



## **Welfare – Putting a Price on Dignity**

Prepared as a submission to the Senate Standing Committee on Community Affairs Inquiry into the **Adequacy of Newstart and related payments and alternative mechanisms to determine the level of income support payments in Australia**

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For more information, please contact:

**Major Brad Halse**  
Head of Government Relations  
The Salvation Army Australia

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## Appendix A – The Lived Experience

## Statement of Recognition

The Salvation Army acknowledges the Traditional Custodians of the lands and waters throughout Australia. We pay our respect to Elders, past, present and emerging, acknowledging their continuing relationship to this land and the ongoing living cultures of Aboriginal and Torres Strait Islander peoples across Australia.

## Living with Dignity

The Salvation Army welcomes the opportunity to share our experience and the stories of the people with whom we work with the Senate Standing Committee on Community Affairs. The Salvation Army provides a wide range of services and support to people across Australia as part of realising our vision and living our values.

Fundamental to the ethos of The Salvation Army is the idea that every single human being has inherent worth and every person should be able to live with dignity.

For some time now we have known that the inadequacy of Newstart, Youth Allowance and related payments is a major driver of disadvantage in Australia. We are grateful that the Senate is undertaking this review and we hope that it can provide a catalyst for the many parties interested in this issue to work together to address payment inadequacy.

This submission does not contain everything The Salvation Army would like to say on this topic. This has been a key advocacy area of ours for a very long time and so we have tried to keep our submission to the elements that are most within The Salvation Army's experience.

It is also very important to us that we amplify and do not crowd out the voices of those who are actually experiencing hardship. Consequently, this submission focusses on providing that lived experience with commentary only where it can add value.

This submission is broadly in five parts:

**Adequacy of Income** – examining how people spend their allowances and how this has changed over time concluding that Newstart and related payments are inadequate.

**Value in Society** – discussing how people we work with view welfare, employment and themselves concluding that the inadequacy of Newstart and related payments is itself a barrier to employment and a contributor to social isolation and poor mental health.

**Inherent Dignity** – sharing how the systems and process of Centrelink and the welfare model more generally impact on individuals concluding that the way welfare is conceived needs reconsideration.

**Practical Actions** – offering recommendations for government action to address hardship.

**Lived Experience** – as an appendix to this submission, 249 stories from our request for people on Newstart to tell us what they think the Committee needs to know.

## Adequacy of Income

### The Poverty Trap

Newstart and related payments are intended to be temporary measures. They are designed to operate as a safety net while a person transitions to a new job (or prepares for their first job). At their current levels and configurations, income support payments are not achieving their purpose.

#### **Newstart is not a safety net.**

The current level of Newstart is too low to allow a person to avoid poverty. While a person living with extreme frugality may be able to 'make do' for a short period of time, even the slightest disruption can lead to financial trouble. Ordinary, everyday occurrences such as an electricity bill, a compulsory school excursion, or a broken household appliance, become unmanageable when reliant on Newstart.

This precarious income level can operate like a trap.

- A person reliant on Newstart borrows money to make ends meet, but then the servicing of that debt adds to their expenses.
- A person reliant on Newstart terminates their mobile device and internet plans, but then finds that lack of connectivity affects their ability to find jobs and schedule interviews.
- A person reliant on Newstart has no funds for education, but then is not competitive for jobs.
- A person reliant on Newstart moves to cheaper accommodation, but then expends more in transport costs in seeking employment and keeping their child in schooling.
- A person reliant on Newstart sacrifices transport costs, such as fuel and public transport fares, but then cannot participate in their community leading to a deterioration in mental health.
- A person reliant on Newstart sacrifices medical appointments and medication to be able to afford rent, but then finds themselves hospitalised with a deteriorating condition.

If a person finds themselves homeless or in insecure or unsuitable housing, an all too common outcome of long-term reliance on welfare, the trap becomes even tighter.

The trap, of course, can be escaped. A great focus of The Salvation Army's work in Australia is empowering and enabling people to do precisely that.

#### **The trap would be much better avoided.**

The Salvation Army works every day with people at every stage of their journey. We provide financial counselling, no-interest loans, emergency relief, employment and homelessness services. Through providing these services The Salvation Army believes that addressing the risk of poverty and financial hardship costs less than addressing the reality of poverty and financial hardship. That reduced cost can be measured both in terms of impact on individuals<sup>1</sup> and impact on government expenditure<sup>2</sup>.

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<sup>1</sup> See Mental Health section of this paper, 16-17

<sup>2</sup> Deloitte Access Economics, *Analysis of the impact of raising benefit rates* (2018). Commissioned by the Australian Council of Social Service (ACOSS). Available at <[www.acoss.org.au/wp-content/uploads/2018/09/DAE-Analysis-of-the-impact-of-raising-benefit-rates-FINAL-4-September-...-1.pdf](http://www.acoss.org.au/wp-content/uploads/2018/09/DAE-Analysis-of-the-impact-of-raising-benefit-rates-FINAL-4-September-...-1.pdf)>

A recurring theme from our front line staff is that the needs of people struggling to find employment are real and those needs will impact on the economy. When income support does not adequately meet these needs, this leads to greater pressure on, and increased funding demand in, other parts of the system, including the charitable sector, homelessness services, the health system and the justice system.

### Maria's Story\*

Maria moved to Western Australia after separating from her husband. She got a job and managed to save a few thousand dollars. Her job ended and she applied for Newstart. Due to the amount she had in savings, she was not eligible for support for nine weeks, by which time most of her savings had gone. She has been on and off Newstart for the past 10 years.

Maria was getting \$615 a fortnight when she began receiving Newstart. Her rent was \$500 a fortnight. As she said "Financial Counselling could not help because there was simply not enough money to live on".

She would eat with family where possible and borrowed money from her mother and children to survive. As an older woman in her fifties this was really hard. Maria felt she should be able to help them, not need her mother and children to help her survive. Each pay she would set aside money to put towards fuel, power, gas, water and phone so there was some money when the bills came in.

She shared about the indignity and depression she felt, "*I couldn't even shout a friend a cup of coffee. It was easier to stay home as much as possible so I didn't spend any money.*" This led to depression and isolation.

Maria would put off going to the doctor even though they bulk billed. She has a bad back and even with the five free visits available under a care plan, she needed more help and \$60 for a visit to the physiotherapist was out of the question.

Maria has worked hard to maintain a 'normal' life, trying to keep the interior and exterior of her home nice so people will not know how hard it is. She volunteers at The Salvation Army Doorways Program to help others in the same situation.

She has completed three TAFE Certificate III level qualifications in an effort to get a job, however employment for over-55s in her town is hard to get. She now has a part time job working in a crèche but is only able to earn \$100 a fortnight before it affects her payments. Her work is deemed a second source of income by the Australian Taxation Office (her first is Centrelink) and so she is taxed at a higher rate until she gets her tax return.

As Maria said:

*You can't get out of the poverty cycle. It is so depressing to have to ask for money in your 50s so that you can buy a white shirt for an interview.*

\* name changed

Another recurring issue that was identified in the course of preparing this submission, was the requirement that a person draw down on their savings or liquidity before they access Newstart. The effect of this policy parameter for many people is that it requires a person to exhaust their resources before being supplemented by income support payments. In turn, this means that a person is unable to use savings to 'smooth out' financial shocks (such as needing to repair a broken vehicle) or fund a

concerted job hunting process. The overall effect is to increase, and sometimes entrench, welfare dependence over time.

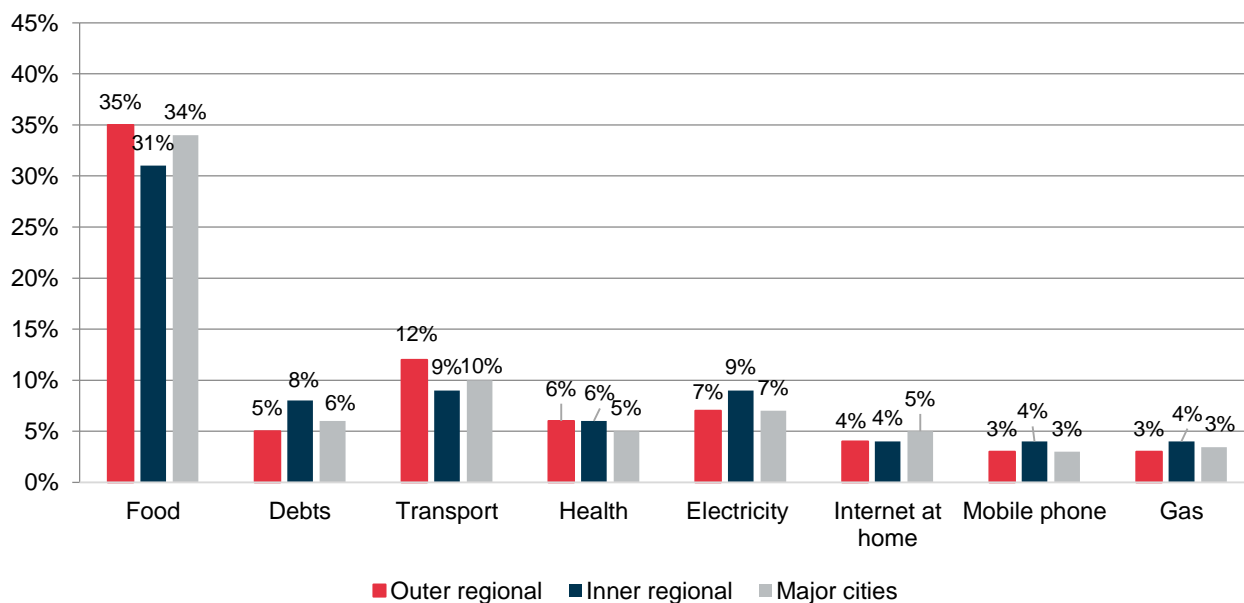
### Meeting basic needs

Evidence gathered in conversation with front line staff in our financial counselling service, Moneycare, showed that for many people Newstart does not cover even the most basic needs. Basic needs were described as being able to afford sufficient food, necessary medications and safe and secure accommodation.

In 2018, Newstart Allowance recipients represented more than one-third of The Salvation Army's Economic and Social Impact Survey (ESIS).<sup>3</sup> ESIS found that Newstart recipients had on average approximately \$17 a day to live on, after accommodation expenses had been accounted for.

Respondents on Newstart Allowance living in major cities had less money left over to spend on basic essentials compared to those living in inner and outer regional Australia, with just \$16.96 per day left after paying for accommodation. This lower amount of disposable cash for city dwellers is partly due to the higher cost of accommodation. Respondents on Newstart Allowance living in outer regional Australia reported spending marginally more on food and transport compared to those living in inner regional areas and major cities (see Figure 1).

**Figure 1 - SPENDING AS PROPORTION OF MEDIAN DISPOSABLE INCOME, %, BY AREA\***



\* Median expenditure used instead of average due to the presence of extreme outliers biasing estimates of the average.

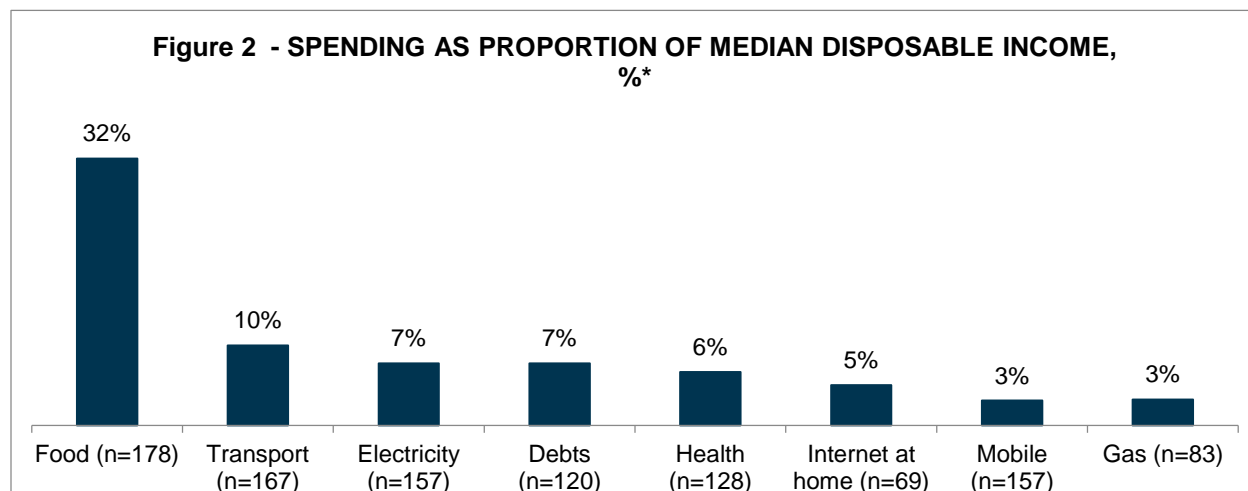
\*\* Ability to detect a difference in expenditure between groups was restricted by small sample size and large variance in the data.

<sup>3</sup> The Salvation Army, *Feeling the Pinch: National Economic and Social Impact Survey 2018* (2018)

ESIS was completed by 1,267 respondents who had accessed services from one of 281 Salvation Army Relief and Community Support Centres nationally.



After paying accommodation, a large portion of all respondents' remaining non-housing income went towards the purchase of food (see Figure 2).



NOTE: Sample sizes differ for each items not all respondents provided cost estimates for these non-housing expenditures.

\* Median expenditure used instead of average due to the presence of extreme outliers biasing estimates of the average.

People we work with identified that they often went without meals in order to pay for their energy bills and other unexpected expenses. Eight in ten ESIS respondents who were on Newstart Allowance experienced food insecurity, either going without meals or being unable to afford enough food on a daily basis.

Due to the rate of the Newstart Allowance, approximately half of ESIS respondents who were raising children were unable to:

- Afford three meals per day;
- Afford fresh fruit and vegetables each day; or
- Afford meat or a vegetarian equivalent in at least one meal per day.

In developing this submission, The Salvation Army asked for the stories of people on Newstart who had recently accessed emergency relief. A recurring experience was people eating an inadequate diet to maintain physical health and forgoing medication due to the low rate of Newstart.



## A response from the Newstart Inquiry Survey

I am a 54 year-old single woman with no children and have worked all my life. In my last position as a Disability Support Worker it was deemed by my employer that it was unsafe for me to continue in my job due to developing a back complaint and arthritis in my knees and I became unemployed 2.5 years ago.

Since then I have been on Newstart benefits. I have applied for over 200 jobs over the last 2.5 years without being able to get back into the workforce even though I possess many years' hospitality, customer service, office administration and supervisory experience. My Job Network Agency informed me when I commenced with them that my age would be a barrier to gaining employment.

I am with a Disability Employment Service (DES) as I have a mental illness, though I am, under normal circumstances, high functioning. I have been living in the same modest one bedroom rented unit for the past 15 years, and am lucky enough to be allowed to have my dog live with me for companionship.

It has been an immeasurable financial and emotional struggle trying to survive on Newstart payments. Over the last 2.5 years I have had to take out all my superannuation on grounds of financial hardship; sell my musical instruments and equipment and sentimental and inherited items on Gumtree; book a regular site at the local Sunday trash and treasure market selling off my household items, clothes and record, CD, book and jewellery collections; go without prescription medications; put off getting a hole in my tooth fixed and getting overdue new glasses; go without getting my television, computer and stereo fixed; rationing petrol and the use of my car even though I need to get to support group meetings and activities, appointments and job interviews; go without haircuts and regularly being forced to humiliatingly beg to 'borrow' money from my pensioner mother to pay my rent and utility bills which comes at an enormous emotional cost.

I have relied on the Salvation Army for food vouchers at the food bank. However, I have Irritable Bowel Syndrome (IBS) and am on a strict Low Fodmap diet, and most of the food available at the food bank does not adhere to this requirement. As such I have to resort to buying most of my food at the supermarket.

Necessities have now become a luxury. Being my unit, my car and my dog. And I now am faced with the decision of which to give up. Having looked into alternative housing situations including public housing options and Haven Home Safe I have been advised that my current private rent is quite reasonable in relation to the current market. Also that for public housing as I am deemed to currently have secure housing I can only register an expression of interest and I will be on an indefinite waiting list with people in other categories having priority unless I am actually homeless, and even then there is a waiting list of a number of years. With Haven Home Safe there are no vacancies at the moment and the rent is only minimally less than what I currently pay.

So it's not my rent that is the issue of trying to find the money for each fortnight on Newstart allowance. It's the combined expenses of running a small household of rent and gas and electricity and phone and internet. Then there is food, prescriptions, car expenses, insurances, and pet expenses. My meagre expenses far exceed the amount I receive on Newstart. So something has to give. And my options are grim. Already being demoralised about the continued and ongoing rejection of jobs I apply for, I am extremely distressed about the imminent prospect of homelessness. My mental health has deteriorated to such an extent that I am suffering clinical depression and debilitating anxiety affecting not only my mental health but my physical health as well. I have two options. To move into a physically and emotionally abusive alcoholic relative's workroom, which is an unsafe environment for me. Or to live in my car, which is the safer option and am currently working out the logistics of this, that is what I need to take with me in my car and whether to take my dog or give him up.

