



# “Sick with worry...”

Stories from the front-line of inequality, 2015



St Vincent de Paul Society  
*good works*

St Vincent de Paul Society  
National Council of Australia

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## Foreword

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**We have only one enemy: inequality**

Dr John Falzon  
Chief Executive Officer  
St Vincent de Paul Society National Council

I would like to thank the members of the St Vincent de Paul Society from across Australia who lovingly gathered these stories, and for the work undertaken by our Policy Advisor, Rik Sutherland, assisted by interns Daniel Weston and Tad Berhe, in bringing these stories together, analysing the patterns that emerged in them, and presenting them in this powerful report. I would also like to thank Colleen O'Sullivan, our Communications Advisor, for her contribution to this project.

Rather than making us feel demoralised, this report should make us feel determined.

Our task is to transform these personal stories of injustice into a powerful, collective struggle for a new society; a society in which people are not blamed because economic structures lock them out or, in some cases, lock them up; one in which people are not told that they would not be poor if only they chose to be a little more productive.

This is our beautiful struggle, we who are many; we who make up the massive movement for progressive social change. We have only one enemy. It is called inequality. And no matter how long it takes, we will win against this enemy. Humanity will win against humiliation. Because our solidarity is stronger than our sadness. And even though our struggle is enormous, so too is our hope.

## Executive Summary

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In late 2013, the St Vincent de Paul Society published research outlining some startling statistics about poverty in Australia today. *Two Australias: A report on poverty in the land of plenty* showed that 13 per cent of the population is living in poverty, 1.5 million people are unemployed or underemployed, the bottom fifth of households receive only 2.5 per cent of wages, and a quarter of us live with a long-term health condition or disability.<sup>1</sup> The report concluded that, under Australia's prosperous veneer, there is a significant group of people who are struggling just to survive.

Behind the numbers are the faces. Following from that quantitative survey, the St Vincent de Paul Society decided to conduct the present research because we wanted to hear the stories of those doing it toughest. Those for whom every day is a battle. Stories from the other Australia.

We sent out a call to our members and volunteers, and over 70 interviews were conducted around the country. When we read the stories, some key themes emerged. These themes will not be a surprise to anyone who is familiar with disadvantage in Australia today: there is a severe shortage of stable, affordable housing; incomes for many are not sufficient for a decent standard of living, and secure work is very hard to find; and Australians living with disability continue to face severe structural barriers to participation. Cutting across all three areas were several further issues: the stigma faced by those on the edge; the inherent insecurity that life entails for many in the other Australia; and the disproportionate impact of poverty on women.

However, what also shone through our research were three remarkable opportunities for change. First, supportive, rights-based services can and do help many people out of poverty. Secondly, people's overwhelming love for their children presents a wonderful lens through which to see change happen. And, finally, what almost everyone desires above all else is to be able to participate.

Therefore, while it seems there are structural problems around housing, employment and disability that are systemically excluding people, the research shows that the way forward involves better service provision and harnessing people's keen desire to contribute.

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1. St Vincent de Paul, *Two Australias: A Report on Poverty in the Land of Plenty* (October 2013) at [www.vinnies.org.au/icms\\_docs/169073\\_Two\\_Australias\\_Report\\_on\\_Poverty.pdf](http://www.vinnies.org.au/icms_docs/169073_Two_Australias_Report_on_Poverty.pdf).



## Recommendations

**Federal Government commit to a National Jobs Plan (R 14), alongside comprehensive plans for housing (R 1, 3), and health (R 7).**

**All government services be properly funded, including those for survivors of domestic violence (R 2), free community GPs (R 8), Indigenous and rural health (R 9), primary and secondary education (R 13), and all other social services (R 10)**

**Income support be adequate, and non-stigmatising, including proper indexation (R 4), scrapping compulsory Income Management (R5), increasing rent assistance (R 11), restoring the Parenting Payment to parents who have been unfairly moved onto Newstart (R12).**

*Warning: the stories in this report contain themes that some readers may find confronting, including severe mental illness, sexual abuse, drug use and self-harm.*

## Methodology

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The National Council of the St Vincent de Paul Society decided to conduct this research following internal discussions that crystallised after the May 2014 Federal Budget. After consultations and working papers, a questionnaire was finalised on 12 August 2014. This questionnaire asked members to collect stories from the people we assist, including:

1. demographic information:
  - The number and ages of the people in their household
  - Household income
  - Cost of housing
  - Adequacy and security of housing
  - Type of employment and/or social security benefit
2. their insights:
  - Biggest pressures
  - Greatest fears
  - Deepest hopes
3. whether there are government policies that have helped or worsened their situation
4. what they would like government to do to make their life better.

The questionnaire form specified that permission was to be sought from each participant and that we would not use the information in a way that would breach privacy.

Over the next few months, over 70 interviews were conducted around the country, and the results were sent to the National Council, by email, letter and fax. The stories were processed and coded for themes, and the main challenges, cross-cutting issues and opportunities were identified.

Two groups of St Vincent de Paul Society members (in Wonthaggi and Ferntree Gully) did not record narrative stories, but instead collected data in pro forma short-answer questionnaires. Aggregating these results provides a slight quantitative gloss over what is an otherwise qualitative report.

Not all the stories received could appear in the final report, but those that do are the ones that were felt to best represent the issues. While the tone of the stories has been kept true to what was sent, due to the nature of this report many stories have been edited slightly and abbreviated where necessary. Whether stories are in first- or third-person reflects how they were provided. All names have been changed.

While the main purpose and focus of this report is the individual stories, a small amount of framing text has been added. This is intended to give some context to the lived experiences and to demonstrate that the suffering of these individuals is part of far broader patterns of exclusion.

## Challenges

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Our research reveals that there are three main issues faced by the people we assist: inadequate housing, low income, and health and disability. Three cross-cutting themes exacerbate each of these problems: stigma, instability and gender.

