit this simple but devastating fact, and then commit to creating enough jobs for all. In SA, the discrepancy between the number of jobs and the number of job-seekers would be bridged with the creation of an extra 80,000 jobs. It is time for governments to accept responsibility for the jobs crisis, to end the scape-goating and distractions. And time for governments to concede that simply leaving job creation to the market,

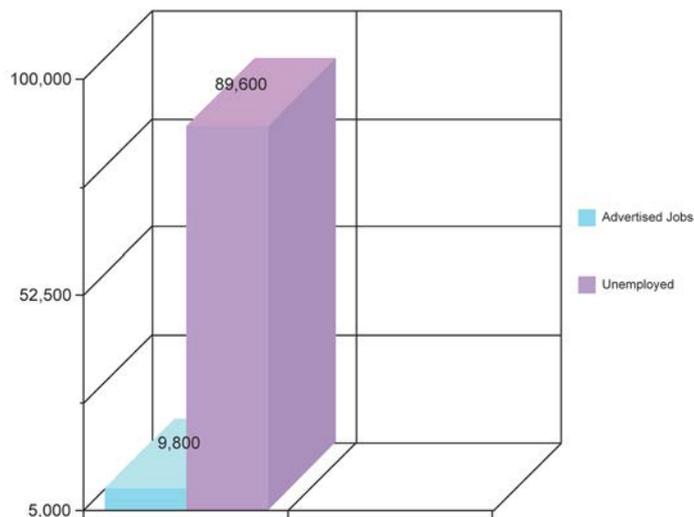
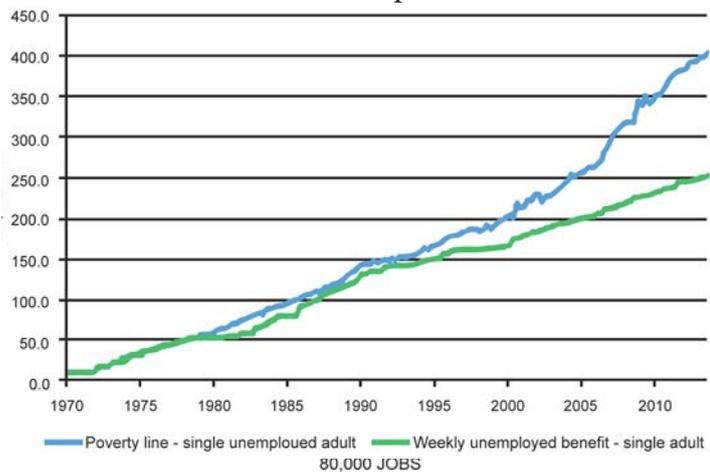
to the private sector, is not a fair or realistic strategy for creating enough jobs for all.

We need a concrete strategy for maintaining old jobs and developing new jobs – and not just any jobs, but real, fair jobs that offer people financial security and stability.

Unemployed person Kat Lee said, “as an unemployed person aged over 55, I have found it extremely difficult to find a job. Employers want recent work history, and the longer you are out of work, the harder it becomes to get work. Newstart makes it even harder, there is not enough to pay

rent and bills, let alone buy new clothes or get a hair cut, or see a dentist or doctor. Being older means barriers as it is, let alone trying to survive way below the poverty line.”

Increasing Newstart Allowance by at least \$50 per week, as recommended by numerous business and welfare groups, and trade unions would not only provide much-needed relief to job-seekers, especially the increasing number of long-term unemployed people trapped in poverty by an unfavourable labour market. It would also stimulate local economic activity by giving those on very modest incomes extra spending power.



# WORK FOR THE DOLE AND YOUTH "INTERNSHIPS" | JADE MANSON

The much criticized Work For The Dole program currently requires people who have been unemployed for over 6 months to participate in 'mandatory volunteering' in community services for 15-25 hours per week for six months.

There has been continued uncertainty over whether the program will continue to go ahead. Work For The Dole has been shown to have a poor track record when it comes to achieving positive outcomes for job-seekers. It commonly involves manual labour, working in op shops or churches.

Generally the business is given a government grant of approximately \$40 000, for materials, wages for supervisors, and as compensation for taking on an unemployed person, despite the fact that they are already provided with free labour.

The program has raised many safety concerns, given that Work For The Dole does not meet the same Occupational Health and Safety Standards that Australian workplaces are held to by law. In April this year, 18 year old Josh Park-Fing was killed at a work for the Dole site after falling from a trailer and sustaining a fatal head injury. A common feature of Work for the Dole contracts requires participants to sign a waiver freeing the host organisation from responsibility for the costs of medical care due to injuries.

Reports from researchers have found that Work For The Dole is a rigid program, that doesn't accommodate variation in circumstances. It has

the effect of building resentment in participants and creating stigma around volunteering. Work For The Dole participants were found to be no more (and in some cases less) likely to find work than other Centrelink clients.