## The story over time

People reliant on income support have not always been in the situation described above. The issue is so acute now because Newstart support payments have not increased in real terms over the last 25 years (see Figure 3). Newstart Allowance is indexed to the Consumer Price Index (CPI) rather than to wages or a different measure. The fact that CPI is not an adequate measure to index pensions against was explored in detail by the Harmer review in 2009.<sup>4</sup>

Over time, Newstart has shrunk as a share of average wages, median wages, the minimum wage and the age pension.<sup>5</sup> As highlighted by Deloitte Access Economics in 2018, “the end result is that a person on Newstart lives on around 36 per cent of the average wage after tax and a little more than half of what someone working full-time on the minimum wage”<sup>6</sup>.

### A response from the Newstart Inquiry Survey

I'm on Newstart payments and have been for many years now. Newstart payments haven't gone up since the nineties, but yet the cost of living is constantly on the rise. Newstart payments are pathetic, we live below the poverty rate. By the time I pay my rent, I barely have enough money to buy food to last me not even a week. Let alone having money to anything else!!!! It's very frustrating, and demeaning.

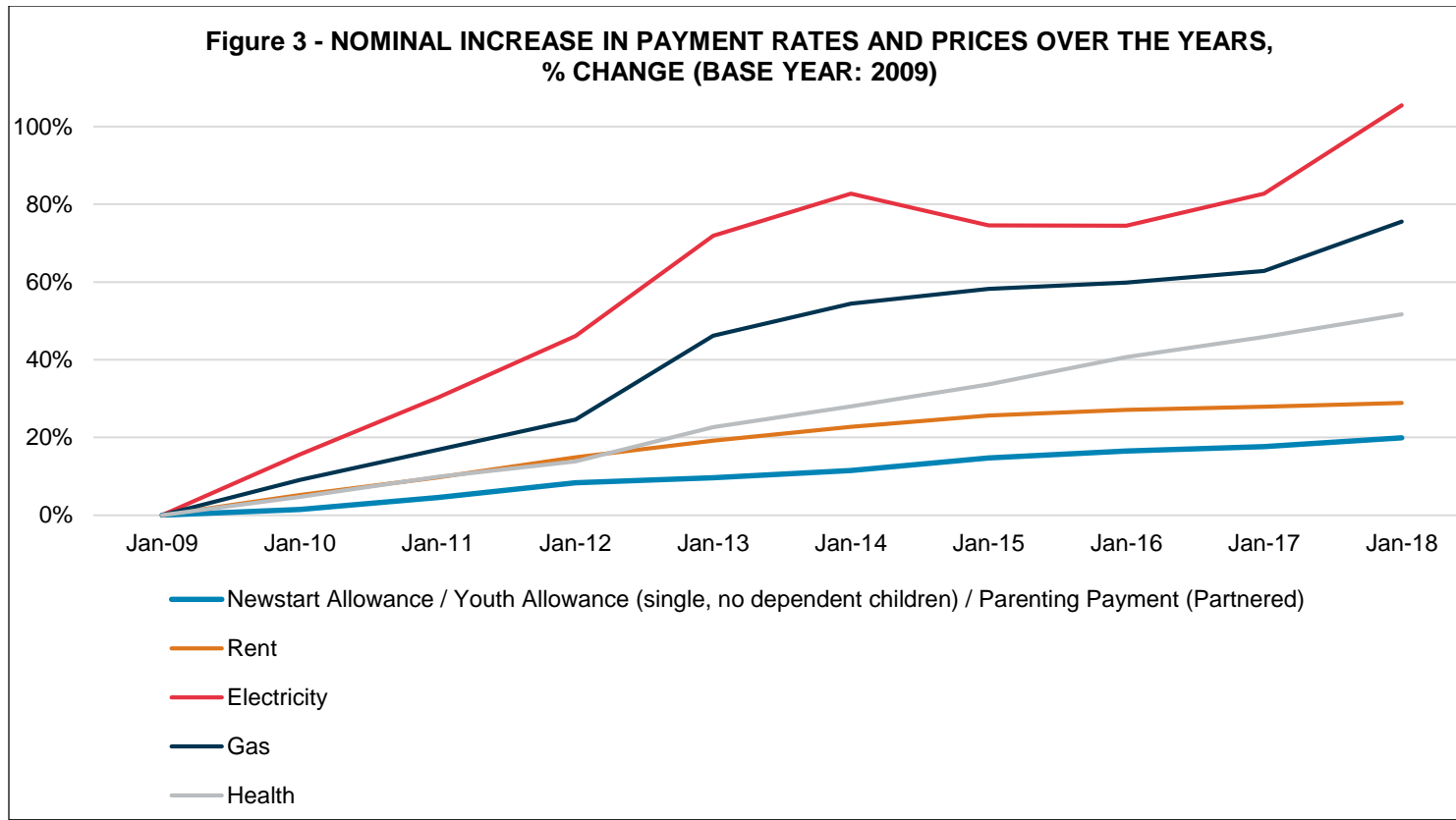
Indexing a basket of goods chosen a quarter of a century ago (before the widespread use of mobile phones and the internet, as well as major increases in electricity and gas costs) to CPI alone has led to this widening gap between Newstart and an income required to live with dignity.

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<sup>4</sup> Department of Families, Housing, Community Services and Indigenous Affairs, Commonwealth of Australia, *Pension Review Report* (2009). Available at [www.dss.gov.au/sites/default/files/documents/05\\_2012/pensionreviewreport.pdf](http://www.dss.gov.au/sites/default/files/documents/05_2012/pensionreviewreport.pdf)

<sup>5</sup> Deloitte Access Economics, *Analysis of the impact of raising benefit rates* (2018), 2. Commissioned by the Australian Council of Social Service (ACOSS). Available at [www.acoss.org.au/wp-content/uploads/2018/09/DAE-Analysis-of-the-impact-of-raising-benefit-rates-FINAL-4-September-...-1.pdf](http://www.acoss.org.au/wp-content/uploads/2018/09/DAE-Analysis-of-the-impact-of-raising-benefit-rates-FINAL-4-September-...-1.pdf)

<sup>6</sup> Deloitte Access Economics, *Analysis of the impact of raising benefit rates* (2018), 3. Commissioned by the Australian Council of Social Service (ACOSS). Available at [www.acoss.org.au/wp-content/uploads/2018/09/DAE-Analysis-of-the-impact-of-raising-benefit-rates-FINAL-4-September-...-1.pdf](http://www.acoss.org.au/wp-content/uploads/2018/09/DAE-Analysis-of-the-impact-of-raising-benefit-rates-FINAL-4-September-...-1.pdf)



Sources: Department of Human Services, *Historical versions of A guide to Australian Government payments* and Australian Bureau of Statistics, *6401.0 - Consumer Price Index, Australia, Dec 2017*<sup>7</sup>

<sup>7</sup> Department of Human Services, *Historical versions of A guide to Australian Government payments* (2019). Accessed at <https://www.humanservices.gov.au/organisations/about-us/publications-and-resources/guide-australian-government-payments/historical-versions-guide-australian-government-payments#a3> and

Australian Bureau of Statistics, *6401.0 - Consumer Price Index, Australia, Dec 2017* (2018). Accessed at <https://www.abs.gov.au/AUSSTATS/abs@.nsf/Previousproducts/6401.0Main%20Features1Dec%202017?opendocument&tabname=Summary&prodno=6401.0&issue=Dec%202017&num=&view=>>



The Salvation Army has been providing financial counselling and no-interest loans for most of the past 25 years since Newstart last rose in real terms. Our financial counsellors work with individuals to identify all their expenditure to help them build a picture of how they are spending their money. This can then be used for a number of purposes, including identifying areas of potential savings.

No individual picture of expenditure can tell the story of living on Newstart but it may be helpful to the Committee to see examples of how people spent Newstart in 2009 versus 2019. Below are three genuine (de-identified) budgets that individuals reliant on Newstart presented with when they started to work with our staff (that is, these are budgets before the person undertook financial counselling). The first is from 2009 and the further two are from 2019 (see Figures 4, 5 and 6).

These are individual budgets and so cannot be taken as indicative of every person on Newstart. They do reflect some of the trends we have seen over the years in our ESIS data:

- In 2009, after 15 years of the Newstart Allowance increasing only by CPI, the allowance was already too low for a person to live with dignity. This does not show what happens when an unexpected expense is incurred such as those arising from illness, accident, home repairs or needing to replace essential household appliances.
- In 2019, a person on Newstart is demonstrably worse off than a person in a similar situation in 2009, with a greater weekly deficit. Again, this does not illustrate the immediate and ongoing financial outcomes arising from meeting any additional unexpected costs.
- Additional payments, such as the energy supplement and rent assistance provide some critical relief but are not sufficient.

All of these budgets show a deficit. To manage on Newstart, people generally are forced to cut all discretionary spending, for example, buying less and poorer quality food. Even after finding any economies, people often need to supplement their income through seeking charitable assistance or through borrowing. The low level of Newstart makes people particularly vulnerable to predatory or unfair lending practices. Pay-day lenders or 'buy now, pay later' schemes can be very attractive but ultimately leave people with the financial burden of servicing their debt and no clear path out of debt.

2009		
<b>Income</b>		
Energy & Rent Assist*	\$0	0.0%
Newstart Allowance	\$449	100.0%
<b>Total Income</b>	<b>\$449</b>	<b>100.0%</b>
<b>Expenses</b>		
Education	0	0.0%
Food	\$90	20.0%
Housing	\$120	26.7%
Medical	\$18	4.0%
Personal	\$50	11.1%
Repayments (loans)	\$30	6.7%
Transport	\$120	26.7%
Utilities	\$53	11.8%
<b>Total Expenses</b>	<b>\$481</b>	<b>107.1%</b>
<b>Fortnightly Balance</b>	<b>-\$32</b>	<b>-7.1%</b>

Figure 4 – Personal (de-identified) Budget 1  
Source: The Salvation Army  
Financial Counselling Service (2009)

2019		
<b>Income</b>		
Energy & Rent Assist*	\$28	4.6%
Newstart Allowance	\$545	95.4%
<b>Total Income</b>	<b>\$571</b>	<b>100.0%</b>
<b>Expenses</b>		
Education	\$0	0.0%
Food	\$120	21.0%
Housing	\$150	26.3%
Medical	\$20	3.5%
Personal	\$60	10.5%
Repayments (loans)	\$30	5.3%
Transport	\$100	17.5%
Utilities	\$134	23.5%
<b>Total Expenses</b>	<b>\$614</b>	<b>107.5%</b>
<b>Fortnightly Balance</b>	<b>-\$43</b>	<b>-7.5%</b>

Figure 5 – Personal (de-identified) Budget 2  
Source: The Salvation Army  
Financial Counselling Service (2019)

2019		
<b>Income</b>		
Energy & Rent Assist*	\$0	0.0%
Newstart Allowance	\$649	100.0%
<b>Total Income</b>	<b>\$649</b>	<b>100.0%</b>
<b>Expenses</b>		
Education	\$0	0.0%
Food	\$200	30.8%
Housing	\$462	71.2%
Medical	\$0	0.0%
Personal	\$173	26.7%
Repayments (loans)	\$0	0.0%
Transport	\$23	3.5%
Utilities	\$151	23.3%
<b>Total Expenses</b>	<b>\$1,009</b>	<b>155.5%</b>
<b>Fortnightly Balance</b>	<b>-\$360</b>	<b>-55.5%</b>

Figure 6 – Personal (de-identified) Budget 3  
Source: The Salvation Army  
Financial Counselling Service (2019)

\*Energy & Rent Assist refers to (1) the Energy Supplement provided by the Department of Social Services and (2) Commonwealth Rent Assistance provided by the Department of Social Services.

## Value in Society

### Social and Economic Participation

The Salvation Army recognises that it is essential to ensure that government policy does not inadvertently create a disincentive to work. Our evidence would suggest, however, that the risk of disincentive is often overstated.

An overwhelming theme from people who access supports from The Salvation Army is that **they want a job**.

Irrespective of the service they accessed, where in Australia they lived, their age or gender, people we spoke to consistently expressed their desire, even longing, for gainful employment.

#### A response from the Newstart Inquiry Survey

[Living on Newstart] is humiliating. I did not ask to be unemployed, it just happened through mental illness. It is chronic and something I have to live with.

So, anyway, trying to find a job in a regional area is extremely hard. For every job (usually 10 - 15 hours a week, there are 30 - 40 applicants. Being over 60 I am usually overlooked. Living on newstart is demeaning, cannot afford to even go to the local cafe for a treat of a cup of coffee, not to mention the social aspect this gives. I usually stay at home with my cats (who eat better than I due to their health problems), and go for a walk daily. I have no money to do anything else. By the time rent internet phone electricity car are paid I am left with 180 a fortnight to feed myself and cats, look for work which I do every week. I drive 20kms just to drop off a resume. There is little public transport so a car is a necessity.

If newstart were to increase, the money would go straight back into the local economy. I would be able to afford a social cup of coffee buy some new clothes which I have not done for some 2 years now (just a pair of new jeans, one or two skirts and a couple of shirts that actually fit properly). Be able to go to the supermarket without having to count every single thing I buy in my head so when I get to checkout I know I will be able to pay. It really is humiliating and govt should raise newstart.

I know they say it is only a stop gap, but that stop gap is not enough. They pay themselves very well, they really do not know what it really is like outside the Canberra bubble. I do not like to be unemployed, it is NOT a lifestyle choice, but by punishing myself and others by making us beg is not good for society or the economy, or for mental health. I have been hospitalized on several occasions due to severe chronic depression. I don't know what else to say at this point. I'm sure if I were to think about it more I would be able to prosecute the case for an increase in a more descriptive way of what it is really like to live on \$580 a fortnight. Thankyou for letting me speak! My local member of parliament has told me in a letter the best form of welfare is " get a job" I wish I could!! But I don't feel a should be treated like a pariah. I paid taxes for 40 years... I have NOT chosen to be unemployed.

## Barriers to Employment

The Salvation Army has been providing employment services to Newstart recipients for more than 20 years through our dedicated employment service, Employment Plus. In this time, we have supported over half a million Australian job seekers to find meaningful employment. We currently support more than 22,000 people each year through government-funded employment programs in addition to community-based employment services funded by The Salvation Army.

In the process of assisting people to move from welfare to work, The Salvation Army has observed that if a person is experiencing continuous financial hardship for more than a few months, their capacity to engage in effective job search activity diminishes. A person struggling to meet their rent or utility bills, manage personal debt, provide for a young family or pay recurring medical expenses has fewer resources available to them to meet the ongoing cost of looking for work.

There is some provision for people through the jobactive system (via the Employment Fund) which assists in meeting some of the costs associated with job search, such as clothing, training and travel expenses. While many job seekers benefit from access to this necessary support, it can also create a dependence on external support to find work rather than encouraging personal agency. This in turn can impact confidence, motivation and job readiness. As an approach it is not consistent with the major reforms proposed for the employment services system in the coming years, including the introduction of digital service platforms, which are intended to enable more job seekers to independently search for work.

In addition, The Salvation Army has observed that the longer a person remains unemployed, the more susceptible they become to deteriorating mental and physical health and increased social isolation. Financial distress and uncertainty exacerbate existing barriers, compounding the impact for disadvantaged job seekers and making it more challenging to successfully re-enter the workforce.