It is strikingly clear from these stories that it is these barriers pushing people down: **the causes of poverty are not individual, but structural.** The solutions must be too.

### *Inadequate Housing*

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Lack of secure and affordable housing is one of the main issues that we observe in our work and that the people we assist tell us about. Indeed, in Wonthaggi, 30 per cent of the people we spoke to told us that their greatest fear was losing their home and becoming homeless. In Ferntree Gully, three of five respondents listed recorded their greatest hope as secure housing.

This is borne out by national statistics: we have a **housing affordability** crisis in Australia, where only 1 per cent of rental accommodation is affordable for people living on a government payment.<sup>2</sup>

For example, we assist Shelley, a single woman in Canberra, who lives with depression and has had a nervous breakdown. Shelley's income is \$721 per fortnight, but her accommodation is private rental at \$650 per fortnight. This level of rent is not sustainable, and there are many more like Shelley. Here are Maria's and Gavin's stories.

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2. See Anglicare Australia, *Rental Affordability Snapshot 2015* (2015) at [www.anglicare.asn.au/site/rental\\_affordability\\_snapshot.php](http://www.anglicare.asn.au/site/rental_affordability_snapshot.php).



Eighteen months ago, when Monash Medical restructured its admin section after funding cuts from the government, Maria's job disappeared and she was laid off.

Maria tried desperately to find work, but was unsuccessful. Being over 55, Maria was able to access her \$9000 superannuation fund. She used it to supplement her unemployment benefits, but in July 2014 it was exhausted.

Maria has nothing. Her only income is her government unemployment benefit of \$630 per

fortnight. However, her rent and utilities are \$600 per fortnight. With only \$30 a fortnight left to live on, Maria is unable to pay for an internet or phone connection, so is cut off from the world and the job market. She relies on charity for food. However, she is now unable to meet her rental and car payments. When her car is repossessed she will be cut off from her only means of potentially securing the employment she is so desperately seeking.

Maria faces imminent homelessness and absolute poverty, and there seems to be nothing she can do about it.

Gavin, aged 64, lives alone in Bathurst. He had been a truck driver, until he had a heart attack and could no longer drive, even on a casual basis. He said, 'I've become everything I was scared of'.

Gavin is now on a Disability Support Pension and has been paying very high rent, as the only house he was able to find had three bedrooms. After housing and power costs are deducted, Gavin lives on just \$175 a week. However, \$40 per week of this goes on his medications. He has also taken the guidance of financial counselling, yet the underlying problem is insufficient income rather than mismanagement and he is losing the struggle to pay his bills. Gavin is struggling and has had to come to the Society several times for help to buy food.

Gavin has recently decided to move out to a shack on a small bush block 35 minutes out of town. He says that he doesn't want to move, but because his income is not meeting his expenses, he feels under huge stress. His blood pressure levels are up; in his words, his situation 'is wrecking me'. Relocating will take the cost of rent out of his budget and allow him to survive. However, with his shack having no power or water connected, he will have to use lanterns and a battery radio and work out ways to heat water and keep food cool. He is willing to live there even though it is not designed or insulated to be a home, and every time it rains the roof leaks, so that he is obliged to put out buckets to catch the drips. The move also takes him further away from his beloved daughter and grandchildren, but he feels it is the only way he can survive.

It is clear from these case studies that unaffordable housing can very quickly become **unstable and insecure**, and escalate into homelessness. As a consequence of few properties being available, high rents and low incomes, each night in Australia over 105,000 people experience **homelessness**.<sup>3</sup> The St Vincent de Paul Society assists many of these people, and here are the stories of three we have worked with.

In their hometown in regional Victoria, Claire and Matthew lived at a caravan park. When Claire had to be flown to Melbourne to undergo an emergency caesarean section, Matthew asked the manager of the caravan park if they could leave their belongings in their van until they returned.

He had no idea how long this would be. The caravan park manager demanded they pay 4 weeks' rent in advance to secure their van. Matthew had no money and could not meet this demand, and as a result their van was emptied of all their belongings. They are now homeless.

3. See, for example, Homelessness Australia, *Homelessness statistics* (2015) at [homelessnessaustralia.org.au/index.php/about-homelessness/homeless-statistics](http://homelessnessaustralia.org.au/index.php/about-homelessness/homeless-statistics).



My name is Isaac. Until 2012, I worked six days a week and had a stable home. However, a vicious, unprovoked attack left me for dead, and after a week in a coma I have lived with severe physical disability. I was initially granted Newstart, but that was not enough to pay my rent. I moved into a shed and did maintenance work in exchange for board. However, the property owner wanted more work than I could do and I was kicked out. Unable to find secure accommodation, I put my things into storage, and tried couch-surfing with

friends. Although I paid them money for food and expenses, it couldn't last long and I ended up on the street.

In a very short space of time, and through no fault of my own, I had gone from having a job and a home to sleeping on cardboard boxes and washing my face in a creek or at a public tap. Sleeping rough was really hard and exacerbated my injuries. Things were particularly hard when all my belongings were stolen in winter, including my swag and warm clothes.

The insecurity of many people's housing is a highly concerning element of this discussion, as is the gendered effect of our housing crisis. For a range of reasons related to deeply held gender stereotypes—including the gender pay gap, women's disproportionate participation in unpaid domestic work and high levels of family violence against women—women tend to experience homelessness differently to men. For example, 55 per cent of women who attend homelessness services do so after experiencing domestic and family violence, and there is a growing population of homeless women over 60 who find themselves in poverty after relationship breakdown.<sup>4</sup>

Veronica, a single mother aged 36, lives with her children in Canberra. Veronica was receiving Parenting Payment, but when her youngest child turned eight she was put on Newstart and Family Tax Benefit A, resulting in a lesser payment.