'The Australian' reported on December 16th that the government was walking away from the Work For The Dole program in its current form, and that Work for the Dole would in future be reserved for those under 25. There has been considerable indecision surrounding the program, and a lack of public statements by government ministers. It appears that the government prefers silence over owning up to its failure.

Work For The Dole was doomed to be ineffective in helping people find paid employment, as it does not address the economic circumstances that have led to the job shortage. If 'creating jobs' means paying people for their labour, Work For The Dole achieves the opposite. In reality jobs don't need to be 'created' as there are always jobs to be done. There is however, a current lack of funds or incentive for people to be paid for doing these jobs.

Many Work For The Dole tasks are unnecessary busy-work, as organizations simply take on participants due to the financial reward. This results in there being zero benefit to job seekers or the community. The phrase 'mutual obligation' is used to make it seem reasonable to force Centrelink recipients to comply with the government and job agencies

demands, in order to keep their welfare payment. The fact that the obvious alternative is homelessness and starvation is generally left unmentioned.

The recent release of the 2016-2017 budget includes the proposed PaTH program. This states that businesses will be provided with a \$1,000 payment for taking on young interns. These placements pay interns around \$4 to \$6 per hour, which is well below the minimum wage. As low-skilled jobs are more labour intensive, repetitive, and generally less enjoyable than high-skilled and more varied jobs, people in these roles deserve to receive a minimum wage.

If an intern is hired following the placement, the business receives a further \$6,500 payment. This incentive is not sufficient in times of financial hardship, when instead businesses will find it more profitable to make use of internships for cheap labour. Low-skilled labour does not take long to learn, and therefore, internships in these types of jobs are often not necessary. Instead they may be used as a 'try before you buy' approach, which raises ethical concerns, such as interns not being hired for superficial reasons.

It's time we recognise that this government does not know how to 'fix' the current state of the economy, and that their heavy handed approach to unemployment and poverty is counter-productive. We should be asking what serious measures will be taken to address unemployment and the continual rights violations of the unemployed.

# STORIES FROM BELOW THE POVERTY-LINE

I am a single mum who was in a domestic violence situation. I placed my 10 month old daughter in care for a weekend whilst trying to escape the violence. But instead, due to the negligence of the Government and foster-carer, my daughter died in care. I am now on Newstart with a medical exemption for severe Post-traumatic Stress Disorder and Agoraphobia as well as many suicide attempts. I managed to find a stable private rental, but when my parenting payment was taken away I could no longer afford to pay my rent. Not only have I lost my baby but my other son has had to move into my Mum's house. I'm now homeless living in a rat hole of a hotel room waiting to be put in a homeless shelter. I'm here alone filled with fear for my son and my future, wondering if death will be a better option as I have lost all hope. Thanks to the government for taking parents off parenting payment onto Newstart. To politicians the loss \$100 of your wages may mean nothing, but us single parents pay up to 70 to 80 percent of our payments on rent, so the loss of \$100 means losing our homes. How do you expect us to find or keep a job when we don't have a place to live, or to clean our clothes so we can look decent for an interview? You can't eat healthy in a hotel where there is nowhere to cook. And take-away is expensive.

Parenting is the hardest job in the world, even with 2 parents - try doing that on your own. I never asked to be in this situation. I left my husband because I had to. If I stayed with him I'm sure people would have judged me for staying and psychologically damaging my children. Being a

mother is a 24 hour job, 7 days a week.

- *Michelle*

Have you ever been on the back foot? Part of a conversation, you couldn't keep up with? Ever been late for something important even though you have planned everything down to the last minute? Imagine that feeling lasting not just a few minutes, an hour or even a day. Imagine it lasting weeks, months or even years. You feel like life is flying by and dragging all at the same time. Watching the clock, checking the date and doing the math, and you still can't keep up. That's what poverty is like. Every single day! It creeps up on you slowly. You lose the job that's been seeing you through each week and helping to build your savings. Because you've always worked you think finding a new job won't take too long. You start sending out resumes and you cut back on your spending. Two weeks later, you haven't heard back from any of the employers you've contacted. So you head down to Centrelink. You don't like the idea of welfare but hey, it won't be for long. They tell you your paperwork will take a few weeks to process, but not to worry, you'll get back paid.

So you dip a little into your savings, reasoning that by the time your Newstart comes through, you'll be able to top it back up. But there's still nothing on the job front. You sign up as a jobseeker, and go to your first appointment. They go over the type of work you're willing to do, and you sign some more

forms and then you send off more resumes. You start going over your budget. You know how much you'll be getting from Centrelink you write down all your expenses and plan it out. It looks a bit tight, so you start trimming it down. Until finally you make that magic number (outgoing) match your income. You start to go without stuff. And reason it's only temporary. A few weeks later you get your first payment of Newstart. Only it doesn't seem that much, because a couple of bills have come in. You put a little back into your savings, sort out your direct debits, and go back to job seeking.