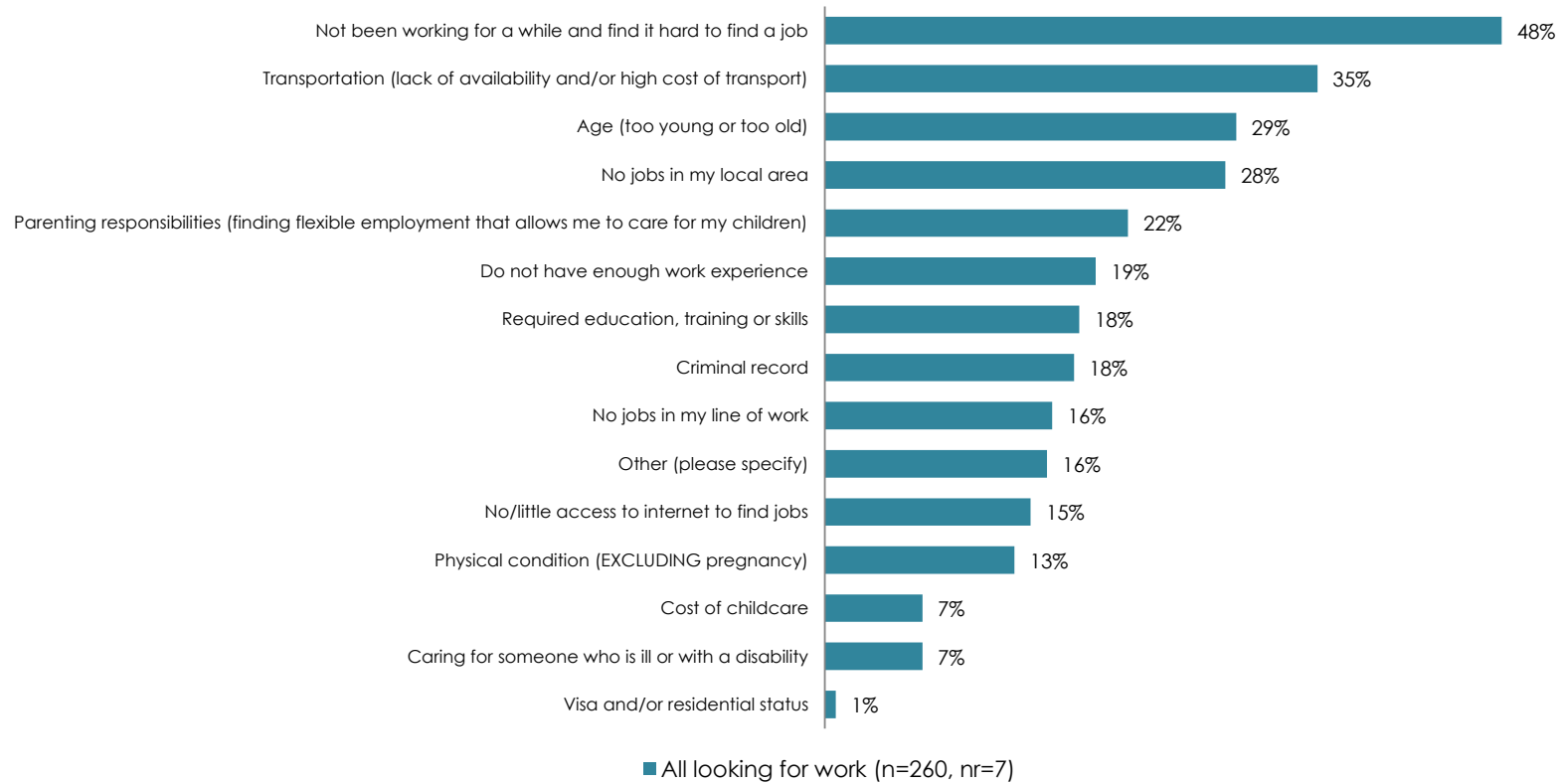
According to the Australian Council of Social Service and Jobs Australia, there is currently a network of 42 for profit and not for profit job service providers in Australia. Government expenditure on job service providers totals \$1.3 billion annually, averaging \$1,000 - \$2,000 per person assisted.<sup>8</sup> This level of expenditure on employment services and programs for unemployed people is less than half of the average for the Organisation for Economic Co-operation and Development (OECD) countries and the eighth lowest amongst the 30 OECD countries.<sup>9</sup> Furthermore, activity requirements for unemployed people in Australia are amongst the most stringent in the OECD.

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<sup>8</sup> Australian Council of Social Service and Jobs Australia, *Faces of unemployment* (2018), 21

<sup>9</sup> Australian Council of Social Service and Jobs Australia, *Faces of unemployment* (2018), 21

**Figure 7 - BARRIERS TO EMPLOYMENT FOR THOSE LOOKING FOR WORK**



Source: The Salvation Army, *Feeling the Pinch: National Economic and Social Impact Survey 2018* (2018)





### A response from the Newstart Inquiry Survey

As a single mum with a 12 year-old daughter, Newstart allowance barely covers the cost of basic living expenses let alone school fees, uniforms etc. After leaving work to have my daughter I studied online so I could return to the workforce when she reached school age. I completed my degree in 2016 and so far it's nothing but a 25k piece of paper. Employers just don't want to consider someone who has been long term unemployed especially someone who has sole parenting duties.

In order to afford car rego, insurance and similar bills we've had to move back in with my mum. A shameful thing to have to do in your mid-thirties. Birthdays and Christmas are a nightmare with the stress of not wanting to disappoint my child but somehow having to find money which isn't available. There is minimal support for single parents trying to get back into the workforce, or for employers to take on people like me.

Similarly there's also very limited access to reasonably priced accommodation. Even the most basic rental house is upwards of 70% of the Newstart allowance. Unemployment and sickness benefits are a tiny portion of the welfare budget yet politicians are constantly saying 'dole bludgers' are a massive burden on society.

### Isolation from Community and Loneliness

The Salvation Army is concerned that the current welfare system leads to isolation and loneliness.

A key theme that emerged in feedback from Newstart recipients was that the current level of income makes social interaction difficult. As Newstart recipients cut back on spending they focus on their most basic needs – food and shelter. Money for most social activities is sacrificed, which can often lead to loneliness and disconnection from community.

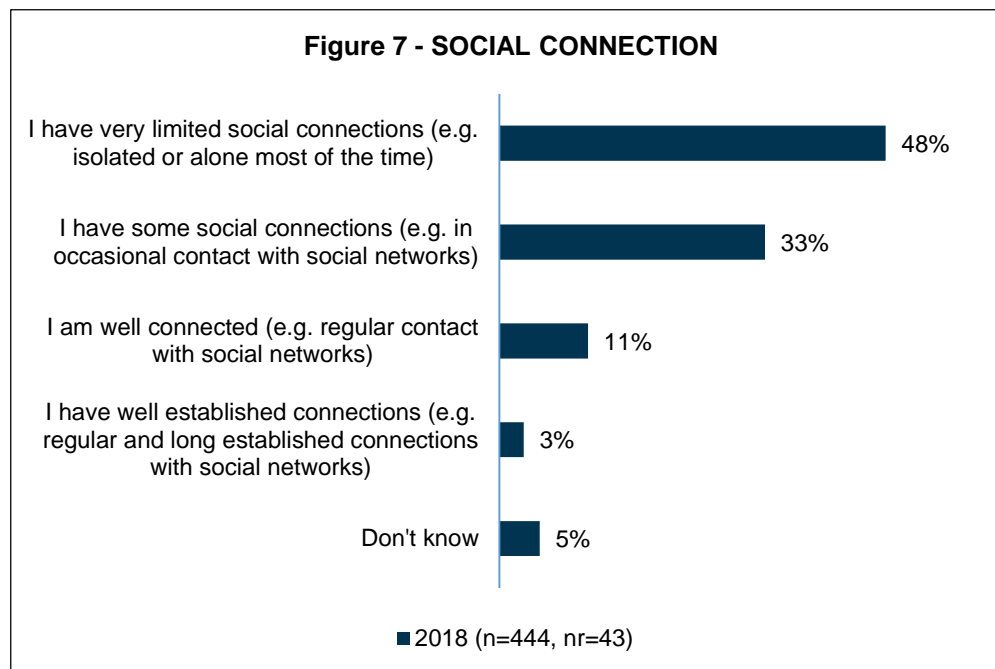
Indeed, many Newstart recipients reported to The Salvation Army that they struggled to pay for transport costs, such as fuel and public transport fares. Transport plays a large role in allowing people to escape isolation and take part in community events. It is also an unavoidable requirement for many jobs.

While a reasonable decision for recipients to make, minimising social interaction to save money or to avoid the stigma associated with relying on welfare has long-term detrimental effects on a person's physical and mental health<sup>10</sup>. The support of community is crucial in strengthening resilience in times of loneliness, crisis and hardship. Community support can also help lessen the worst effects of mental health conditions.

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<sup>10</sup> VicHealth, *Loneliness: a new public health challenge emerges* (2018). Available at <https://www.vichealth.vic.gov.au/letter/articles/vh-letter-47-loneliness>

Our research also shows that close to half of respondents on Newstart Allowance had very limited social connection (see Figure 7).



Source: The Salvation Army, *Feeling the Pinch: National Economic and Social Impact Survey 2018* (2018)

This is an area where the community, in conjunction with government, has a role in combating social isolation and loneliness. Through our social services and corps (churches), The Salvation Army is committed to building and maintaining good relationships with community members. For example, The Salvation Army Castlemaine Corps has recently begun a monthly women's brunch while the Grenfell Corps in New South Wales has opened a new drop-in centre – Salvos Open Door.

In looking at the current welfare system, recognition must be given to the relationship between income and social interaction. While outside the scope of this review, it may be desirable for the Australian Government to consider a national strategy to combat loneliness – possibly through the Council of Australian Governments Health Council. Such a review could be based on the United Kingdom Government's *A strategy for tackling loneliness – laying the foundations for change*.

## Mental Health

The Salvation Army's experience indicates that financial stress or ongoing unemployment can precipitate a mental health condition.

At least 10% of all job seekers in our employment services receive support to manage a mental health condition, which has been identified as a barrier to employment. This figure does not include the many job seekers with undiagnosed conditions or who are at risk of acquiring a mental health condition during a period of prolonged unemployment.

To combat financial disadvantage, The Salvation Army operates Moneycare, a program that offers free financial counselling to those in need. Through Moneycare, qualified Financial Counsellors are able to provide crisis intervention and financial resilience services. This includes processes such as crisis stabilisation, targeted referrals for underlying issues, financial assessment, debt reduction options, advocacy and helping to assist people with debt collectors and repayment plans. Moneycare also has an extensive financial literacy and capability program, “You’re the Boss”, which provides practical advice to help people remain on top of their finances.

Newstart recipients who responded to The Salvation Army survey indicated that they experienced a deterioration in their mental health, often leading to mental health conditions. Unfortunately, some recipients have also reported that they are unable to afford treatment for their mental health condition.

In contrast, a survey of people who used Moneycare services in 2017-18 found that the overall mental health of people using Moneycare increased significantly within three months of receiving support.

The Salvation Army acknowledges the Australian Government takes the challenge of mental health seriously. This was evidenced by the \$736.6 million commitment to mental health services through the 2019-20 Budget. It would be worthwhile for the Australian Government to examine the interactions between the current welfare system and recipients developing, or experiencing a worsening of, a mental health condition.

#### A response from the Newstart Inquiry Survey

\$700 a fortnight for Newstart allowance, my rent is \$640, my sole income due to the fact I lost my jobs for lack of shifts 2 Months ago. I am legally trying to come to an arrangement with my ex-partner so I can see my kids more and getting my mental and physical health looked at after a few years of not doing anything but working.. Being suicidal, not being able to do anything about it, not being able to afford anything anyway. Centrelink is a death trap, yet so is depression, the very thing that Centrelink payments cause. Trying to live but not doing a very good job of it. Increase to Newstart would allow me to go to important appointments that I simply cannot afford otherwise. I live off borrowed money, I am currently experiencing bankruptcy because of this. I can't get disability payments for my severe mental health issues but Newstart makes it impossible for me to help myself in other ways.

## Inherent Dignity

### The Complexity of Centrelink

People often express to The Salvation Army their confusion and frustration with the process of applying to and interacting with Centrelink. We want to acknowledge that Centrelink staff do their absolute best to assist people but they are working within an unwieldy and sometimes dehumanising system.

#### A response from the Newstart Inquiry Survey

[I want the Committee to know] How stressful it is to get started. I was such a mess the first time I walked into Centrelink that I was literally dizzy. I asked for help filling out forms and was directed to a computer. I asked for a person to help me fill out the forms and was told that “wasn’t going to happen “. I left that day in tears and cried for over four hours. I asked for a social worker to help me through the process and that was denied. The process was long with many mistakes made by Centrelink. I found early on that it was prudent to pack a lunch and a computer and go in to talk to someone rather than phone information through. Centrelink frequently lost submitted paperwork then denied I’d ever sent it. Only screen shots of my actions proved them wrong and my forced cheers not mentioning their accusations of lying about submitting it could get them to see I was being truthful. It took six months for finance to come through.

I was very lucky that my brother loaned me some money and that friends allowed me to stay rent free for a while. During this time it was suggested to me by Centrelink staff that I ask family and friends for money and/or accommodation. It was even cheerfully remarked “you’re so lucky that you have a car to sleep in” so I asked her where was both safe and legal to do so for no cost. I was then informed that I was in the fastest demographic for homelessness in my area and to be very careful that I didn’t become homeless because I’d receive no benefits then.

Another time I was on suicide watch. I’d been diligently job hunting for over a year and applying for double the amount of jobs I was supposed to. My stress levels had increased to the point of struggling to string words together and no one could help me. My hair was falling out, I was bloated and felt sick all of the time. I’m a health nut, rarely drink, don’t smoke or do drugs, and hadn’t been sick in a long time. Centrelink stress just about pushed me over the edge.

Financially I was luckier than many. I had friend who took me in and gave me very cheap rent in return for help with chores. But it was still very difficult. I was also lucky that my job provider was often able to do things such as buy a job interview outfit or offer fuel vouchers. They were amazing!

Being on Newstart is akin to being a nobody in this country now. Rather than being seen as someone who needs a bit of help, we are now seen as potential criminals. Newstart is one of the most distressing things I’ve ever been through. I’d love it so much if politicians all had to live for two to three months on Newstart. It would really open their eyes even if they didn’t have to go through the long long process to get it. I have a job now and admit that it does make me a little bitter when I pay my taxes. I’m grateful to have had something from Newstart. It’s better than nothing. But for those genuinely seeking work it’s degrading, humiliating and distressing. Counselling would have been amazing during this time. Through a mental health and I received some help but I was a mess and used all ten appointments in a few short months. Luckily I found a very good mental health doctor who helped me through and bulk billed for me. If it weren’t for him I’d not have made it.

The Centrelink online application process was designed with good intentions of making the process easy for applicants. In practice it is cumbersome and difficult to navigate for the majority of Australians. The push to move applications online was done without making sufficient allowance for the many people for whom this model does not work. We are concerned that the current arrangement is not fit for purpose for people in rural and remote areas (or any area with inadequate access to broadband internet), people with English as a second language, people who are illiterate or who are computer illiterate, and people who have a disability that makes accessing online processes difficult.

The push to online processes is also problematic in the context of Newstart levels being too low for many recipients to maintain a mobile device.

### Matt's Story\*

When I lost my job, I had to sell my house and moved to a much smaller place with my family and borrow a significant amount of money. It is so hard to understand the Newstart system, from the moment of the application and to keep the payments comment. The system is so unhelpful and extremely frustrating. They made me felt as if I was doing something wrong and that I was ripping off the welfare system. During all that time I felt I was not treated with dignity at all, which had a really hard impact on my self-esteem. I consider that the whole process was unnecessary humiliating. I possess a good professional experience and qualifications and English is my first language. I cannot imagine what the experience must be like for people whose English is not his first language or have any form of disadvantage.

\* name changed

Another issue that has been raised by people using our services, and also our front line staff, is that the differing eligibility requirements and changes in rules and interfaces between different supports can be bewildering. Often Centrelink staff do not proactively identify benefits for which a person is eligible unless explicitly asked. For example, accessing the Disability Support Pension can be particularly difficult as the process for proving eligibility itself can be confusing and sometimes expensive.

### Melanie's Story\*

Melanie, a Newstart recipient, presented to The Salvation Army without the financial means to pay a number of bills. During our discussions with Melanie she revealed she had been previously diagnosed with anxiety and depression. Melanie also revealed that she felt she could not end a sexual relationship she was in with a man because she needed his assistance to pay her rent.

The difference in support between the DSP and Newstart means that Melanie is now much better supported financially. With this support, Melanie chose to end her relationship knowing that the consequence would not be homelessness.

\* name changed

## Mutual Obligation

The Salvation Army recognises that there will always be conditions around welfare payments. Welfare is funded by taxpayers and the ultimate purpose of this social contract is to ensure that all people can participate in society. As discussed previously, measures that support a person to move from welfare to work are welcomed by both recipients and providers of support.

Our concerns come about when there is no evidence that a particular measure will lead to, or increase the chance of, work. Measures that ignore economic, structural or individual barriers to employment are not productive, they are merely punitive.

Mutual obligation requirements can include agreeing to a Job Plan, attending regular appointments with their jobactive service, applying for a minimum number of jobs, attending all job interviews, and attending education or training courses. If a Newstart recipient does not fully comply with the measures that apply to them, their benefits can be suspended reduced or cancelled.

Participation requirements are not, in and of themselves, inappropriate and nor is the fact of measures being enforced. The problem is that the requirements can sometimes be applied in a way that is dehumanising and leads to unnecessary stress. The move to digitisation of compliance can compound this stress for some people. While it is definitely more efficient for some recipients, for others the move online is not appropriate (as discussed above).

In preparing this submission, similar stories came from workers across the different service areas of The Salvation Army, which illustrate the issue of implementation:

- One story involved a young mother with a baby who was sick and crying all night. The next day, sleep deprived and understandably fretful, the mother simply forgot to check in with her jobactive provider.
- In another story a young man was offered an interview with one hour's notice but, being reliant on public transport, arrived too late.
- Another story was of a woman for whom English is a second language and who cannot navigate the MyGov portal without assistance. Because she didn't have someone to assist her in the timeframe she filled the details in incorrectly and missed the deadline.