Rent in the unit is \$515 per week and Veronica has been living there for 3 years. She keeps the house

very tidy and clean. However, Veronica has always had trouble keeping up with the rent payments, particularly when other bills are due. Now, the landlord has said they will be evicted.

Luckily, Veronica has found cheaper private accommodation in another suburb at \$450 per week.

Joanna has a private school education. She was happily married and lived in one of Melbourne's 'leafy' eastern suburbs. Joanna has a son and daughter, and with her husband owned and operated two businesses.

Sadly, through no fault of their own, everything came crashing down around them. The marriage fell apart and the house and businesses were sold to pay off debts. Joanna began suffering from severe depression and anxiety. With no family support, Joanna and her young son moved into government transitional housing for 12 months, and her

daughter stayed with Joanna's ex-partner. Joanna and her son eventually moved into a flat in a public housing estate.

Joanna met someone new, but, tragically, he was killed by a vehicle running a red light. This sent her into a state of further deep depression from which she is now slowly recovering.

Joanna and her son are desperate to move out of their current accommodation because of fears for their safety.

4. See, for example, Australian Institute of Health and Welfare, *Specialist homelessness services 2011–2012* (2012) at [www.aihw.gov.au/WorkArea/DownloadAsset.aspx?id=60129542529](http://www.aihw.gov.au/WorkArea/DownloadAsset.aspx?id=60129542529).

These stories reveal the human face of the housing crisis in Australia today. What our members and the people we assist tell us reflects the statistics: lack of secure and affordable housing is at epidemic levels and comprises a major source of many people's concerns and hopes.

**The St Vincent de Paul Society believes that all people have a right to a place to live.**

#### Recommendations<sup>5</sup>

1. The Federal Government take the lead on tackling homelessness, including increased investment and minimum four-year funding commitments to the National Partnership on Homelessness, National Affordable Housing Agreement, and National Rental Affordability Scheme.
2. Policy focus on assisting women experiencing domestic violence to stay in their homes.
3. Housing taxation be reformed to encourage an increase in affordable housing stock.

#### *Low Income*

Around 13.9 per cent of Australians live below the poverty line:<sup>6</sup> around 2.5 million people who struggle to get by each day. Their stories of trying to make ends meet with insufficient income are heartbreaking, as this case study from a volunteer of the St Vincent de Paul Society in the ACT suburb of Kambah shows.

Kambah has a lot of poverty. The last census estimates 3200 people in the suburb over the age of 15 live on less than \$400 per week, which means income support from Centrelink in most cases. Kambah has more public housing than anywhere else in the ACT, with some 600 homes, and, if a person is unlucky enough to be on the waiting list, they are likely to end up paying an average of \$400 a week in the private rental market while in the queue.

Most of the St Vincent de Paul Society's clients are on income support from Centrelink, usually the Age Pension, Disability Support Pension or Newstart. **With cost of living pressures continuing to rise in Canberra and housing affordability very low, people just can't make ends meet now with the level of support being provided.**

Many elderly couples in Kambah, some of whom

have been volunteers for Vinnies, have worked hard all their lives, raised a family, supported grandchildren, purchased a modest home and now have only the Aged Pension to live on.

There are young people on Newstart, many of whom come from abusive domestic situations and have mental health issues. The job market is not growing in Canberra and having to wait any prolonged period to get access to the inadequate Newstart payment is only going to result in more help having to be provided by charities.

Suburbs like Kambah need and deserve more help than this. In particular, we need better solutions to youth unemployment than cutting Newstart, better solutions to disability than taking people off DSP, and we need to make sure pensioners do not have constant threats of cuts to their pensions.

5. See also St Vincent de Paul, *Submission to the inquiry into affordable housing* (2014) at [www.vinnies.org.au/icms\\_docs/184842\\_Submission\\_to\\_the\\_Inquiry\\_into\\_Affordable\\_Housing.pdf](http://www.vinnies.org.au/icms_docs/184842_Submission_to_the_Inquiry_into_Affordable_Housing.pdf).

6. See, for example, Australian Council of Social Services, *Poverty in Australia 2014* (2014) at [www.acoss.org.au/policy/poverty/](http://www.acoss.org.au/policy/poverty/).

While many people whom we assist receive income support payments, many also work: in fact, around a third of people living below the poverty line report ‘salary from paid work’ to be their main source of income.<sup>7</sup> However, neither income support payments nor low-paid and insecure, unstable work provide enough money to afford the basics of a decent life. Here, the stories of Laela’s family, and Christabel and Harvey, show what it’s like to be the ‘working poor’ in Australia today.

Laela is a year 2 student living in Melbourne with her family. Last year, she was diagnosed with bone cancer and had a major operation in September. Laela is presently undergoing chemotherapy and her father (who was working full-time) has left his job to stay home to care for her and take her to hospital for the ongoing treatment.

Laela’s mother Sameena has a full-time job as a cleaner in a local hospital and earns about \$750 per week [slightly more than the minimum wage]. This

is the only income the family currently receives. They pay \$310 per week in rent and \$210 for childcare for Laela’s brother to enable Sameena to go to work. The family is really struggling with their finances at the moment and has difficulty paying their electricity and other bills.

And things are about to get worse. Sameena has just found out that her mother is on her deathbed and so Sameena is going to have to take at least a week off work to fly home and see her mother one last time.

Christabel and Harvey are a married couple in their mid-thirties, with four children aged 12, 9, 8 and 6. Harvey is in full-time employment and Christabel is looking for work.

Harvey’s weekly pay after tax is \$719. Their fortnightly Family Tax Benefit is \$900. Making ends meet is very difficult. Harvey has to use his car to travel to Dandenong for work. His petrol bill is \$100 per week. Christabel’s is about \$50. Once housing and bills are paid, all other expenses—food, clothing, petrol, car repairs, doctors’ visits and medication expenses, school fees and uniforms and anything else—must be met

by \$370 per week. In a family of six, there are always unexpected expenses that necessitate tough decisions and further sacrifice. Next year, the eldest child commences secondary school. The college requires every student to have a laptop computer, to be paid for over time by the parents. The abolition of the Education Maintenance Allowance will deprive the family of more than \$800 a year just as they need it more than ever.