Job seeking is frustrating! And your job network provider doesn't seem to be much help. Because you're only recently out of work, they don't class your case as urgent. So every two weeks you go in and sign an Employment Pathway Plan. You can't miss an appointment or you'll be breached and your Newstart terminated. It seems reasonable after all you're supposed to be looking for work. Except, you can't really figure out what the 'plan' sets out other than to apply for a certain number of jobs a week and a couple of other job seeking activities, which you're already doing. This is the longest you've been out of work and money's getting tight! But you get your rent and utilities paid each week. You might have dipped into your savings a couple of times, but people have to eat right? A month or so down the track and it's getting tough! You're just getting your bills paid, you have no savings and you've

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# STORIES FROM BELOW THE POVERTY-LINE

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started skipping meals. Shopping has become an exercise in getting bang for your buck. You scour the meat section for marked down items, cheaper cuts and bulk deals. 'Reduced' stickers are your best friend, along with 89 cent cans of tinned tomatoes and \$1 loaves of bread. You fill out meals with rice and beans. Still there's always that tense couple of days at the end of the fortnight, when you've only got a few dollars left in your account. And still there's nothing on the job front. Now you're really tightening your belt. You stop using appliances around your house. And then you get sick. You head to a bulk bill GP, who prescribes you some antibiotics and gives you a medical certificate because you missed an appointment with your job network provider. You drop that off on your way home, thinking about the GPs concern that you've lost weight. You check your account before heading into the pharmacy and find out you have just enough to buy some antibiotics, but you'll need to cancel one of your bill payments this week. No worries, you'll make it up next week. Pay day rocks around and no money in your account. Your job network provider breached you for failure to attend an appointment. You spend half the day at the Centrelink office getting your payment reinstated. You're told you'll get your next payment in a week. You head home and scrape together a meal from what's left in the cupboard. You borrow some money from a friend so you can buy some food. The next week you get your pay, including back pay. But then

you check the mail and you've been charged a late fee on your phone bill, and when you check your bank account, the monthly fee caused your account to become overdrawn, another fee to pay! You pay one bill and your friend back, now your account's back in credit. Although the pantry is empty again! In the back of your mind is that repair you need to get done on the car. You've given up on buying new shoes. Two more bills arrive that week. And the panic starts!

You're now a pro at living on a shoestring budget. You live on basic essentials and constantly evaluate necessities. But no matter how tight you cut it, you can't seem to get anything put away for emergencies. You don't bother going to the GP any more. Car travel is out since the starter motor died, and you can't afford to get it fixed. Buses, trains and walking are now your travel options. Appointments with your job network provider now need more planning to get to. They start offering you free courses. You do a couple, but the promised job search assistance at the end vanishes and the unpaid work experience doesn't pay off. You start Work for the Dole. Life is now a revolving door of Centrelink appointments, organising bill extensions, job seeking activities and Work for the Dole. Far from looking for something in your field, you'd now take any work. But you seem to be 'over-qualified' for most jobs and 'under-qualified' for the rest. No one seems to understand that a job is only about money at this point. Job satisfaction! Who cares? You just want to get all the bills paid and stop eating from a can. You start

hardship payments on your utilities, so they won't cut the power off.

In quiet moments anxiety and panic set in! Knowing you're not even getting by, you're going backwards, but there's nothing you can do about it. You keep crunching numbers, but you can't make them add up. You wonder how the hell this happened to you! You studied, got a job, paid your bills and saved. And here you are 12 months later. A tin of baked beans, a litre of milk and some home brand coffee in your basket, hoping you've got enough in your savings account. And there's still nothing on the job front.

- *Arty*

Since being placed on Newstart, my quality of life has gone downhill. I'm on regular medication for anxiety, depression, and bipolar traits. My medication has the side effect of weight gain. I'm judged by my weight and not me as a person. I also have high blood readings for rheumatoid arthritis and suffer from fibromyalgia. I was served an eviction notice in early 2015. I managed with a loan from a family member who I still owe. I receive red letters by my electricity provider. I have one dependent at home, my 14 year old daughter. I go without, so she is cared for. I have now found out that if passed in the Senate, my Family Tax Benefit will be cut, which will force myself and my daughter into homelessness, along with many other people.

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# STORIES FROM BELOW THE POVERTY-LINE

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Food is becoming a luxury item now. Many people are skipping meals for the sake of the children.

Why is our federal government doing this? What have our children ever done to deserve this? I did not expect to be a single mother. I was left holding the baby, single from when I found out I was pregnant. I have trust issues with men now and stay single. Recently I was knocked back again for the Disability Support Pension and placed on a 6 month suspension from looking for work. I called Centrelink and asked them how does this help me?

I'm now forced to risk my health in seeking employment. I asked what is needed to get my suspension lifted? The reply was a doctor's certificate. I am now on this silly roundabout of Work For The Dole, or as Tony Abbott says 'try before you buy'. Great thanks. Not a nice feeling. I know that I'm a high risk due to my illnesses. Will I be covered by Workcover if my rheumatoid arthritis gets worse? And is that fair that my 20 year old son will need to become my carer, and maybe my daughter will as well?

- Ruth