The common elements of the different stories are that a recipient does comply (or attempts to comply) but because that is not accounted for in the system they receive notice from Centrelink that their payments have been suspended until they make contact with their jobactive provider. The uncertainty created for people dependent on this support creates significant distress and anxiety for Newstart recipients.

These issues may be solved through improved provider practices or addressing systemic issues where the mutual obligation framework does not anticipate reasonable scenarios that may prevent a Newstart recipient from compliance. Mutual obligation will always be a feature of any government funded employment system, however action can be taken to ensure that compliance frameworks are compassionate, fair and effective.

## The Cashless Debit Card

The Salvation Army has serious reservations about the use of the Cashless Debit Card and would object to it being applied in a mandatory fashion.

One of the major issues The Salvation Army is wanting to highlight in this submission is the impact of the current welfare system on the long-term outcomes of people who rely on welfare. Any aspect of the system that dehumanises, diminishes the personal agency of, or negatively affects the sense of community connection of a recipient causes us concern. The collective impact is that it creates additional barriers to securing and maintaining gainful employment.

The Salvation Army is concerned that the use of a Cashless Debit Card creates an unreasonable risk both in terms of the stigma associated with the card and the practical issues of using the card.

Many of the people who told their stories for this submission expressed a sense of shame from being on welfare. They talked about going to considerable lengths to ensure the outside of their accommodation looked good so that people would not know how hard times had become. They talked about declining meeting with their friends so their friends would not carry the burden of always paying for coffee. Some also talked about feeling that they were being punished because they could not secure a job despite their best efforts.

Our concern is that the Cashless Debit Card, especially given the rhetoric that has built around its use, would exacerbate the negative effect of welfare on recipients' mental health and community connection.

The Salvation Army also has very practical concerns with widespread use of the Cashless Debit Card. For example, some activities are not possible or are more expensive using a card. School excursions, second hand furniture and farmers' markets, cannot be accommodated on the Cashless Debit Card.

The Salvation Army does recognise that there has been mixed reports coming from the trials of the Cashless Debit Card. We certainly do not question the authenticity of those participants in the trial who indicated that the Cashless Debit Card achieved good outcomes for them and their community. The Salvation Army understands that as part of the pilot there was a higher intensity of wraparound supports and community engagement in some areas and we would welcome greater information about why the Cashless Debit Card worked in some instances and not others.

The Salvation Army would also be very interested in understanding how those intensive trials would be scaled if a decision was made to expand the use of the Cashless Debit Card.

At this time, The Salvation Army believes that the risks associated with the widespread use of the Cashless Debit Card, including social isolation and the fact that some purchases cannot be made, are too great.



## Mandatory Drug Testing

The Salvation Army strongly supports evidence-informed approaches to addressing substance misuse issues in Australia. We have extensive experience and a network of dedicated services working with people who need support as a result of a substance use disorder, particularly those who experience additional marginalisation through multiple co-occurring issues, such as homelessness, poor mental and physical health, family violence and a variety of poverty-related problems.

The Salvation Army does not support mandatory drug testing of welfare recipients.

Mandatory drug testing has been piloted and tested in a number of jurisdictions and there is no credible evidence from these trials that it is effective either as a cost saving measure or as a deterrent to drug use. It is unlikely to ever be effective as a deterrent because of the very nature of substance use disorders – one of the common diagnostic criteria is continued substance use, despite negative effects on a person's life.<sup>11</sup>

The Salvation Army is also very concerned that sanctions are likely to increase poverty and also increase stigmatisation. Both are at odds with best practice and incongruent with harm reduction principles that have been adopted by the National Drug Strategy<sup>12</sup>.

The Salvation Army's experience suggests that decreasing a person's quality of life does not assist in reducing drug use. There are many evidence-informed ways to address substance use disorders that we would support as a way of helping people get into work. Mandatory testing is not one of them.

### Jane's Story\*

The Salvation Army's Bridge Treatment and Recovery Services programme have consistently provided hope to a significant number of clients who have addictions to alcohol and other drugs, not least of all to Jane\*, a female in her 40s who first joined the 10-week residential programme directly from hospital, where she had been admitted following a suicide attempt.

This attempt to take her own life was the result of a profound sense of hopelessness and a deep shame borne out of years of substance misuse, resulting in the breakdown of the relationship with her family and stripping her of her self-esteem. Her substance use took place in private due to her fear of being stigmatised and she was reluctant to reach out for support due to the belief that this would be on record and she would be discriminated against, particularly in securing employment in the future.

Jane participated and completed the programme three times over 3 years, she reported that each time she experienced an improvement in her mental health, was able to obtain a deeper understanding of why substance use had dominated her life and developed and strengthened the strategies to address her addiction. Jane has now rebuilt the relationship with her family, has a robust sense of self-esteem and is confident in her ability to engage in the community. She has continued to maintain daily contact with the Bridge centre, participating in the Aftercare programme, as well as designing a memorial garden and making a series of mosaic tiles to honour the Bridge centre and the staff, past and present, who have, in her words, "saved my life" and helped her to restore her dignity and belief in herself.

\* name changed

<sup>11</sup> American Psychiatric Association, *Diagnostic and Statistical Manual of Mental Disorders, Fifth Edition* (2013). Arlington, VA: American Psychiatric Association.

<sup>12</sup> Commonwealth of Australia (Department of Health), *National Drug Strategy 2017-2026* (2017), 13



## Practical Actions

The Salvation Army asks that the Committee consider the following recommendations to government.

### Setting Welfare Levels

1. Newstart and related payments be significantly increased to bring them in line with the current costs of living and searching for work in Australia

While there is a great deal that can be done to improve Australia's welfare system the most pressing and immediate need is that income support payments be increased. This increase will assist in managing the worst indignities faced by people reliant on welfare and help prevent people falling into a poverty trap.

2. Identify and/or establish an independent mechanism to set welfare payments

The current situation has come about because Newstart was indexed incorrectly. The issue has been apparent for years and has grown increasingly acute as no real action is taken. As discussed, this inaction costs individuals, communities and the government as this genuine need is addressed further along the path of disadvantage (where the investment to fix a problem costs more than prevention). A mechanism must be identified to ensure that this does not occur again.

3. Ensure income support levels are linked to genuine costs and needs of recipients

The mechanism chosen for determining income support levels must be based in the reality of people's experiences and not on abstract formulas or assumptions. Indexing to CPI alone, for example, is demonstrably inadequate over the longer term.

4. Ensure income support levels are determined taking into account the principle of dignity

Explicitly recognising that every person should be able to live with dignity would assist in clarifying the social contract that underpins welfare. We believe it would also have a flow-on effect in terms of how the community views welfare and people who are reliant on it. In turn this would assist with alleviating some of the feelings of shame and stigma people reliant on welfare have expressed.

### Avoiding the Trap

5. Increase the availability of financial counselling and financial resilience tools

The shock of a vastly diminished income coupled with imperfect financial knowledge and resilience can lead to terrible outcomes for individuals. Our evidence is that financial counselling, budgeting tools and advice on adjusting spending, especially in the early stages of being on Newstart, can go some way in assisting people manage their income and also their mental health.

6. Increase wraparound services for people facing significant barriers to employment

For many people Newstart is not a short term solution as they face significant and enduring barriers to employment. Increased targeted support for people who face multiple and complex barriers would

materially assist in moving people into paid employment and the benefits (financial and otherwise) that it brings.

7. Ensure policy parameters related to Newstart do not increase welfare dependence

A range of policy parameters around Newstart can inadvertently increase the risk of dependence on income support or mean that a person receives supports inappropriate to their circumstances. Rules around waiting periods, liquidity, the interface with the Disability Support Pension and the taxation treatment of income earned while a person is trying to move off Newstart should all be examined to ensure people are not trapped on welfare or in poverty.

### Government Services

8. Continue to focus on making government services user-friendly

The Government has made a firm commitment on improving government services, which should be applauded. The Salvation Army supports these efforts and asks that particular attention be given to the impact of moving services online and how greater support can be given to groups for whom online services are inappropriate.

9. Create a way of identifying and assisting people who are 'at risk'

In our service delivery and in the course of preparing this submission we have heard the stories of many people who are 'at risk' as a result of being reliant on income support. They are 'at risk' in terms of homelessness, family breakdown and poor mental health. Support for these people to navigate the system to ensure there is no delay or cessation in their supports is critical to prevent poor outcomes for the individual, community and government.

10. Avoid punitive measures

The Salvation Army is supportive of mutual obligation measures that assist a person to move into employment and incentivise employment. We do not support measures that are not proven to assist in this goal and are merely punitive in nature. Punitive measures are not appropriate and are counter-productive to people seeking employment and avoiding poverty.

## About The Salvation Army

The Salvation Army is an international Christian movement with a presence in 128 countries. Operating in Australia since 1880, The Salvation Army is one of the largest providers of social services and programs for people experiencing hardship, injustice and social exclusion.

The Salvation Army Australia has a national operating budget of over \$700 million and provides more than 1,000 social programs and activities through networks of social support services, community centres and churches across the country. Programs include:

- Financial inclusion, including emergency relief
- Homelessness services
- Youth services
- Family and domestic violence services
- Alcohol, drugs and other addictions
- Chaplaincy
- Emergency and disaster response
- Aged care
- Employment services.

As a mission driven organisation, The Salvation Army seeks to reduce social disadvantage and create a fair and harmonious society through holistic and person-centred approaches that reflect our mission to share the love of Jesus by:

- Caring for people
- Creating faith pathways
- Building health communities; and
- Working for justice.

We commit ourselves in prayer and practice to this land of Australia and its people, seeking reconciliation, unity and equity.

### Further Information

The Salvation Army would welcome the opportunity to discuss the content of this submission should any further information be of assistance.

Further information can be sought from Major Brad Halse, National Head of Government Relations,

## APPENDIX A

# **THE LIVED EXPERIENCE**

LIVING ON THE NEWSTART ALLOWANCE



The Salvation Army is committed to faithfully representing the interests of the people directly affected by the issues around which we advocate. Wherever possible, our preference is to amplify the voices of those who have a lived experience of the hardship we are fighting.

In preparing the submission to the Inquiry into the Adequacy of Newstart and related payments and alternative mechanisms to determine the level of income support payments in Australia, The Salvation Army sought the views of clients who had accessed our Emergency Relief services.

We posed the question:

**What Do You Think the Inquiry Needs to Know?**

These are the responses we received.<sup>1</sup> The responses are listed by House of Representatives electorate.

Please be aware: Some of these responses contain references to suicide or suicidal ideation.

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<sup>1</sup> All responses have been included as received except:

- Where a response did not deal with the topic of Newstart or a related payment (these have been excluded);
- Where a response contained personal information (these are included but edited)
- Where a response contained offensive language (these are included where the language could be redacted or excluded where editing was impossible).

What do you think the Inquiry needs to know?

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### From Fairfax – Queensland

Newstart commenced due to unemployment The process for receiving Newstart allowance is an embarrassment to the individual. Limited employment opportunities for people with poor health no licence and no vehicle with a demographic area with very poor public transport system take its toll regarding the reporting process. If I was to receive an additional \$50/\$75/\$100 per week I would be able to afford fruit, vegetables and meat plus seek individual rental premises without having to share a rental with strangers and gain independence.

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### From Macarthur – New South Wales

When my son got sick it was a real struggle everyday to make ends meet. I had to find the money to see two different specialists (with no concession card we had to pay full price) and the costs of two medications. At the time i was working casually for an NGO and my pay was not good. I don't have a partner to fall back on financially when times get tough, we just had to make the best of it. We applied to centrelink to try and get some youth allowance or at least a health care card to help with the cost of his medications, because they were really expensive. He was knocked back with no specific explanation, no step or steps we could take to fix it. On the second time we filled in the form to have me added so that I could discuss the situation, but I found I was also denied any specific explanation when that application was declined. Things got worse financially. One of my sons specialists moved to another area, the new specialist had higher fees and prescribed an additional medication, which all cost even more money. At this stage we were doing without practically everything (including lunch). The worst week was when I had to miss two days of work while waiting for my pay to come in because I couldn't afford to top up my opal card. I ended up approaching a local charity and one of the workers helped my son apply again for youth allowance. It was so quick. How could it be so quick for the worker and so slow for us? What about people who don't have a case worker? If it were not for that worker I don't know what would have happened. What would an extra \$50 mean to us? I think we would save it, after two years of living in real hardship we are pretty used to doing without. It would be nice to think that the next time the washing machine breaks down or the sole of a shoe wears out that we had something put aside to manage the cost, or to know that if my son needs an extra appointment we could afford it. Illness can come to anyone, you don't choose it.

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### From Groom – Queensland

Then need to know that new start have not had a rise in payments my paymeny is still the same as it was when I went on it in 2014

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### No Electorate Provided

I get \$600 a fortnight including rent assistance on youth allowance as a student. My rent a fortnight is \$500 that leaves me \$100 a fortnight to cover my grocery, Phone plan power and gas bills. The current payments are absolutely not sufficient for a student studying full time let alone a adult with a house insurances and care. its hard to even get a part time or casual job as a student.

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### From Flynn - Queensland

People on new star who don't do drugs and actually want to work at least deserve the right to have there pays put up till work has come in place

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What do you think the Inquiry needs to know?

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### **From Flynn - Queensland**

There is NEVER ever enough money to live on. Doesnt matter what you give up or sacrifice.

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### **From Riverina – New South Wales**

I am not on newstart I'm on family assistance I first received family assistance when I had my first son in 2004. An extra 100 would help alot as I have 3kids in my care.

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### **From Blair – Queensland**

I've gone through times where I had no job and ended up having no friends or family here cause I moved from New Zealand and ended up being homeless because work had a shortage of work and I could not pay rent anymore.

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### **No Electorate Provided**

hi I'm single mother of 5 ageing from 6 - 19 I'm 36 I had my oldest daughter when I was 16 I have not been able to work I've got no confidence no skills and now I'm on you started struggling to even survive there's nights at me and my family go without meals my kids feel deprive does it go to school with that half of their belongings I struggle everyday it's breaking my confidence and I don't know how the government expects us to get by can't even give me a chance

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### **From Cowper – New South Wales**

Living on newstart payment is not easy. I live from payment to payment and I still struggle to pay my bills. Restart amount is just not enough.

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### **From Petrie – Queensland**

I don't ask you to try and fathom what it's like to live on such a meagre payout,

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### **From Bowman – Queensland**

I am also going through 13yrs family law process which leaves me preparing my own costly documents then paying additional expenses associated with court ordered processes. I have never owned a car and my struggle is daily. Started receiving die to domestic violence. My life is consumed by court processes and work would be sweet relief Kind regards

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### **From Bradfield – New South Wales**

To look at the average cost of 1 and 2 bedroom apartments and the cost of a single room. Some people live alone not like teenagers and if they have no family or partners how can they possibly survive? As a single older white female I am scared.

What do you think the Inquiry needs to know?

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**From Leichhardt – Queensland**

The payments are barely enough to survive. Once you pay your rent electricity and other bills there is hardly enough left to buy groceries and if you are on regular medications which I am I cant afford to buy it so my health suffers.

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**From Leichhardt – Queensland**

Well I was recently made redundant from a government job, then having to rely on newstart allowance I still didn't receive enough to pay my rent.... Let alone electricity, food and basics.... It would mean the world to me.

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**From Lyne – New South Wales**

Myself and my partner are currently on Newstart it is nowhere near enough to survive without asking for help each fortnight I am actively looking for work also studying my partner has injured himself so is only able to perform light duties and as you can imagine there is not to many of them around

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**From Hunter – New South Wales**

Well it is in possible to survive on a newstart payment and I am constantly in pain with my permanent injuries I simply cannot work

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**From Lingiari – Northern Territory**

Its hard when basics card cannot be used in a lot of places. Paid work needs to be offered. Free training needs to be offered

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**From Lindsay – New South Wales**

Im 40 I have sole custody of my 2 children, I work casually (my work hours depend on if I'm able to reply on baby sitters getting my kids to and from school) I struggle to make ends meet on the weeks that I can't work due to having no one to assist me with my children, an extra \$50 a week would help a single parent such as myself on newstart. I have so many weeks where I'm scraping by. I've reached out to Salvation Army twice in recent yrs and they've been a significant help to get me through.

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**From Parkes – New South Wales**

I can't even afford to rent a unit for my children and keep utilities and food in fridge on newstart allowance never mind my needs. extra 200 per fortnight would mean I could live with my children and support them

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**From Wright – Queensland**

When I first started to receive new start which was last year it did help a bit as I was only receiving youth allowance which was only under \$300, at the moment I get \$510 died to bills coming out through my new start benefits and with my family problems to hard to afford for food after rent and as I have no job still the money is tight I wish centrelink can help with people who are struggling.



What do you think the Inquiry needs to know?

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### From Richmond – New South Wales

I have been receiving help with Newstart for quite sometime now, I'm finding it even more difficult to put food on the table at present, a little extra would really help me and the family to live a more enjoyable existence, Thank you.