Harvey and Christabel also expect that education and medical costs will rise dramatically as a result of recent policy changes, threatening to put both out of reach.

Although low income and poverty affect a wide range of people in Australia, it is a fact that **women** are significantly more likely to experience deprivation than men.<sup>8</sup> This current research bears this out. Of all the case studies we received from around the country, the majority were from women, and in Wonthaggi we received three times more stories of women who needed help than men. Thea’s story (in her own words) is one example of how disadvantage can be gendered.

7. Ibid.

8. See, for example, Australian Human Rights Commission, *Accumulating poverty? Women’s experiences of inequality over the lifecycle* (2009) at [www.humanrights.gov.au/our-work/sex-discrimination/publications/accumulating-poverty-women-s-experiences-inequality-over](http://www.humanrights.gov.au/our-work/sex-discrimination/publications/accumulating-poverty-women-s-experiences-inequality-over).

I have three boys, and had worked full-time for over 18 years. The last six years unfortunately took a turn for the worse: my ex-husband, the father of my two youngest, caused our life to be a world of violence, dramas and humiliation. It was physically and mentally draining. I lost my home. With no family or confidantes to talk to or help financially, the volunteers at Vinnies have always offered to do what they can.

I was back at work for the past 12 months, but

unfortunately my contract finished, our car needs a new transmission (\$2500), and my washing machine and vacuum cleaner blew up.

I pay \$285 a week for rent, trying to make ends meet on Newstart: \$450 a week. My rent got behind, gas and electricity accounts became too much, water and food on top. It not only causes stress, worry and anxiety, but also shatters self-esteem and causes humiliation.

This story also shows the high rates of feelings of shame and humiliation among people who are disadvantaged.<sup>9</sup> This theme came through strongly in our research and is caused by people being made to feel personally responsible for their poverty and by government policies that cause stigma. There is perhaps no better example than the policy of compulsory income management: not paying income into a personal bank account, but instead issuing the recipient with a 'Basics Card' that can only be used on certain goods in certain stores. Angelina's story, in her own words, reflects the practical consequences of this policy.

I am a hard worker and always earned and paid taxes. Occasionally I have had to rely on a Centrelink payment when work has been inconsistent.

My story began when I went from my home in Queensland to Darwin to visit my son and his pregnant and very ill wife. I informed Centrelink of the temporary change of address and that I would only stay for a few weeks. Because I was in Darwin for five and not four weeks, Centrelink put me onto the income management scheme. What happened next was the worst nightmare of my life!

The day before I was returning to Queensland, I went to Centrelink and asked for money to be put in my bank account to cover petrol. It took two hours and I was only given half what I needed. I told them I was driving to Queensland alone and wanted emergency money in case of breakdown or other repairs. The response was 'just wave down a Grey Nomad, they will help you'.

When I arrived back on the Sunshine Coast I continued to appeal to Centrelink to release me from income management as it was badly hindering my life. I was informed I would remain on it for 13 weeks. I had no choice but to live in a tent in a caravan park, which cost \$275 per week. This was a terrible situation and not sustainable. It was very hot, with the temperature around 37 degrees. I couldn't believe my life had become this.

Employers looked twice when I said I lived in a caravan park. I couldn't get a rental property when agents saw I was income managed, so it was a catch-22. Being income managed made it appear that I couldn't look after myself and must be so irresponsible that the government had to do it for me. After daily stressful arguments with the income management department and the turn that my life had taken now, my doctor prescribed me anti-depressants. I had begun thinking about suicide as I felt so low, and my car was about to become my home. I was jobless and homeless.

9. See, for example, Salvation Army, *Perceptions of poverty: An insight into the nature and impact of poverty in Australia* (2010) at [www.salvationarmy.org.au/Global/News%20and%20Media/Reports/2010/2-poverty-report-small-2010.pdf](http://www.salvationarmy.org.au/Global/News%20and%20Media/Reports/2010/2-poverty-report-small-2010.pdf), 15.

All of these stories reflect the fact that many people in Australia today are suffering as a result of low income. Moreover, it is clear that employment does not necessarily protect people from experiencing poverty and that low income is gendered.

**The St Vincent de Paul Society believes that all people have a right to an adequate income that secures them a decent standard of living.**

### Recommendations

4. All income support payments be indexed to wages instead of CPI. Additionally, increase Newstart by at least \$50 per week immediately.
5. Income Management be made an opt-in scheme rather than compulsory.
6. Minimum wage and penalty rates be maintained and strengthened.

### *Health and Disability*

Through no fault of their own, many people experience **poor health and disability**. This ranges from physical handicap following an accident, to mental illness such as depression or anxiety; from inability to work due to a heart condition, to an addiction to drugs that can rob someone of their life.

The stories we have heard about people living with disability show that current approaches are not sufficient. In Byron Bay, for example, we assist Belinda—a mother of two struggling to support her family on the Disability Support Pension, and James, who barely survives on a Carer's Pension as he looks after his father who has Parkinson's disease. Here are some more stories we have heard.

My name is Lachlan. In September 2008, I was involved in a serious car accident on my way home from work, [caused] by a vehicle doing over the speed limit. I became sore to the point every time I moved I'd get shooting pains in my arms and legs. One week later, I started wetting myself without knowing.

I collapsed in Centrelink in March 2009, when I ended up in hospital for a week. I was told no more work and was placed on Disability Support Pension. Since then, I have been in and out of

hospitals and tried to work numerous times, lasting no longer than five hours before revisiting hospital again. I'm almost wheelchair bound 100 per cent of the time.