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### From Riverina – New South Wales

Im all for this enquiry as it's very hard to live on the money received as I'm a single father of 2 small children under 3 I have 50/50 custody with their mother and we still find paying all the utility bills and the rent and baby things is very hard. I'm never left with any money to get me through the off week. Im finding by the end of the week I'm asking for help from wherever possible just to survive. I and my children's mother both suffer medically and are being treated for these conditions. And having to pay child care fees.

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### From Banks – New South Wales

That living on \$40 a day isn't enough for any person to live on especially when you need to pay for transport and to make appointments for the doctors and job seeking appointment.

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### From Cowper – New South Wales

The cost of living rent / food/ electricity is so high and a single person on new start allowance is forever unable to get ahead. I somehow survive barely on \$180.00 per fortnight allowing little to no chance if there happens to be an extra expense

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### From Cowper – New South Wales

Dignity is a made up word ....dignity is a luxury ...survival is first

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### From Werriwa – New South Wales

Hi , im on the new start allowance and my income too low , most of the time without food no petrol in my car , i got gift card from the salvation army months ago and im looking for work from long time ago im with disability <REDACTED>, now im over due with all my bills but the important bill is electricity one 320 and i need help out with that plz.

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### From Eden-Monaro – New South Wales

Is more help needed in rural areas. More houses for homeless people. More help for families.

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### From McMahon – New South Wales

I have been on centrelink for a while and the biggest problem is how can we rent privately the answer is we cant as we dont make enough money

What do you think the Inquiry needs to know?

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### **From Page – New South Wales**

With the rising cost of living, medications needed, rent, electrical and gas bills all rising. I have had to beg and borrow. AND seek help from various sources and charities. this is constantly causing more mental health issues with anxiety and stress and insomnia. I've felt ashamed of my social status. An extra \$100.00 PW would be almost enough to start playing catch-up with my bills and maybe even be able to eat healthy foods again.

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### **From Fairfax – Queensland**

Newstart just paid my rent after I had a car accident and couldn't work due to injuries. I missed certain medications as I couldn't afford them. My daughter missed out on a lot of things. Social events, birthday parties, and School sports. Then I needed extra doctor's to help with my healing to try and get back to work. Couldn't pay for that either. We ate weekbix to fill us up. I ate weekbix a lot as I had medication to pay for. Life on Newstart is depressing and stressful.

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### **From Farrer – New South Wales**

I have 3 teenagers at home and we struggle week to week. I have to pay \$310 in rent by the time I just do that I am left with \$400 a fortnight for food and bills. Feeding teens is not cheap! I find I am always behind in my household bills and playing catch up. Can't remember the last time I could actually buy clothes for myself and looking for work sometimes is hard as I don't have the petrol money to run around to interviews and dropping resumes off. The cost of living is so expensive now I struggled when I was working.

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### **No Electorate Provided**

People that receive new start or any other benefits aren't able to live sustainably as it is way too low

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### **From Maranoa – Queensland**

It is struggle trying to make ends meet. extra 50\$ a week would make a big difference in my life . I have made contact with center link about my request 4 D.S.P I have supplied all the information that was requested from me but still they have me on new start with no real answer .I'm 47 years old and I can't afford to live in a house .so please help . Thank u very much .

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### **From Groom - Queensland**

Emergency Relief Funds

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What do you think the Inquiry needs to know?

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### From Cunningham – New South Wales

I was currently on DSP and they kicked me off to newstart, I suffer with extreme bi-polar, anxiety, depression. They had me looking for 20 jobs a MTV and weekly appointments, also im in court trying to receive care of my two sons into my care, I also pay \$300 a week rent, I have a Dept that gets paid to centrelink and housing which leaves me less then my rent payments, if it wasn't for my sister to give me \$100 per fortnight I wouldn't be able to pay my rent,, I attend soup kitchens, Vinnie's and places like salvos have helped me, I've reached the quoted help where any of these agencies can help me, which leaves me in starvation, the newstart is not even covering my expenses to survive

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### From New England – New South Wales

I am on newstart currently. I think an increase would help as I owe my mum alot of money for medicine she sent me when I had no income over a year ago and was living on recycling after my ex was not supporting me within the confines of his and my rental property. An increase to my newstart would be help so much as I pay \$180 rent and its hard to survive. I also have to pay my mum back the medicine money she sent me over quite a long period of time as I had no income at all and my ex was evicting me out everyday for over a year. I was homeless until I rang link to home and they allocated me at Providential homes for 20 days at Mays Hill and Canley Heights until I found a room from a cheap boarding house in Harris Park with shared kitchen and bathroom for \$185 per week. I applied for priority housing and got refused. I have little left over to survive on. I spend up to 40 doll a week on transport on concession to see doctors and specislists. I suffer Bipolar for over twenty years and I am supported by <REDACTED> a psychiatrist a GP, a Psychologist and a Neurologist a podiatrist, a gastro enterologist, a gynocologist as I have several physical problems. Please consider my case with utmost care as its dire for me and would be feeling a lot reassured if Govt increased the payment.

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### From Parramatta – New South Wales

The cost of housing alone eats up all entitlements leaving nothing left for food and utilities. There is no quality of life. My health needs cannot be met due to long waiting lists or no money to pay for services. Add in surviving severe domestic violence and harder odds at gaining employment d ue to age...its a cocktail of circumstances keeping people trapped, despite being intelligent and wanting better and more from life. Cost of basic living versus entitlements is severely underestimated, contributing mental physical emotional and financial distress.

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### From Bruce - Victoria

Newstart is no where good enough to live 4 two weeks i thank our Lord we have salvos so we can eat

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### From Bean – Australian Capital Territory

More money for ppl with family's, and newstart ppl would benefit with more money also, And some ppl would benefit with some counseling id they suffer from mental health.

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What do you think the Inquiry needs to know?

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### **No Electorate Provided**

An extra 100 would really help. Living these days is expensive and being on newstart is barely enoff. But the salvation army have been there when times are really low and I appreciate your help guys great work..

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### **From Flynn - Queensland**

I think they need to know the struggle people receiving centre link have. I myself receive new start allowance, Most fortnights by the time I pay my bills, I am left with approximately \$50.00 to do a fortnights shopping. I also have approximately \$20.00 per fortnight for petrol which i use mainly for job hunting. I am looking for work and will take anything that is offered. I dont drink or do any drugs. I find it hard to find work as I have dry disk disease in my spine as well as osteoarthritis and some days I can barely move so therefore I am classed as unreliable and In turn not being able to find work so I can have a better life and not struggle brings on bouts of depression. Any increase in payments of \$50.00 or more would help my situation immensely. I would not have to worry and stress if I am going to be able to eat for the fortnight and I would also be able to expand where I look for work. I am in this situation due to a failed marriage. Thank you for your time on reading this.

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### **From Lyne – New South Wales**

I am a single mother with a 14 yr old son. I pay private rent which takes half of my payment. The rest has to pay for food, petrol, school fees and uniforms, electricity and weekly school outings. I have a prepaid phone which I need to search for jobs over internet. I live 30 minutes from a town centre where I need to shop. My son has mental health problems so we see a Doctor regularly. I have Osteoarthritis and require medication daily. I should be having physio but can't afford the petrol to travel to it. We live on cheap pasta dishes, eat meat twice a week and rarely have takeaway. Newstart needs to be increased because we live below the poverty line and have done for years.

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### **From Canning – Western Australia**

They need to have a real look at the cost of living and compare it to what is allocated. I no its a privilege to even have a welfare system and am grateful. But at this level there is no room for self improvement due to financial restraints. After just my living cost mind you not included rego and personal care im left with \$100 a week, thus making it extremely hard.

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### **From Macarthur – New South Wales**

When the qualification changes were made to the DSP pension I was moved onto the Newstart Allowance. That was in 2012. Being on Newstart has meant that I am no longer able to afford stable and safe accommodation. Seven years on Newstart has resulted in credit defaults with 2 electricity companies, Living in a leaking caravan behind a boarding house full of drug addicts. To now being homeless and living in my car on the streets. I served in the Australia Army for this country to protect our way of life. It's not much of a life living on the streets.

What do you think the Inquiry needs to know?

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### From Shortland – New South Wales

I think the inquiry needs to know that many people on newstart allowance are barely getting by, most people on Newstart allowance after paying rent are left with barely enough to even get food and clothing. I have other friends as well on this allowance that can't even afford to pay for rent and are homeless, if it wasn't for help with food and clothing by places like salvation army, st Vincent de paul and Samaritans i think a lot of people on this payment would be starving. Also a lot of people on newstart allowance aren't given a fair go/a chance to get a job because most of them have little to no experience in working and most companies expect work experience. So whilst we are on newstart allowance and looking for work we definitely need more money to get by and not go without food, clothing and other bare necessities.

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### No Electorate Provided

I'm a 47 year old homeless man,of Australia.I do not choose to be homeless as many people I know from,Brisbane,Sydney and Melbourne,do as for lack of affordable housing.I applied for and are currently appealing a disability support pension,2years ago.I was housed in government housing,In Brisbane 2.5 years ago,and found it hard to live on \$190.00per week,after rent.I also had to pay power at about \$100.00 a month.this was impossible to sustain long term,and with my 3main illness's, had no chance at getting work.I suffer from an acquired brain injury,schizophrenia and emphysema, as well a severe depression and part bipolar.At this time I was continually helped by Salvation Army,and other welfare agency's.I plea that an extra \$100.00 a week,is almost enough to sustain a dignified and justified, existence,and that's all,it covers existences.thank you,sincerely <REDACTED>.

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### From Grayndler – New South Wales

Hi My name is <REDACTED> I live in dulwick hill I get \$707 every two weeks I pay \$500 rent every two weeks I have no food sand I am diabetic can u help my pls I have no Credit for my phone <REDACTED>

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### From Lindsay – New South Wales

I could keep it simple and say I have mental health issues, I don't qualify for DSP, now I'm a single parent to an 11 year old daughter. Extra money would go far, as I sometimes need time off work due to health. Being in private rental makes things hard, and Newstart is not adequate to survive, without scraping by week by week. An extra 100 dollars could feed my daughter and I for over one week.

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### From Watson – New South Wales

I just arrived to aus. My husband got dementia and his on age pension. Because my arrival now husband receive less money than before.my husband got dementia around 2017.we have financial hardship. At the moment we share accommodation at my friend house. She still overseas and back on mid september. I dont know what is gonna happen next. She may not like my husband cause of his sickness and may ask us to leave

What do you think the Inquiry needs to know?

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### From Whitlam – New South Wales

Like my situation I have no help from family or friends to help me, I have cancer and they took my concession card off me. I have had to miss specialist appointments cause having no money and no concession card to even be able to afford a bus to the hospital. The wait to get on benefits takes to long it's not enough money to buy food and toiletries it needs to be paid weekly cause you sit at home for 10 days with nothing being isolated feeling like I just want to end my life right now . They need to up the payments so you can even get some fuel to get to appointments when I said to them why did u stop my concession they said you have to be able to work 8-15 hrs a week to get a concession card I have blood cancer and they took my prescription money and card how does that work . So I'm getting less money from when I was looking for work and healthy. You cannot live on the payment it's impossible the crime will say rocket as for the same as suicide which I'm considering now. When I said I can't register my car with no concession card Centrelink told me to see the Salvation Army for them to pay it. I am at the moment so hungry I have no food or money now I am having a mental health assmentment done. I got help of the Salvation Army for rood and fuel that felt like I won the lottery it was a very big help my nutrition has shoot out the door I have lost 22 kegs in 5 months from not eating. They need food stamps you can get weekly and fuel cards so you can go and get help I feel like I won't survive and thank you for the help

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### From Lyne – New South Wales

To help people survive. Very hard with young children on the Newstart. And pensions

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### From Wentworth – New South Wales

I lost my job that's why I rely on new start payments when I started to get new start it was very embarrassing for me queuing up to get welfare benefits no new start is very low payment as cost of living is very high and nowhere near enough once you paid your rent food clothing its very hard to win jobs with little money to cope with an extra \$50 to \$100 a week would very much help to achieve in getting a job and paying the bills extremely food vouchers clothing vouchers bills voucher would help a great deal to stop this financial crisis once and for all

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### From Greenway – New South Wales

I write this letter as a recipient of Newstart allowance. I have been employed as a casual disability support for some time. I found some fortnights I did not receive Newstart allowance while others I did. Being in a rural area, I took what work I could and the cost of living was higher for food, fuel etc. Since then, I moved to Sydney with what little.possesions I had, and took up cheap shared accommodation. The reason I moved was the rural area had little job prospects, so moving for me made sense. I had to approach the Salvation Army for assistance for some months now for financial relief. I am still looking for work. Any increase, such.as \$50 per week would greatly meet my needs to afford the cost of living. Please note, up until now I have been fully employed since leaving school in 1986. The increase could be spread out for a higher payment for rent, increased electricity payment, concession of fuel price and public transport costs, pay wave visa card link to centerline account (does not include cash.advance, alcohol and tobacco ), or a lump sum payment. Forwarded for consideration. <REDACTED>

What do you think the Inquiry needs to know?

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### From Robertson – New South Wales

I have suffered sexual physical and mental abuse including neglect from a very young age and should be on a pension but have never applied from fear of being rejected. The Australian government has been happy to let me sit on newstart knowing very well that I'm struggling. I'm a single dad with a very hands on approach to fatherhood with my 7 yr old boy the centre of my world. In recent weeks I have asked to speak to a social worker through centrelink and explained my circumstances of which include having to pick and choose when I can eat towards the end of each fortnight just to make sure my son has the bare minimum. I have realised also in the past few weeks that I no longer live for myself but only for my son and think that's pretty sad for a young man in a first world country. I have been waiting almost 6 months to see a specialist through the government system and now also find myself with a possible wait to see someone through the mental health system as well. This is extremely hard to watch the government spend so much on tunnels and roads whilst the future of our land is brushed aside. I can not function and my life is extremely hard please make a change.

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### From Petrie – Queensland

\$700 a fortnight for Newstart allowance, my rent is \$640, my sole income due to the fact I lost my jobs for lack of shifts 2 Months ago. I am legally trying to come to an arrangement with my ex partner so I can see my kids more and getting my mental and physical health looked at after a few years of not doing anything but working.. Being suicidal, not being able to do anything about it, not being able to afford anything anyway. Centrelink is a death trap, yet so is depression, the very thing that Centrelink payments cause. Trying to live but not doing a very good job of it. Increase to Newstart would allow me to go to important appointments that I simply cannot afford otherwise. I live off borrowed money, I am currently experiencing bankruptcy because of this. I can't get disability payments for my severe mental health issues but Newstart makes it impossible for me to help myself in other ways. No one's going to listen anyway hey, guess I just wasted my time. Peace

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### From Macarthur – New South Wales

Hi my name is <REDACTED>, I'm a mother to 5 children and being on a partnered income, my partner isn't entitled to a payment as he is born in New Zealand ..He has trouble holding a job as he suffers from inflammation and arthritis ..We have many troubles as we aren't in public housing, and struggle to pay full rent, as we are in the private sector.. We have been on the housing register since 2017 and still waiting for a cheaper alternative... You cannot, live on new start or parenting payment I have finally got a job to help my family after many months looking and volunteering ..Now we have to get on top of bills which is months worth and owe family members back as we couldn't afford to do anything it was the hardest struggle ..see what happens when you do the right thing you don't get anywhere really that is why people rip off the government because they don't want to struggle. It's hard when you either choose to keep a roof over your head or put food on the table..as I've got 5 hungry children who hardly had any cool things to eat at school and seeing other kids with their awesome lunches, it makes them feel horrible...

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### From Bean – Australian Capital Territory

To help young people like myself more finances not only to be just a one off things people like myself struggle with today's cost of living and expenses being on new start is a struggle for myself with bills food rent

What do you think the Inquiry needs to know?

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### From Herbert - Queensland

The current newstart income leaves me short of educational expenses and clothing requirements I have holes in my clothes I wear to study .. I walk 40 minutes to my full time study location due to having no spare coins in the budget for public transport. I'm forced to eat a diet which is inexpensive rather than what my body is not allergic or intolerant to. I cannot go shopping with dignity being forced to only choose homebrand no name brand selections without affording my coeliac gluten and lactose free needs. My health is adversely affected as I'm constantly paying for more medication to alleviate the side effects of poor wrong diet. Furthermore my phone only gets credit randomly as I can afford it.. It is on the luxury items list along with interview clothing shoes and homewares that needs replacement. In unobtainable I have licence renewal and car purchase / mantience ongoing vehicle expenses/ funeral insurance or even being able to live with dignity in a non- governmental owned home. Let alone allow me to afford to travel to see my 4 children that I gave up due to poverty, mental health issues and exposure to random cycles of circumstantial Domestic violence all stemming from my low self esteem due to long term unemployment.... I also starve for at least r to 6 days each month if the food voucher organisation is not accessible to me at the time. I'm verging a nervous breakdown however the additional possible increase of \$100 per pay cycle leaves only some of the luxury or unobtainable lists to be addressed. I'm currently studying full time without a laptop or data connection at home because my electricity medicines and gas bills take precedence ... This alongside transport issues may directly affect my ability to be successful in completion of my cirt 3 qualification, and even tho I'm bound by my job network provider to attend the course centrelink doesn't pay me enuf to merely get there or take packed lunches with me(remember homewares ie : lunchboxes etc are in my luxury items required list ;)

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### From Calare – New South Wales

That it is not possible to live on Newstart Allowance. I was purchasing my own home, with a mortgage payment of \$300 pfn, this was shared between myself and my son. My son fell in with the wrong crowd, became addicted to Methamphetamine, and I became the victim of assault. My son went to prison as a result and I lost my house to the CBA for being a little over \$2,000.00 behind in my mortgage payments plus the \$3,000.00 that the bank added in late payment fees. There was No Way that I was able to pay my mortgage on \$540 pfn and pay electricity, gas, petrol, CTP, food and feed my dogs. Now I am homeless and not eligible for DSP, even though I suffer from Chronic Asthma, Severe Osteoporosis, Major Depression/Anxiety and a permanently fractured L wrist, which is required to be in a brace 24/7. I am not suitable to be employed, as I am classed as a high risk to any employer due to my potential of injury. I would hope that the Government would realize that not all people applying for DSP are trying to rot the system, and that trying to survive on a payment that is below half the minimum wage per fortnight is debilitating to it's recipients. My late father received an OAM for service above and beyond in the RAN, and I hate to think what he would say, if he saw his 56yr old daughter, living the way that I have to. I thank the Salvo's and Vinnie's for their occasional help, but they can only help so often, so many people that I know are forced to steal groceries on a weekly basis, just to survive. I hope that the Government sees fit to increase the Welfare Payments in accordance with the appropriate wages.

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### From Parramatta – New South Wales

My cure instanced was really difficult but applying to Newstart was really easy and helpful but I can't really say I have money that allow me to live with dignity Extra \$50/75/100 can help little bit sometimes it allow me to pay some extra food for my children that's all Maybe you can support me when you give some money or help me to find job.

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What do you think the Inquiry needs to know?

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### From Werriwa – New South Wales

Hi im <REDACTED> 42 years old im living alone and i have my son 5 years old three times a week , i got unit from <REDACTED> community hosing from last april , im on new start allowance . My income not enough at all , most of the time I don't have food and don't have fuel for my car . I have debts and im over due with everything, but the important things now the electricity its \$320 over due now and the food then fuel, im looking for job from long time ago with the disability <REDACTED> job seeker because have medical condition. I hope looking at m e and my son in good care . Thank you

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### From Parramatta – New South Wales

Newstart allowance is not enough if you have a job interview you have to prepare and that you have enough money for travelling. I've worked for the salvation army in the past \$20 extra money is not enough what about lunch and breakfast. I'm finding it very hard to pay for my rent, phone bill and buy food sometimes I have to choose which bill to pay for the week then make up the next week. I don't like to ask for help but if I have too I'll ring the salvation army for food voucher \$80.Thanks salvation army I'm very grateful for helping me and others like me trying to survive on newstart allowance. An extra \$75 would and should help

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### From Sydney – New South Wales

Newstart short funds and not enough to provide food accommodation and pay bills. it took months and months and months to get to get something done and when I was done it was very little. The Salvation Army have been a great help.

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### From Cunningham – New South Wales

I really think the salvation army are a very good helping welfare as thing are getting expensive to live on Newstart and as for the \$50 \$75 \$100 \$150 a week will help so much as we don't get enough income to last most of us ..so thanks for helping me with the food U delivery as it helped me heaps thanking you again

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### From Bowman – Queensland

when you combine the cost of housing electricity both increasing above cpi the cost of mobile phones that i am required to have to complete my requirements and the cost of food which i have had to cut back on as it is my only discretionary spend to claim newstart is adequate is laughable. I am wondering how much more those in need can take before there is a jump in crime so people can continue to survive

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What do you think the Inquiry needs to know?

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### From Kingsford Smith – New South Wales

I have been living on and of Newstart for the last 5 years unable to get the disability pension which I so desperately need but don't have the funds to get the reports to see the right medical people to "prove" my eligibility for the pension. The process of applying for Newstart is difficult and the wait times mean I have lost my home as I could not afford to pay rent. Why do I have to choose between female hygiene products and medications? Why do I have to go hungry every day to keep a roof over my head? Why do I have to choose between rent or medication? Why do I have to choose between a doctors appointment or going to a job interview for a job I am not fit to perform? Why am I forced to rotate between 4 different "emergency relief" organisation every 2 weeks just to keep the water running, electricity on, food on my plate and a roof over my head? Due to my chronic health conditions I am not able to use the various food banks which means my choices for the support I need are VERY limited. I have difficulties getting to the various support Agency that it has cost me more money than I would be gaining in equivalent value from the support organisation. This has meant that that I have gone without. I am often turned away as I need help so frequently which has left me with no Other option but to be on the phone to a centerlink social worker after hours who wants to help but has no way of assisting me. An extra \$50 per week would mean I could actually afford to go job searching and meet my mutual obligations so I could get out of poverty. An extra \$75 per week would mean I could see my family who I have not been able to socialise with due to the cost of traveling to see them on the other side of the city. An extra \$100 per week would mean I could see the specialist doctors that I desperately need to see so I can apply for disability pension. The job agency that I have mutual obligations with are not interested in helping me find a job and are not actively helping me seek work. I don't have the ability to apply for jobs on my own. I need someone who can actually sit with me and do the applications for jobs with me.

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### From Parramatta – New South Wales

I have epilepsy and that's why gyming I can't work. Sydney is an expensive city and the payment is not enough. That's why I need extra help.

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### From Dobell – New South Wales

I was in full time employment until 2015 when another person falsely took out an AVO against me. I did not know what this person looked like but the barrister who represented me at a cost of almost \$2000 told me I had to wear the AVO. The AVO restricted me from going to work. A year later the police informed me they were going to extend the AVO. The woman who took out the AVO did not come to court as she knew I had not threatened her in any way. For fifteen months Centrelink refused to assist me in anyway. I was told I had to cash in my superannuation in order to have my tooth attended to. When I received my super I thought I would then have a place to live but the land lord borrowed money from me, didn't pay me back and has since died. I have been trying to look after someone who has health issues but I do not get carer's pension. I had to place my things in storage and after paying each month for these I have \$200 to live off. All my legal documents were burnt in a fire at my place of employment in 2011. Without a birth certificate, passport, qualifications or references it is hard to get centrelink or a job for that matter. Centrelink just bufs you off to other services that cannot or will not service you without threatening you with police. I have been applying to be reinstated in my employment but this has taken over a year because the industrial relations committee indicated I had to resign and reapply. I am currently waiting to see if I can be reemployed but I cannot afford to have accommodation of my own. I am homeless. The hardest thing to deal with is the fact that you have to sometimes ask charities for help, some try to help but others tell you that you have had enough help so don't ask again. What I have needed is to have someone listen to me and stop condemning me for things that I have not done which have put me in the situation that I find myself. All I want to be is a useful person in society without worries about keeping warm at night, being able to have a shower, wash my clothes and not be bothered by other people who really don't care what you have gone through. I am tired of being abused by other people including an ex-police officer who cut my hand open with a caulking gun. Please consider what the person's real needs are before condemning them to a life of poverty and hardship. Don't judge a book by its cover read the whole story.

What do you think the Inquiry needs to know?

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### From Parramatta – New South Wales

I started receiving payments when I became homeless in Canberra and had nowhere to go so that I could pay for a hostel to live in, after a few weeks I eventually moved to Sydney for extra support of friends and family. Not long after I realized that I had to make a choice between moving into shared accommodation with strangers (which my anxiety will not allow me to do so) or I could rent a place and not have money for food/credit/clothes/bills. An extra \$50-100 a week would allow me to be able to look for a place with peace of mind that I could get my own place sorted out and be able to afford the cost of living. I've also expressed my concerns to Centrelink multiple times that my mental health issues need to be addressed before looking for work and they keep forcing me to look for work which impacts my ability to keep appointments around my physical and mental health.

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### From Groom - Queensland

I'm on newstart payment because of injuries from some of the jobs I've worked in and these injuries have detirated over the years and I have not been able to pass a medical for work so how can I get a job if I can not pass a medical so now I live on newstart allowance of 650 a fortnight I pay 400 a fortnight rent witch leaves me 150 left for food medication and transportation witch I can not live on I go with out meals witch is no good for my diabetes witch has got worse since I've been on newstart and I have been homeless on a few occasions and I can not see anyway of things getting any better now I suffer with depression and anxiety on top off all my other medical conditions the only way out is like my brother and 7 close friends and who died by suicide this is what this government has left me all the taxes I have paid in my life all the hard work I have done and this how i get treated

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### From Cowan – Western Australia

As a single mum with a 12 year old daughter, Newstart allowance barely covers the cost of basic living expenses let alone school fees, uniforms etc. After leaving work to have my daughter I studied online so I could return to the workforce when she reached school age. I completed my degree in 2016 and so far it's nothing but a 25k piece of paper. Employers just don't want to consider someone who has been long term unemployed especially someone who has sole parenting duties. In order to afford car rego, insurance and similar bills we've had to move back in with my mum. A shameful thing to have to do in your mid thirties. Birthdays and Christmas are a nightmare with the stress of not wanting to disappoint my child but somehow having to find money which isn't available. There is minimal support for single parents trying to get back into the workforce, or for employers to take on people like me. Similarly there's also very limited access to reasonably priced accommodation. Even the most basic rental house is upwards of 70% of the Newstart allowance. Unemployment and sickness benefits are a tiny portion of the welfare budget yet politicians are constantly saying 'dole bludgers' are a massive burden on society. Politician salaries and cushy retirement benefits are a far bigger burden on Australia's budget and it's about time the people received the benefits of our country's wealth instead of just the people elected to represent us (most of which do a mediocre job at best). Even a small increase to Centrelink payments would go a long way in helping make ends meet and relieve some of the stress and shame unemployed people suffer.

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What do you think the Inquiry needs to know?

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### From Fadden – Queensland

I moved from Western Australia to Queensland in 2008 to improve my job opportunities as well as to escape from my family who were being over controlling of my life. Since moving, I have been unable to find work in the retail industry and I have been forced to be retrained in the hospitality industry as a backup option. For 2 years I sent out job application after job application, with no success. I then started to try my luck with the telecommunications industry, even though I am not suited for call center work out of pure desperation. I have had 3 jobs within this industry, each lasting 6 months and I am unable to find suitable long-term work which would get me off of newstart allowance. As of 2 yrs ago, I was diagnosed with an incurable condition called Degenerative Disc Disease, which will never get better, it will only get worse. Even though I had been diagnosed with this condition, I still felt like I could work part time hours, and so centrelink reduced my work capacity to the maximum of 25 hrs per week and 6 job searches per week. I send out on average 10 applications per day and have done so for at least 2 years with no success. I have recently been thrown out of the place where I was living as a live in carer, with the reason given being that I wasn't doing what they wanted me to do (certain cleaning duties, moving heavy furniture, gardening.). The person I had been caring for knew that my condition was worsening due to the doctors not treating me by not giving me medication for the constant pain and sleepless nights that I have been enduring. I am now living in a tiny little townhouse unit that is so small that it takes me 7 steps to walk from one side of the unit to the other. I pay \$225 per week for rent (this was the cheapest place i could find in short notice), put some aside for bills when they start to come in , transportation costs for the bus/train network , groceries and medications, and \$50 in automatic deductions for a vet bill. As it stands, I spend on average about \$40 on food, so I am unable to purchase anything healthy and find myself living off of rice and 2 minute noodles. Many times I have to spend less on food so that I can afford to pay for my medication and other medical items such as deep heat or heat packs. I still do not have over half of the items that I need for my house, such as a washing machine or a fridge with a freezer, or even a microwave. This means that I am forced to spend on average an extra \$20 or more to do my laundry once a fortnight at a nearby laundromat. The fridge that I have is old and the freezer does not work, so I am unable to buy frozen goods such as vegetables, and I am unable to make bulk meals to save money, meaning that i can only make enough of a meal that can be eaten two nights in a row or be forced to waste it. I am also concerned that I am going to struggle with the cost of my power bill when it comes in,as I am only able to put aside a small amount of money aside for the bill each pay, and as I only have an electric stovetop, no oven or microwave, having my power disconnected is not an option for me. I am also unable to save more than \$2 per fortnight as the remaining money is either paid out for living expenses or is put aside in anticipation of the power bill. I also am unable to buy myself a new mattress, as the one that I am sleeping on is second hand, very lumpy and has the springs starting to poke through. This does not help my medical condition at all. It is a disgrace that the government thinks that \$688 which is the maximum rate of newstart allowance with maximum rent assistance is acceptable. It is not. I am forced to stay home and not go out unless it is to go get groceries or for a medical appointment as I cannot afford to even go out to visit my support network of friends. It is a daily struggle when you have to decide between your pain medication or eating, or eating and paying bills. This payment has not been raised by more than a few dollars in over 20 years. I know this from experience as i was on newstart for a short time in 1999 to 2000, and I believe that the difference in payment is around \$30 give or take, even though the cost of living has increased significantly higher. This needs to change, the payment needs to be increased. An extra \$50/\$75 would mean that I could relax about the power bill and be able to afford my medication and healthy foods. \$100 extra would allow me to be able to purchase those much needed high ticket items such as a mattress,fridge and washing machine, it would also mean that I would no longer be restricted by travel or struggling to survive as I could possibly even start to save a little money in case of emergencies. Some of us do everything we can to find work, but the government does not take into account that some of us have insurmountable barriers such as age or limited travel options to mention a few. Yes, a job is the best form of welfare, but it is not always that easy to obtain or keep a job. Especially when as this country has an aging population and the job creation /market is aiming for the younger millennial. I don't enjoy being out of work and on benefits, however, I have no choice if I want to survive in this world, but being on centrelink benefits isn't surviving, it is like a constant battle

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What do you think the Inquiry needs to know?

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### From Parramatta – New South Wales

It very stressful trying to make ends meet and finding the money for my bills and I'm not healthy enough to really work but a lot of people do once you're over 50 a lot of people don't want employ you

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### From Chifley – New South Wales

I first started getting unemployment benefits when I was 18 years of age, at first I was receiving a maximum amount of \$240 a fortnight and the reason being, I felt like I was looked down upon maybe cause of the way I was dressed I couldn't afford to buy brand new clothes for interview and I don't think I was what they were looking for, but I only required assistance for a short period of time then I got a job with a family friend. At first you had to go to the CES to get your form assessed, meaning looked at, stamped with approved then around to Social Security to be lodged and then wait two days for your payment. I don't think I was what they were looking for cause I never had any qualification or skills. I am always broke the day after I get paid, and I am not asking for any handouts but it is never enough money. An extra \$100 a fortnight sounds like a lot but that would only help for an extra couple of days. I have only just moved into a unit a few weeks ago owned by public housing and already I am behind in my rent and still I don't have everything that I require to call it home I still feel homely.

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### From Dobell – New South Wales

Centrelink has written me up for \$1000 of robo dept I am single and can't find work where I live and have a disability I pay \$380 per fortnight for private rent and get \$580 after paying back the dept that i dont think i even caused lIso I have \$200 per fortnight for food electricity transport phone internet and water I have to attend fortnightly appointments with a job network provider and have to apply for at least 8 jobs a month to keep my centrelink payment recently octec employment sevuces cut me off for not attending an interview that was more than 90 mins travel time and had to be there in two hours so they stopped my benefit so I could not pay my rent and came close to homelessness and had to rely on the salvation army for food untill my benefits could be restored <REDACTED>

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### From Canberra – Australian Capital Territory

I recently become unemployed as I couldn't do my job properly because of tendentious in my hands. I signed up to Newstart, i was let go at work so I had a separation certificate. It took two and a half weeks for my payment to start and first payment would be only half. When I questioned why, I was told it could be for a few reasons, but not actually told for which one.. it is now a month on and I'm still three weeks behind in my rent and struggling to get on top of bills and afford food.

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### From Blair – Queensland

Looking for work but the employers don't want to hire older ppl which is so wrong as I'm quite willing to work in hospitality and any supermarkets stores. I get new start allowance every for night no not really I do apply for stupid jobs online and sometimes in person but employers don't want to hire the older ppl again its so wrong as I'm have the willingness to learn new things in job areas an extra \$100.00 a week would help me a lot in buying food and clothing etc. I sometimes go to the salvation army for good vouchers to help me get some groceries ad I had to completely change my diet because of health reasons

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What do you think the Inquiry needs to know?