If Disability Support Pension or Carer Payments are taken away from [me and my partner], not only will we be homeless but we will lose our kids too. I can't drive, nor can I look after myself independently as I could not work. I have nothing left.

Lachlan's fears about the removal of his payment are not uncommon. With eligibility criteria constantly changing, many clients on Disability Support Pension risk reductions—either when government policy changes or when certain life events occur. This high degree of instability and lack of security is demonstrated in Gabrielle's story.

About three years ago, one of the St Vincent de Paul Society's clients in Melbourne, Gabrielle, had a baby girl who died four days after birth. Gabrielle has not been able to accept the death of her child and is still suffering from depression and anxiety. Gabrielle has the baby's ashes in an urn with some pictures of her and other items in the living room. She celebrates her baby's birthday every year, and on what would have been her third birthday Gabrielle had her name tattooed on her arm.

As Gabrielle and her partner have been unable to

find work, their only source of income is Centrelink payments. They currently pay approximately \$240 per week for a 3-bedroom house and Gabrielle's medical costs are at least \$160 a fortnight.

Gabrielle has recently been made aware that, since her youngest child will be turning six, her payments will be cut by approximately \$450 a fortnight. This is a deeply concerning reduction and Gabrielle says that this level of payment is just not enough for people in need.

For some people, and increasingly, just getting the government to properly **acknowledge the disability** is nearly impossible. This is despite the fact that rates of Centrelink fraud are miniscule<sup>10</sup> and the payment rates are so low as to put people at significantly increased risk of poverty.<sup>11</sup>

Rose holds a number of certificates in services such as disability and aged care, along with interior design. She had received an offer of employment when a sudden accident left her permanently wheelchair-bound. Due to an allergy to opioids, she cannot take any medical relief for the pain she constantly endures. Rose applied for Disability Support Pension from Centrelink, but after a series of appeals over an 11-month period, she has been denied any financial support.

Instead, Centrelink has referred Rose to the Commonwealth Rehabilitation Service (CRS) to look for employment at 25 hours per week. As of March 2015, however, the CRS has ceased to exist.

As a result of her injuries, Rose has had to turn down the employment offer acquired before the accident. Rose feels 'helpless and somewhat discriminated against within the system that is supposed to support the most vulnerable people in our society'.

10. 0.04% of recipients are convicted of fraud each year. Australian Institute of Criminology, *Trends and Issues in Crime and Criminal Justice no 421* (2011) at [www.aic.gov.au/publications/current%20series/tandi/421-440/tandi421.html](http://www.aic.gov.au/publications/current%20series/tandi/421-440/tandi421.html).

11. See ACOSS, above n 7.



When we starting working with Gemma, in Blackburn, Victoria, she was working part-time to support her two young daughters. However, a bad accident in her workplace left Gemma's knees and legs injured, and due to an inadequate response from her employer, her condition worsened. Lack of treatment led to rapid weight gain, loss of movement and depression. This in turn caused Gemma to reduce the hours she was working, which resulted in further stress and depression. As Gemma's health problems mounted, she became so depressed and so dependent on painkillers that she could no longer get out of bed to go to work. She had to resign. Gemma had her car repossessed and had to declare bankruptcy. Gemma's younger daughter's health suffered because of the distress she saw her mother enduring, and she was admitted to a juvenile psychiatric ward.

An employment agency had found Gemma had no chance of returning to work. By this point, Gemma was taking medication for anxiety, pain and other health issues (hernia, uncontrollable shakes) but was trying to remain positive.

Out of the blue, Gemma received a letter from Centrelink stating that she had to work 15 hours per week. She was deeply distressed and confused, and contacted the employment agency to say that she could not do this. Staff were helpful, and managed to re-activate her application for Disability Support Pension. Much to Gemma's shock, in September this year she was informed that she would start receiving the Pension. Despite the good news, Gemma remains very concerned about the stability of her payment and her future, having been deeply hurt by the Centrelink process.

Physical and mental disability are no more intertwined than in the case of **substance addiction**. Haydn's story is an example of how people can turn to drugs as a means of coping, but then become dependent. Criminalisation is an arbitrary, classist and ineffective response to the deep, structural causes of illicit substance dependence.

Haydn lives in Townsville. His father had been addicted to alcohol and other drugs, and left the family home when Haydn was a toddler. Haydn's mother had a series of cancers and died when Haydn was 11. During this time, he was also sexually abused by a family acquaintance. After moving in with his older sister, Haydn first turned to marijuana to escape at age 14. This led to the use of a range of stronger and more addictive drugs. As an adult, Haydn realised that he had a problem with addiction and has tried repeatedly to get into rehabilitation programs run by government and not-for-profits, but waiting lists are long and services are very expensive. Haydn has almost died many times due to drugs and been resuscitated at least once from a fatal overdose.

In addition to substance dependence, Haydn has a number of mental illnesses which have seen him live off the Disability Support Pension for ten years. He has lived in a range of accommodation over the time we have known him and is currently couch surfing, with no stable home. There is no money or support for Haydn to complete a rehabilitation program at this time and his personal resources have been depleted by years of stigma and exclusion.

Nevertheless, Haydn is determined to get better and is positively engaging with us on how to live with his illness. He is incredibly grateful for the needle and syringe program in his community, which has helped him manage his illness. Haydn's deepest hope is that he can make others happy and one day build a career in the Motocross industry.



A theme that came up in many of the stories we hear about disability, as well as housing and low income, is **stigma**. Greg and Gemma have both faced feelings of humiliation due to their disability.

After a car accident, Greg was left with severe physical disability that has prevented him from working. Greg told us that what has hurt him most has not been losing his job and being unable to get another one, but the political abuse fired at people like him. He is really hurt when categorised by politicians and newspaper columnists as a ‘dole

bludger’, and when he is considered to be making no contribution to society. This is deeply hurtful, and simply untrue: Greg is a volunteer making whatever contribution he can to the community he has been serving since leaving school. Greg’s story is told in more detail below.