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### From Banks – New South Wales

Hello, i am <REDACTED>, -54 years old - it's important to share as well to listen other people's histories, can be so hard and struggling for so many. The cost of food for a balance minimum diet, the usual none consideration of health issues medication, transport, basic needs as phone and Internet data, not including rent. However possible, and scary can be the reality it's so stressful. There is point in time that in life some lady's like me start as a only possible accessible income as a mother looking after 3 kids two of them presenting health issues, and true the journey between paying accommodation, food clothing and all support they need plus our own needs, it's just not enough, never to support a family, or ourselves. The cost of living energy and all, it's seams to build up more by the year. We are very concern that, new start allowance it's also the only income available for many who inemploy seeking for work, to support ourselves, to seek found right cloth shoes dress well and keep our hair trim for good presentation, we really can't afford it, to survive live somewhere ear and search for jobs the stress it's very high, we often found, we can't made one or the other when any complication comes true weather, true health, true the rise of rent and supporting our families relatives kids that depends of what we can give. We know our histories it's not the only one, we end up been homeless at one point. The impact upon our health it's incredible we see with time. Our kids young teens going to school on youth start allowance, and specially after Aspley family due financial stress, not longer can keep a home and help each other, while that transition bring down in despair our kids. Who can't pay the clothing a room to rent on a shelter and everything that they need. It's only 400 dollars a forthright. The new start allowance it's about 560-590 dollars. And you can divided and see how much equivalent a day. - I just want address one experience that I has seen many mum dads after 50, with mild health problems that, seamed to be not only a limitation and stigma and a level in those groups, we are dived in. I do believe an increase of a 100 dollars could improve a lot we could made ia difference in the stress we carry, many we have kids whom been very unwell sick at hospital not having our own home , distance and transport dies impact us hard. We not all have the pension travel card. And not all of have neither such good health. The reason why sometimes we have not other than be on a pension that only help we could be assisted. We thank you for the incredible support of Salvation Army has help us rescued us from those moments of starvation. That people in this two types of pension always get every second week thank you - there is not words to appreciated their great kindness and to all whom support this charity organisation. God bless you all

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### From Fadden – Queensland

I'm on Newstart payments and have been for many years now. Newstart payments haven't gone up since the nineties, but yet the cost of living is constantly on the rise. Newstart payments are pathetic, we live below the poverty rate. By the time I pay my rent, I barely have enough money to buy food to last me not even a week. Let alone having money to anything else!!!! It's very frustrating, and demining. No wonder people shoplift to eat. I have!!!

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### From Oxley – Queensland

That mutual obligation for over 60s is a big fat rort. And most people over 60 have very little chance of getting a job especially if your health is not good. Physical especially. Just more money for job agencies. Its a rort.

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What do you think the Inquiry needs to know?

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### From Lyne – New South Wales

I'm on Newstart because I've had injuries due to work found that I couldn't have private accommodation plus eat and drive around looking for jobs....pay electricity and water.....even though I now have public housing ...rent and electricity and water then food on top and that's not enough food for the fortnight so you go without for at least two days ... Not to mention if you have medical issues getting to and from doctors ... specialists....and phone money so you can ring family and or friends and doctors...it's not possible to live a normal life and this is where depression anxiety social disorders set in ...it's not a life ...it's a misery..so a 100.00 per week would give you quality of life and you may be able to keep warm in winter and cooler in summer .....

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### From Rankin - Queensland

That the basic costs of living have risen and that the average person is struggling to make ends meet

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### From New England – New South Wales

We need more money we can't live off this the electric bill takes all my money got no money to eat

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### From Lilley – Queensland

BRIC HOUSING, NEWSTART WITH RENT SUBSIDY< CURRENTLY UNDERGOING HEALTH ISSUES WITH GP @ BANYO < HAVE LADIES PRESENTLY COMING TO THE TUFNELL ROAD UNITS WITH BREAD DONATION ON SUNDAY AFTERNOON. NEED SUPPORT URGENTLY.

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### From Leichhardt – Queensland

I get Newstart allowance it's really hard to live off work is hard to secure food prices are expensive bus tickets are a luxury. I find it really hard to survive. And all people who are on government benefits are struggling to survive I always go to free feeds but they are not getting enough funds to support us

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### From Parramatta – New South Wales

I got released from gaol in December with nothing and no one to help me,i managed to get myself on a suboxone program (substitute heroin program) so ive decided to turn my life around get back to work and start benefiting this community but things have turned out to be harder then i expected, financially i was struggling but i got a job offer of \$45 an hour so things were looking up,then i went to cross the great western hwy one afternoon carrying a vase and a car hit me at 70kmh i nearly died,fracture c2,c4,c5,c6 4ribs Front and back fractures,cheek bone,nose,and shoulder blade all shatered lucky my house mate fell in love with me and looked after me because centerlink were hopeless...i fell so far behind in everyrthing i still owe 500 for elertricity and 1900 for rent,im hobbling around like a cripple and i am constantly in pain,im kind of lucky i proposed to my fiance erin,now shes stuck with me... And the worst part about it all,erin lost her job looking after me,then depression hit and now ceterlink is making her life unbareable... But thank you salvos for your support...

What do you think the Inquiry needs to know?

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### From Parramatta – New South Wales

I lost my job 5 years ago aged 51. I have been to 3 job agencies, a multitude of job interviews (only to be told I'm too old on many occasions) all while living on \$606 per fortnight. Take away rent, water, gas, electricity and whatever is left over for public transport, so I do not have much left over to live with dignity. I am on a lot of medication which totals around \$70 pm. My 17yo son also is still at home and receives \$250 pf. He has been unable to find work as he has ADHD (this is not down as a disability). I am left with little to sometimes not even being able to buy enough food for the pair of us for the fortnight. I get my clothes usually from Kmart as well as Salvation Army and St Vinnies. It's very hard for my son to accept this. An extra \$100 pw would be amazingly wonderful but the only downer is as I'm with public housing the rent goes up so you are in the same situation all over again. I'm on a course again atm doing computers once again I feel this is all the job agencies can do with anyone who is over 50. I am hoping to get a job where your age isn't a problem.

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### From Werriwa – New South Wales

I worked full time at the same job for 8 years before being laid off, knowing it would be tough being on welfare I refrain from applying for four months hoping to land another job but failing to do so I had to apply for Newstart allowance. The only positive thing is the time it took to be paid is shorter than it used to be and that's a big help but that's it. What we're getting is barely enough for the rent let alone anything else, so essentially it even changes the way you eat due to what you can only afford, pretty embarrassing and quite sad for a country like Australia, you stop having a social life even though that ceases to be important. An extra \$100 a fortnight would be a big help in being able to shop for food a bit better or to help with the bills if that's even possible.

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### From Paterson – New South Wales

I am 62 and of ill health. I walk with a walking stick. My Centrelink payment is Newstart, which means I am committed to looking for work. This requirement is basically impossible for me. After my deductions are taken out of the payment, which includes Rent \$440, Housing NSW \$35 and Nils \$22. Then another \$25 towards Electricity and Gas, Petrol \$10, and Medication \$20. I am left with a total sum of \$8.57 per day to live on. Out of that \$8.57 I somehow have to feed and clothe myself and try to come up with car expenses including Green Slip, tyres and any mechanical issues. This is completely ridiculous in this day and age. There is nothing to look forward to. The government people should put themselves in the shoes that people like me. Depression and mental health is a real problem. Instead of handing out to those who are doing just fine they should take a long hard look at people who live well below poverty.

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What do you think the Inquiry needs to know?

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### From Blair – Queensland

In 2016 I became a full-time carer for my friend who passed away at the end of 2017 this is how I ended up on new start and have been on it ever since before that I worked for 35 years straight from the age of 15 paid my taxes and now it's time I need income support it's nowhere near enough, my income is \$575.30 a fortnight and my outgoings before food or anything else EG fuel etcetera a fortnight is \$622 over this time I have used all of my redraw facility to make up the shortfall, last fortnight I went 7 days without food, as far as this working for the doll which they call voluntary which it is most definitely not voluntary cause if I don't do it I don't get paid and besides that the measly \$20 extra a fortnight they give you doesn't even cover the fuel costs to get there so an extra \$100 a week would be the difference for me between starvation and actually eating as far as looking for work there is definitely no money to spare to go for an interview I have to rely on the job network for fuel cards to get to interviews the carer's pension was just enough to live with dignity new start allowance doesn't even come close and now that I am 54 nobody wants to hire me they only want to hire young people who worked for less so I have a 0 quality of life and am being forced to work slave labour because it is not voluntary if you don't do it you don't get paid that's forced labour, and yet the politicians give themselves a pat on the back and a raised every year they don't deserve half the money they get.

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### From Longman – Queensland

New start allowance and rental payments leaves me with under \$160 a fortnight barely enough to live off \$100 more would be a big asset to Australia as the crime rate for theft sky rockets due to lack of income

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### From Gilmore – Queensland

I never had any problems with applying for Newstart .the one thing I find with Newstart is its so inadequate to make ends meet eg once your rent is paid there isn't much left over for anything else. I receive Newstart and my husband receives a disability pension and it's pretty much double what I receive. He even receives the rent assistance even though he gets more I just think that it needs a overhaul of the Newstart rate

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### From Forde – Queensland

newstart allowance is not enough for a single person to live on. I am 64, on my own, pay \$610 a fortnight rent. Which leaves me \$105 a fortnight to pay for phone, electricity, petrol, food, and gas. I am always behind in something. Always trying to catch up on bills. I have often had no food or petrol. Bills piling up. Cannot go anywhere, do anything. Even if I did find cheaper accommodation I have no money to move. Charities need to be able to access more funding as there are many others worse off than me. The situation doesn't seem to be improving for people. Only getting worse. Do have a part time job that is very poorly paid. Twice a year they close their doors. Stocktake and Xmas. I have no work during those times. Up to five weeks or less. Rest of the year I am call in for work. Sometimes good hours, sometimes not. Had little work for five weeks recently. No food, money or petrol. Accessed the salvation army who were able to help me. I am grateful to them. Still trying to catch up on phone and gas. Even if I had a job interview, no petrol to get there.

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What do you think the Inquiry needs to know?

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**From Barker – South Australia**

I work as a Financial Counsellor with the Salvation Army and I see first-hand the huge impact not having enough money to cover your ongoing daily needs has on the individual's well-being. Newstart is not enough to provide somewhere to live, food, medical, transport and communications. The basic essentials. There is not enough jobs to go around that those who have been on newstart long term can apply for. It is so tough and demeaning for those try to make ends meet. It can be a big contributing factor to homelessness.

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**From Sydney – New South Wales**

I can't get enough money to last me to the next payment

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**From Capricornia - Queensland**

This all started with the loss of my very well paid job, that I had no control over and I didn't do anything wrong to loose my job. I had an out of control child that I decided to relinquished to get us both help and due to the nature of my job, therefore Child Services decided that if I cannot look after my own child I couldn't possibly look after any other child..... I became homeless very quickly, living in my car for several months, I even had to relinquish my dog that I loved dearly, my eldest daughter asked me to move close to her due to her having a baby and to help her. I did this I moved 800kms, I had to take out some of my Superannuation to get my furniture here and to help me to live. I had and still have electricity, phone and toll bills to pay, I have no money and can only get help from any organisation every 3 months which means I go hungry on average for 5 days a fortnight until I'm paid again. Yes I'm looking for a job but with my age it isn't easy and for reasons not under my control I cannot continue with my current occupation of caring that I have done for the last 25 years. So it's a whole new career for me, so with no training and no experience work places just don't want me. I know absolutely no body where I am currently living and I don't have the funds to go anywhere, so I lead a very very sad and lonely life. I don't drink nor so I take drugs I live by the law of this country yes I'm Indigenous and I served my country in the R.A.N in my younger years and I'm absolutely disgusted that this country can treat people they way that they do. I can't afford medications for my medical conditions and suffer badly due to this. Yes I own a car, but it's not much good without registration or fuel. With an extra \$75.00 or even \$100.00 per week my life could change dramatically. I may get out once a month and even eat like a normal person every day.

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**From Werriwa – New South Wales**

I am receiving new start I should be gettin 550 but after everything that comes out I only get 200 I still have to pay bills and extra 109 or two would be good I can't live on 200 a fortnight

What do you think the Inquiry needs to know?

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### From Longman – Queensland

I do appreciate that we do have a welfare system in Australia however the complexities on applications, the staffs understanding of circumstances and which level of assistance is justified and suitable has seen me unable to work since mid 2017, allocated to Newstart allowance despite my physically being unable to return to work plus due to follow up investigations stemming from the stress and anxiety experienced, I'm now properly diagnosed with having a rare brain tumour. This affects my moods and memory, my drivers license is cancelled as a direct result of diagnosis and I'm alone, struggling to find avenues to source groceries, get to my GP Doctors appointments and follow up scans etc. I need assistance to fill in the multiple forms and have now been directed to the local neighbourhood centre for help with these. I wish the process was not so overwhelming, that having a letter from the neurosurgeon should be enough and that there was more portable welfare to be able to come out to people like me that are isolated due to health matters. I've no idea who to turn to, be great if you had a full referral system. Plus be great if there was a hub for members to share their experiences, knowledge etc. I certainly wish that payments were more generous to enable more than basic necessities and for more flexibility to enable more dignity.

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### From Riverina – Queensland

I have been in newstart for two years now and this is my story of what it's like to live on newstart whilst trying to find work all the while trying to maintain my health and dignity. I came to be on newstart after being forced to leave my previous fulltime position, the early application process wasn't too hard although I had to wait almost three months to receive my first payment, I was fortunate enough to have been in a situation before becoming unemployed that I had just enough savings to get me through that period and enough to pay for a years rent in advance, but due to my health failing I couldn't find work and the services I required to improve my health were rather expensive. My savings dwindled rapidly and I started to have to prioritise between my health, my home, food in my stomach and electricity. I have come to a routine of only eating one meal every two days, only leaving the house to buy medication, go to job active appointments and to buy a very limited amount of groceries. I have found that I can only bath with soap when I'm going to appointments and other important engagements as otherwise I would have to spend money that I don't have and could use to buy medication or food, I only wash my clothes when absolutely necessary, that being for job interviews and appointments as I can't afford basic laundry powder or the energy costs to run the washing machine. I have had to sell a lot of my personal belongings and give up many loved hobbies to continue to survive such as my guitars, music is a massive passion of mine but I had to choose between my passionate hobby or eating, which is not a choice anybody should ever have to make. I have no social life as I can't afford to expend energy in going out and socialising as that will exhaust me and make me hungry and require myself to consume more food, which costs money I don't have. I struggle with gaining employment as my clothes are old and worn and I can't afford to replace them, I can't afford shoe polish and I can't afford the razors needed to keep myself well groomed or have the spare funds to afford a visit to the barber to keep my hair tidy. An extra \$50 a fortnight would mean I could eat one meal a day, and extra \$100 would mean I could have one meal a day and afford to keep myself clean and afford needed medication. More would be needed if I were to be able to truly gain employment full time.

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### From Whitlam – New South Wales

After being a full time carer for my wife for 12 years at home and 16 months in hospital. She sadly passed away last October. From January this year, I have been trying to survive on the newstart allowance. I am 61 years of age and I am finding it extremely difficult to get employment. If there isn't an increase in newstart anyone in a similar situation as myself will fall deeper into debt and social depression.

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What do you think the Inquiry needs to know?

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### From Gippsland – Victoria

After working in childcare for ten years I left due to back issues and ended up on newstart. I am paying off a mortgage and attempting to stay ahead of my bills and also feed myself and my foster teenage daughter. It is almost impossible to run the car and the household without seeking help from charity at times. This does nothing for my self esteem because I feel like I am fighting a losing battle. I don't know how some others pay for their rent and afford to eat. My daughter and my grandchildren eat with us as we try to stretch our budgets together. I feel that this issue needs to be addressed asap so that some of the strain can be relieved a little.

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### From Blaxland – New South Wales

I diagnose with bowel cancer Feb 2018. And I have two operation already and I will have another one on 5 September ep2019. I am really struggling. I live by myself and I got today bill to pay and I am not sure ,iwill live or another month, I will be very appreciate if you can help me thank you.

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### From Solomon – Northern Territory

That after my rent and bills are paid if I can pay them I need to find food and I have about 70 dollars to live off for 2 weeks - Crappy food not nutritious - I am on Newstart as I have major depression and cannot work, I cannot get the Disability Pension as it is so hard to get - as I cannot afford a Psychiatrist that they want me to visit at least 20 times before they look at the disability pension I have had depression for 20 years

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### From Farrer – New South Wales

I am a single Mother & Grandmother and find keeping up with modern economy is dignifying. An extra raise to remain in the busy flow of life today, along with much more serious family issues, the payments, especially for over 45's is inadequately insane. Yours Sincerely <REDACTED>

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### From Bowman – Queensland

Newstart allowance to me, is a bare bones survival allowance only. Being laid off work, with the typical work type expenses e.g. car loan, rent or Mortgage, phone, credit card, internet or cable TV or both, is an impossibility to maintain. The luxuries can be removed but credit is a constant. My Newstart allowance is \$680 per fortnight. My constant credit plus rent made it impossible to keep up. Without extra income from creative ideas or straight out hand outs, i would have lost my car as well as credit card collection actions. E.g. cheap rent 400, car 300, c/c 70, phone 45, then food for the fortnight .