Gemma, whose story we told above, has also faced significant stigma, this time from Centrelink. Staff were very unsympathetic and unhelpful to Gemma, making her feel like they didn’t believe she was unwell. Their treatment of Gemma and refusal to engage with her mental illness seriously pushed her deeper into depression, and she experienced

suicidal thoughts and intentions. Despite repeated attempts to provide Centrelink with all the documentation, it took years before Gemma was able to get the Disability Support Pension she needed. She says that ‘Centrelink made my life an absolute misery’.

Physical and mental disability affect a large number of Australians. Structural barriers in the way we have built the physical world and designed jobs and the services available to people mean that for many, paid work becomes impossible, and social stigma exacerbates the issue.

**The St Vincent de Paul Society believes that all people who live with disability have a right to access services that empower them to lead a contributing life, without stigma.**

### Recommendations

7. A Social Determinants of Health framework be the basis for the Federation White Paper’s discussion on health and for the response to the Mental Health Commission’s 2014 review.<sup>12</sup>
8. Our universal healthcare system be maintained by not introducing charges to see GPs.
9. All funding cuts to Indigenous and rural and regional health programs from the 2014 Budget be reversed.

12. See Mental Health Expert Reference Group, *Terms of Reference* at [www.health.gov.au/internet/main/publishing.nsf/Content/mental-tor](http://www.health.gov.au/internet/main/publishing.nsf/Content/mental-tor).



## Opportunities

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The above challenges demonstrate the structural nature of disadvantage. The people we assist are not hopeless or lazy or stupid. They are just like everyone else in this world, but have had forces beyond their control repeatedly working against them.

To prevent poverty from increasing, we must tackle these structural forces. Australia's housing crisis must be addressed. The labour market must be changed: low-paying and insecure work must be replaced by stable employment with adequate incomes. We need a Jobs Plan for Australia—a plan for how we will create sustainable employment for all who are missing out. For those who are unable to work for a time, income support must be adequate. Finally, disability and health problems must be detected early and addressed appropriately. People living with physical and mental illness must be empowered to participate instead of being excluded.

But these are large, structural solutions. What the people we assist told us was a much more direct and immediate story about the opportunities for change. For those who are already doing it tough, the research reveals three key things. First, services do help when they are properly funded. Secondly, there is a great desire to make things better for children living in poverty and to ensure they have decent lives. And, finally, what people experiencing disadvantage want more than anything is to participate. They want work. They want to volunteer. They want to look after their loved ones who need it.

### *Services help*

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It goes without saying that better provision of services can really help people who are struggling. Services the St Vincent de Paul Society provides include accommodation, income supplements, mental health programs and refugee support. Angelina, mentioned above, has been assisted by the St Vincent de Paul Society's Queensland homelessness support service and now has her own self-contained unit. Here are some more stories showing how good services make a difference.

In Victoria, the St Vincent de Paul Society offers a Student Hardship Grant to assist students during times of difficulty. Recipients of the grant have experienced unemployment and loss of resources needed to complete their study, such as transport and computers. They have struggled to juggle work commitments with their studies and to find appropriate accommodation. The Student Hardship Grant has helped them find accommodation and the financial support they need to hang in and complete their subjects, moving towards graduation.

The St Vincent de Paul Society also offers a Student Disability Grant, which has supported students whose disabilities make it difficult to undertake their studies. Melissa, who has a disability, found

it hard to use a mouse and keyboard and to spend long periods of time sitting at a desk. This caused her great anxiety, which aggravated other health conditions. Assistive technology was prohibitively expensive for Melissa, but with the Society's Student Disability Grant she was able to obtain a voice recognition program and microphone that she could use instead of the keyboard and mouse. These technologies also meant she could change her posture or work standing up. They have made Melissa's studies far more accessible by allowing her to take notes, write assignments and search for information on the internet. With the appropriate support, students like Melissa are now on track to complete their courses and achieve great results.

Isaac, whose story of housing deprivation was told above, was living on the street when he was referred to one of the St Vincent de Paul Society's homelessness services.

Isaac says, 'The caseworker advised that my

application was approved and I was offered transitional housing with St Vincent de Paul after the Christmas/New Year break. The caseworkers helped me arrange my bond loan application with the Department of Housing and I was able to move into my new studio unit.'

I am Caroline, and I have been assisted by St Vincent de Paul for six years. I grew up in England in a family where there was physical and mental abuse. This triggered severe mental illness: I talked to people who weren't there and I was self-harming—cutting myself and taking overdoses. I was removed from my family and lived in children's homes until I was discharged at 16 and was immediately homeless. I couch-surfed, but it was really hard. Three years later, I married Richard and we settled down together and started a family. Although I had a home, I found it really hard to care for the children. Richard was working away and I was really struggling with my mental health.

At 23, we packed up the children and moved to Perth to start again. I joined the army—such a happy time for me. I enrolled in tertiary study, but my mental health really deteriorated and I had a total breakdown. My marriage ended, I was admitted to hospital, and my 15-year-old

daughter became carer to her younger brother and sister. I spent the next five years moving between psychiatric hospitals and homelessness. At 40, I was diagnosed with paranoid schizophrenia, schizoaffective disorder, depression and borderline personality disorder.

My psychologist told me about Vinnies, and in 2007 I moved into a house with five other girls. My house coordinator has been wonderful. She has cared about me and for me, and she has kept me safe. I will always have a mental illness, but am managing well and enjoying life. I became a grandmother recently and I have a very good relationship with all my children. I volunteer at VincentCare in the kitchen, and earlier this year my support workers helped me to plan a trip back to England to see my family—something I could only have dreamt of six years ago. I can truly say that without the help of Vinnies, I wouldn't be around to share my story.

Many of the stories we hear demonstrate the fact that comparatively small services and relatively minor additional contributions from government can do a great deal to alleviate suffering.

### Recommendations

10. Funding cuts to social services be reversed and that social services be preferentially provided by government or not-for-profit entities instead of for-profit corporations.
11. Commonwealth Rent Assistance be immediately increased by at least 30 per cent and indexed to a more appropriate measure than the Consumer Price Index.

### *Caring for children*

Contribution to society can occur through paid work and through community engagement, but it can also be manifested by the incredible caring roles that many people take on. Another theme which came through strongly was the inspiring love that people experiencing disadvantage have for their children and the fact that they will stop at nothing to give them a better life. The Wonthaggi results bear this out. When asked what the government could do to make things better, half of respondents talked about the need for increased funding for children and education. Around 35 per cent said that their greatest fear in life was being unable to provide for their children.

Sadly, for many, this fear is a reality. Jasmine, in Bathurst, has had to send her daughter to school with shoes held together with sticky tape, as she can't afford new ones on her income support payment. We see many parents crying because they are unable to provide for their children as they would like to. Katherine's story below is one example of a parent battling on despite all the odds.

When Katherine's partner Joe was arrested, she was left to look after their four dependent children alone. With no extended family to assist her, she had to leave her job to provide care for the family, and was forced to rely completely on social security allowances and benefits.

After rent, Katherine is left with around \$500 a week. This is simply not sufficient to pay for the essentials for five people. Food, electricity, gas, medicines, water, phone bills, clothing, petrol and school expenses leave almost nothing for sport, activities, outings and excursions. Birthdays and Christmases are heartbreakingly difficult for Katherine. A holiday is out of the question.

A car is essential, as the family live in an area with very poor public transport links. For example, after a bad accident, Katherine's youngest daughter currently needs both legs in plaster for 12 months. This means fortnightly trips to the hospital 50

kilometres away. However, the car is old and needs a new radiator, estimated to cost \$350. Unexpected expenses like these break an already overstretched budget.

Although her needs will increase as her children mature and education expenses grow, Katherine knows that her allowances will continue to decrease, as they will under current government measures. Youth unemployment in the area is at increasingly high levels and there are unrealistic and punishing requirements for receiving unemployment benefits—Katherine fears that her family will be trapped forever in a cycle of diminished opportunity and poverty. She feels that her life will continue to be a constant, unwinnable struggle.

These stories show the dedication that parents have to their children and their determination to make a better life for them despite a range of structural barriers. We assist Mark, who lives with his son in regional NSW in a sub-leased house. Mark says that his biggest wish is for more resources and services to engage children who live in the country.<sup>13</sup>

Another parent we have helped out is Dave. Dave had been homeless for eight years before gaining community housing. Dave's main driver in setting up his flat was so that his daughter could visit him. They were both keen on renewing their relationship after many years apart. As soon as he could, he enrolled in a university course, which he is now half way through. Dave occasionally asks for some assistance from the Society with electricity and food, but generally is now managing well. He has turned his life around and is now a happy character in the town. As he rides his bicycle around, he always greets members of Vinnies warmly.

**These stories demonstrate the resilience and commitment shown by low-income parents in providing for their families, despite the structural barriers they face: we need to support parents and children to build pathways out of disadvantage.**

#### Recommendations

12. Place parents moved to Newstart in January 2013 back on Parenting Payment.

13. Commit to full funding of the Gonski Review schooling recommendations.<sup>14</sup>

#### *Desire to participate*

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No one we spoke to had chosen to receive government benefits instead of working. Instead, all pointed to complex factors that had pushed them into poverty and kept them out of the workforce.

Reflective of this, one prominent theme that came out of our research was that people experiencing disadvantage have a **very strong desire to participate**. For many, this meant paid work. In Wonthaggi, two-thirds of respondents said that their greatest hope in life was getting more paid work and being self-sufficient. This theme is reflected in Alison's story. Alison is a single woman aged 53 who is employed casually in Gunnedah. However, the pay is low and there is a lot of uncertainty regarding the number of hours she works each week. Housing affordability remains an issue for Alison and, due to the casual nature of her work, there have been threats that she will be evicted. Alison's deepest hope is simply getting more hours and getting on top of her bills. Ideally, she would like a minimum guaranteed number of shifts.

Maria, whose story we told above, is another example: unemployed after working her whole life, she has consistently been looking for work, but the **work is simply not there**. She has sought help from Centrelink, who agreed that her CV was excellent, and that she was obviously very capable and employable. Despite this, Maria remains unable to secure work. She is always told that there were 'so many applicants', 'we filled the position internally' or 'you can work here on a training basis without pay, then we might give you a few hours a week'. Nevertheless, Maria continues to search, using the job search facilities at the agencies and Centrelink as well as internet access at the library. Mitchell's story is similar.

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13. On locational disadvantage, see, for example, Catholic Social Services, *Dropping off the edge 2015* at [www.dote.org.au/](http://www.dote.org.au/).

14. St Vincent de Paul, *Submission to the Inquiry into School Funding* (2014) at [www.vinnies.org.au/icms\\_docs/182292\\_Submission\\_to\\_the\\_Inquiry\\_into\\_School\\_Funding.pdf](http://www.vinnies.org.au/icms_docs/182292_Submission_to_the_Inquiry_into_School_Funding.pdf).

Mitchell is 58 years old. He worked continuously in the IT industry until his retrenchment three years ago. For two years, he continued his modest lifestyle, living in private rental accommodation. During this time, he applied for over one thousand jobs.

A year ago, with his assets exhausted, Mitchell joined Newstart. His poverty is such that he walks up to seven kilometres in all weather to attend his appointments

with the job-finding agency. His landlord has been allowing a much reduced level of rent, but is now suggesting that more needs to be paid.

Mitchell is always impeccably dressed and well-spoken. His hope is to get a job. He is very critical of job-finding agencies that he must attend to ensure his Newstart payments: he says the system is not working.

These stories reflect the reality that — taking into consideration both unemployment and underemployment — there is only one job for every 12 jobseekers in Australia today:<sup>15</sup> just one of many **structural barriers to participation** in paid employment. Christabel, mentioned above, is also keen for work now that her children are in school. However, the nature of the labour market has meant that her job search is fruitless: employers will not cater to parents' need to drop off and pick up their children after school; there are few public transport options in their area; there is already very high unemployment where they live; and very few part-time options. These particular issues are strongly **gendered** in nature: we know that it is much more likely to be women than men who leave work to care for children and that women face greater barriers when they attempt to re-enter the workforce.<sup>16</sup>

Of course, we must recognise that participation in society is not only about paid employment. Many of the people we assist are unable to find paid work, but contribute enormously through other **community activities**. The story of Greg, above, who had experienced stigma as a result of his disability, shows the amazing resilience and perseverance of many Australians we see every day.

When Greg finished school, he got a job with a local grocery supermarket, then got a job as a yardsman for two years. However, a boss bullied Greg so badly that he couldn't keep working there. Greg then sought help from a counsellor, but the counsellor sexually abused him. While the police didn't take action at the time, ten years later the offender was jailed. However, the damaging impact of those assaults on Greg has never been properly assessed and addressed. A short time later, Greg was hit by a car, which caused his physical disability: his leg was broken in seven places, his left knee fractured and big toe dislocated.

Despite the severe setbacks that Greg has faced, he has always been determined to contribute. Out of action for sixteen months after his accident, he

returned to work with a job at a gaming centre, but was quickly sacked because he couldn't carry heavy bags of coins.

Unable to find paid work, Greg has been an enthusiastic volunteer with a range of community organisations: four years or so with the St John's Ambulance Brigade, more than seven years as a volunteer with the government's local Child Protection Team, and more than ten years volunteering with St Vincent de Paul in the local Vinnies shop and doing community work.

The other positive step Greg has taken is that of enrolling in a community leadership training program sponsored by the City Council. He sees that as a way of improving his contribution both to Vinnies and to the wider community.

15. See ABS, *Labour force statistics* (August 2015) at <http://www.abs.gov.au/AUSSTATS/abs@.nsf/allprimarymainfeatures/F756C48F25016833CA25753E00135FD9?opendocument>; ABS, *Media release* (12 March 2015).

16. See, for example, Australian Human Rights Commission, 'Economic independence for women', *Listening tour report* (2008) at [www.humanrights.gov.au/publications/3-theme-one-economic-independence-women-listening-tour-report](http://www.humanrights.gov.au/publications/3-theme-one-economic-independence-women-listening-tour-report).





The stories of those we assist show that, despite the odds, what we all want most is to contribute to our communities and lead a meaningful life.

#### Recommendations

14. A Jobs Plan for Australia be developed to promote inclusive growth: creating more entry-level jobs, meaningful training and education, public transport infrastructure and child care availability.<sup>17</sup>

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17. St Vincent de Paul, *Submission to the senate education and employment legislation committee on social security legislation amendment (Strengthening the job seeker compliance framework) Bill 2014 (2014)* at [www.vinnies.org.au/icms\\_docs/206243\\_on\\_Social\\_Security\\_Legislation\\_Amendment.pdf](http://www.vinnies.org.au/icms_docs/206243_on_Social_Security_Legislation_Amendment.pdf).



## Conclusion

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The stories that we have heard have been heartbreaking. They have been intense in their tragedy and in the hopelessness that people feel. They have been confronting in their reality and the fact that many people live in such shocking conditions. And they have been revealing in showing us the three main practical issues that are faced by many in our communities today: inadequate housing, insufficient income and the social relations of disability. These issues are compounded by more subtle, overarching barriers to participation: the stigma of being disadvantaged, the insecurity and instability of people's lives and the disproportionate impact that poverty and exclusion have on women.

The stories that we have heard have also been heart-warming. And we believe that this is the greater and more powerful message. Where services are appropriate, there is huge potential for people to engage and respond and for their lives to get better. The love for and commitment to children is overwhelming and a source of inspiration to all of us. And finally, what people want above all else is to be able to participate.

This is why it is imperative that we move away from punitive behavioural approaches that are not only deeply offensive to the dignity of people but are also comprehensively ineffective in addressing the structural problems in the housing market, the labour market and the way disability is constructed.

Instead, firstly, we must address the structures that push people into disadvantage. Structural change is required to ensure that people no longer face severe exclusion when they experience a set-back. Secondly, for those already living in poverty, the solution is clearly not reducing their income or housing options and making it harder for them to find work. Instead, we must harness the potential that is already there: increase the level of income support so that people are not living below the poverty line, increase funding to services, invest in a national jobs plan rather than blaming people for being on the fringes of the labour market (experiencing unemployment, underemployment or low-paid, insecure work), and create more opportunities for those without work to get a foot in the door instead of stigmatising them.

The stories in this report put a human face on the message that the St Vincent de Paul Society has been sharing for hundreds of years. People do not experience poverty because they choose to but as a result of a range of structural causes which push them to the edge. But, even while being excluded, what people want most is to participate in and contribute to society.

### Recommendations

**Federal Government commit to a National Jobs Plan** (R 14), alongside comprehensive plans for housing (R 1, 3), and health (R 7).

**All government services be properly funded**, including those for survivors of domestic violence (R 2), free community GPs (R 8), Indigenous and rural health (R 9), primary and secondary education (R 13) and all other social services (R 10).

**Income support be adequate, and non-stigmatising**, including proper indexation (R 4), scrapping compulsory Income Management (R 5), increasing rent assistance (R 11) and restoring the Parenting Payment to parents who have been unfairly moved onto Newstart (R12).



St Vincent de Paul Society  
*good works*