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### From Dobell – New South Wales

My husband is 64. Has health issues and cannot get disability. He paid taxes for over 45 years and gets treated like a second class citizen. Centrelink treats him and others in his age bracket as if they are bludgers. This is not on. People can't survive on \$550 a fortnight, especially if they are paying rent. I know some living in poverty because of it., yet they have worked all their lives. It's not right

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What do you think the Inquiry needs to know?

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### From Bowman – Queensland

That mutual obligation for over 60s is a big fat rort. And most people over 60 have very little chance of getting a job especially if your health is not good. Physical especially. Just more money for job agencies. Its a rort.

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### From Page – New South Wales

The whole thing. I start off 2 wed a mth. I Pay rent, other payments. I end up with \$97 per fortnight. My other half ends up with 235. I think it sucks. I have COPD. I see the best way for you to save money. Is to everybody pension card <REDACTED> to Newstart. Good saving for you guys. Wake up it's a joke. I've 4 or 5 times for pension .what with you. I have .C O P D . Whats that.so you don't know what COPD is know. No. Why am I here???? Asking as the rich get richer and the poor get poorer .Its Ok

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### From Macquarie – New South Wales

I went on Newstart payments after I was on career payment but my dad passed away The amount of money is terrible cannot live let alone get decent clothes and petrol to even look for a job The processes are disgusting if you don't reply they cut you off you get a text there is no customer service They treat you like your scum I myself have worked all my life and now treated like dirt They help themselves to your money So now no email no letter they have decided to take a further 60 dollars off me a fortnight for Centrelink debt wow !!!! That's massive they don't care and hope you go away or kill yourself so they don't have to deal with you

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### From Groom – Queensland

We are a Syrian refugee family from Christian minority with two adolescents and my husband. We have been here for two years. I am an anesthesiologist and my husband is an obstetrician we are preparing for English and medical exams to be recognized here by AMC the reason why we need to pay fees for our exams we need also laptops to follow the needs to study. We are unable to find jobs as every job we asked for they told you are highly qualified so we find difficulties to respond to our essential necessities as a family

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### From Brisbane – Queensland

I applied for new start after becoming unemployed and homeless due to the breakdown of my home life as a result of my partners drug abuse. I found the process impersonal, I am living in crisis accommodation and have applied for public housing. I have 3 children who are unable to live with me as I do not have stable or suitable accommodation. I cannot afford to rent a place on my own while I look for work. Housing would change my life for the better, I have often contemplated suicide due to situation I struggle to be separated from my children. In the meantime all I can do is continue to look for work and hope my life improves

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What do you think the Inquiry needs to know?

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### From Warringah – New South Wales

From the very beginning my journey has been one of tears & frustration. After my husband left me & my 2 kids in Oct. I couldn't get a job & had to move. I did this all borrowing from friends & family. But you can only borrow so much. After waiting for months (oct 2018 to March 2019) before I received a payment. I was suicidal. And am now on anti depressants. Back & forth w centrelink. Being told all the wrong information. Sent the wrong forms. Hours in at the office. Re supplying what I've sent previously, then being declined for a vague reason about a form not sent when I was told everything was good to go. Hours on hold to centrelink find out why. Only to find out that there was another form they hadn't told me about. That needed to be signed by a friend so off I go to find a friend & a printer (via public transport because I can't afford petrol) At last I get money & am back paid. Relief. But it just catches me up & I once again I start to fall behind because I don't get enough to cover my rent & food so I am always stressed. I have an eviction notice at present & no job. So where do I go w my kids? I've been to Salvation Army to see if I could do a course so I could move into another field of work but I need to wait another 2 months!!!! I need to work now. There are traffic lady jobs I could get after a 1 day course. But I can't afford it... it's so frustrating. Help w my CV would have been great too but they run a course 1 a week for me to do it. I need professional help. I've been applying for jobs since October last year & I have never seen my industry so bad. I'm not the only designer struggling. So me re writing my own cv is pointless. I've had plenty of recruiters say it's well written. Shops don't want me. I'm well presented & have worked professionally all my life but I don't have retail experience so they go w other applications. So I can't get work, centrelink won't help me & Salvation Army says they can't help me for another 2 months & im suicidal again and just so tired. What do people like me do that try so very hard to work?

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### From Bonner – Queensland

Shouldn't have to make choices when you get fortnightly payments on what bills get paid, do I attend Medical appointments or not, which medications do I get filled or not, do I eat or not. It shouldn't be about making choices each fortnight

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### From O'Connor – Western Australia

The economy would benefit from an increase to Newstart for ALL recipients who are out of work. The 'trickle down' philosophy is ridiculous and our society would be better off to have a robust economy driven from the bottom, not the top. I TRY to run my own small business, with Newstart as a safety net. I can't get off the ground because there is not enough cash flow in society, therefore I am relying on Centerlink far more than I should have to.

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### From Flynn – Queensland

I was bullied at work and screamed at by a colleague because she is loose in her shell. She wasn't disciplined by workplace and continues to work there. I have found it too hard mentally to face the bullying at work and have been unable to return to my workplace. I had asked the industrial relations commission to help assist me but they didn't consider the concerns to meet their categories. I have survived on very little since then being required to pay \$300 per fortnight in just rent alone. Electricity is \$60 per fortnight. My Bond repayment is \$30 per fortnight, out of \$650 per f/n New start allowance with PTSD makes it hard to find new work that is sustainable and I am left with approximately \$250 per f/n on which to survive. (\$125 per week) I can't live with any dignity in this fashion. Even an extra \$25 per week would be an incredible help. The Salvation Army recently assisted me with an \$80 food & fuel card and that was magic. I had an awesome week, studying journalism part-time through the Central Queensland University (Diploma of Professional Communication) I was able to purchase some necessary supplies. It was the most wonderful help and really helped to assist pick me up mentally after the workplace bullying episode. I hope that The Salvation Army may be able to help assist me again and I support any pledge to the Queensland or Federal Government about any New start allowance increase this pledge may ask for. I have a neck injury from a previous motorcycle crash.

What do you think the Inquiry needs to know?

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### From Brand – Western Australia

The difficulty of finding sustainable and ongoing work As I have a non curable disease such as IBD in this case Crohn's, and never being able to be in the workplace long enough and earning enough to live on because of the condition, pain, loss of bowel movements, fatigue, and the added condition on anxiety and depression, etc etc , due to the nature of disease being unpredictable that can impact on a day to day fitness for work. Found it difficult to get the youth allowance because having to give details of family breakdown, and reasons why I cannot live with my parents and this added to my anxiety making my Crohns flare up placing me in hospital several times. Even though I have regular medical appointment with councillors and clinical psychologist who specialise in my condition I was still required to have meetings and appointment with Centrelink staff who can only follow the rules and have no understanding of my disease, I live with my pensioner grandparents and can not afford to move out as my rent assistance is \$8 p.f. I am financially dependent on my grandparents generosity who contribute financially to my medical care, Work that I have been able to find which is intermittent as some weeks I may be well and others not, I obtained despite the JobSearch network placing their meetings with them on my availability before my hospital and specialist appointments, Extra money would help me out so I can pay board to my grandparents and give me a chance to become independent,, which I surely will have to one day when they are no longer around, if I had to move out and pay rent I would not be able to survive literally. Extra money would assist me to cope with my anxiety of how I am to survive, I support the Disability pension requirements to be eased up, and return those who have been placed on Newstart because of disability or illness not be required to meet the compliance requirements for Newstart and other social security benefits, a return to a caring and nurturing society, I would also like to see an end to work for the dole and compliance rules. In my case because it make my Crohn's worse.

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### From Dickson – Queensland

Newstart is not enough to survive on a fortnight, an extra \$50-\$100 would make the world of different. Once I pay rent and other utilities I'm lucky to have \$30-45 for food. I was homeless for about 5 weeks, I placed my 11yr old daughter with another family to keep her safe. Being honest and up front with Centrelink about my situation, was the biggest mistake I made. I still had to look for work or I would have been cut off. If it wasn't for the Salvation Army at Redcliffe, I would never have got through it. They placed me in a motel over one of the coldest weekends we had. Gave me all the contacts and people to talk to. I'm so grateful that they were there for me.

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### From Longman – Queensland

I am going without cardiac medications so I can live in a home - it's that or homeless and buy medications

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### From Indi – Victoria

Newstart gets you by only just I can't afford my utilities it's impossible I am 3k behind in electricity and gas I have no money left over after paying rent paying for car and unexpected bills that arise after battling cancer very recently and the costs associated I will be in debt forever

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### From Reid – New South Wales

I needed emergency money and I didn't know how to make my payment. I heard about salvation army and I called them. After answering a few questions they give me a code. They told me I can go to the salvation office close to my place and get a gift card with few hundred in it. That was really emergency relief for me and very helpful in that situation. I have to say a big thanks to salvation army Thank you

What do you think the Inquiry needs to know?

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### From Chifley – New South Wales

I was around 30 when I was put on Newstart. I am 45 now and still on the same payment I was back then. I am unable to get a job because of; mental illness and other health issues. Can't afford, fuel, phone credit, internet all from my payment. I have to get prescription medications and they cost me approximately \$125 a fortnight. I can either buy my medications or I can buy food. I have not done a grocery shop for 2 years now. I have to rely on charities every fortnight for help. They cannot help me that much. I was homeless last year for three months and in another week I will be homeless again. I cannot afford private rents and although I am on the waiting list for housing it will take a minimum of two years. Another \$100 a week would mean that I could have food as well as my medications each fortnight. And that would only be noodles pasta, baked beans etc. But it would be better than nothing.

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### From Brisbane – Queensland

I had unexpected eye surgery in 2010 and a 12 month recovery. Employers decided I was unemployable from then. I had to also look after my mother for a time so that was even longer out of the workforce despite wanting to go back to work and needing the money for my own health issues- easily manageable on a regular wage but not on Centrelink crumbs therefore I got worse. And that's how it's been since. Do I eat or do I buy medications and health supplements that ease symptoms? It's a very demeaning and undignified way to live.

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### From Boothby – South Australia

I am currently on newstart allowance I struggle with anxiety, depression and complex ptsd. I find it hard to get a job I have done a few certificates, worked in retail and cafes, i have also volunteered at salvos and a nursing home. I try not to use my heating or aircon only use in extreme weather. I have no addictions and i rarely go out socialising. On newstart i can not afford to have a car so use trains or buses and at times i have not renewed license due to financially struggling. I buy 1 pack of cigarettes pf \$22 approx. Pay rent, bills, top up metro card, rent and food. I do all the right things with my payments but my money only lasts 2 or 3 days. Im not lazy im trying hard to find work but im struggling so much on my current payment of \$544

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### From Robertson – New South Wales

I have unexpectedly fallen on financial hardship due to unemployment. I am struggling financially due to financial burdens. Fortunately, the Salvation Army has provided limited assistance to see me through this difficult period. Work is difficult to justify at present....

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### From New England – New South Wales

I have been on Newstart for 2 years and have to live with a NEGATIVE balance of \$170 per fortnight. Some weeks I eat 2 meals a day so I can stretch my money between payments. An extra \$75 a week would mean I can breathe and be able to pay all my bills on time as well as live a normal life again.

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### From Capricornia – Queensland

After paying all of my bills through Centrepay, to ensure I pay them on time. I am left with \$115 every fortnight. That small amount of money is for me to purchase food, clothing and any other expenses I have at the time. It goes without saying....I am living barely above poverty.



What do you think the Inquiry needs to know?

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### From Robertson – New South Wales

Centrelink payments are just not enough for most people. So many people like myself have to sacrifice a meal, a bill, medication. A social life is also almost nonexistent.

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### From Lindsay – New South Wales

My 4 children went to live with mother so I could get my life back together again after making some bad choices in my life. My payments changed to New start. It is very hard to make ends meet on \$480 a fortnight. I was applying for private rent and could only afford a room in a boarding house and sometimes I travelled to eat in community kitchens to save money. When I was travelling to job interviews and appointments it was expensive on public transport. New start recipients need an extra \$100 a fortnight, the least to live.

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### From Lindsay – New South Wales

Newstart Allowance left me with a termination notice for rent, I had to move with charities supporting me with bond and rent costs, and since I had no assistance from dept of housing for bond and rent assistance (they denied me assistance because my new rental was \$29.00 above what their income and assets calculator told them which they got the info from Centrelink). I had no money for storage and my mum is not allowed to have people stay in her housing commission house, therefore shared accommodation was not an option. I had no family to support me. Because dept of housing would not help, I had to borrow the Newstart \$500 advance payment for removalist which they started dipping into for repayments. This left me with \$163.00 per fortnight for food etcetera.

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### From Spence – South Australia

They should only need to know your CRN (centerlink reference number) Name Address and Date Of Birth I'm on the single parenting payment I have 3 children 10 7 And 9 months old Being forced into the working or obtaining study I had to choose I chose study I have to look for a babysitter for 3 days out of 5 the extra 50/75/100 would help me pay for child care for my children

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### From Fowler – New South Wales

Hi I <REDACTED>, I'm so blessed to have Salvation Army on my side all the time. They have been a big help to my family and I . I really appreciate and love the big help they do for us. They always there to make sure our needs has overcome all and they always make sure they have help all n mit All needs.. they help us with food vouchers and before that they help me with my late payments rent.. aww Salvation Army is the best people to help us always wen we in need..love them so much and much appreciate there lovely family for all there love to mine.. if I have millions of dollars I would love to give a big donation to Salvation Army because of there big heart of helping everyone is in need all the time .. I remember wen me and my two kids were homeless in one stage .. Salvation Army only was there to help me out with my kids.and where we are now it's all because of the big help Salvation Army 's gave us ... it Bering tears on my eyes right now as I'm writing this, and looking back to where we were before and now .. sometimes Wen we don't have food at home, and looking at my gals drinking tea and sharing 4 slice bread together.. I always cry . And wen I found out abt Salvation Army I was relieved because of all the help they blessed us with.. they are a blessing to us and I'm so grateful for that.. and I pray that god will continue to bless you all with the heart of loving and blessings to others as well... Thankyou Salvation Army Yours sincerely <REDACTED>

What do you think the Inquiry needs to know?

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### **From Franklin – Tasmania**

The process is long and difficult, with needing to upload "evidence" not always easy or successful. The entire process is made more difficult because: The wait to see somebody at Centerlink is often very long, only to be told you need to do "it" on the computer. The MyGov app is really good, but getting a code to log in is a nightmare. Also I cannot access my inbox through the app. If you have to pay rent, the Newstart payment has not risen in line with the CPI. Many rents are actually higher than the entire payment. The advice you are given by Centerlink employees varies from person to person. Often contradicting each other. It would be nice if there was some type of continuity during the process. I think there should be an inquiry into Job agencies. They are not there to help you gain employment, they are there to "tick the boxes". Genuine job seekers are made to feel like a dole bludgers.

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### **From Robertson – New South Wales**

That people on new start etc like me can normally cover rent & food, but registering a car, paying mobile phone bills, buying clothes maintaining motor vehicle, boat, trailer etc is a mission.

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### **From Longman – Queensland**

The enquiry needs to know that people who are reliant on centrelink it is their only income like mine an extra \$100 in my newstart will help me pay for extra food that I need that I can't afford on my payment now enough to live with dignity I haven't always had much money as I grow but I would like to be able to live a little easier want to live week by week not day by day

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### **From Perth – Western Australia**

Not just that the Newstart, Youth Allowance Rate is way too low but the unfairness, indignity placed upon people of all ages from the mostly meaningless, time-wasting compulsory tasks and interviews imposed by Job Service Providers. For mine they have a lot of power over the Unemployed for very little positive input in return.

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What do you think the Inquiry needs to know?

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### From Blair – Queensland

I'm currently loaning extra funds from family or through financial institutions such as CAS Convertors (480% interest rate). Also I have had to sell over \$2000 in furniture and other essential assets to enable funding for everyday bills such as groceries, medicines, travel, electricity / phone (internet). With a rent of \$250 / weekly and full Centrelink benefit of \$705 including all rent assistance, pharmaceutical allowance I am left with only \$200 approx fortnightly for the above everyday expenses. I do not drink nor do drugs hence with normal living expenses such as those mentioned I cannot save for the quarterly or monthly utility bills. It must be noted that the government and private business has made it impossible to survive or live daily without paying for some connection to internet as so much interaction is online based. Looking for work is extremely difficult when Centrelink benefits are so low. I suggest that Rent Assistance is at least 75% if not 100% of the real cost. Otherwise a basic increase of \$100 fortnight would be a minimum for allowing living expenses to be met (NOT INCLUDING clothing and other items (stationery etc) needed for assistance in gaining employment). Even better access to long term, low or no interest and higher value loans would be of great assistance. Similar to HECS when a person reaches a minimal income from employment this could be taxed from a persons income. These loans would need to be from \$1,000 to \$5,000 to be a realistic help. I do acknowledge that some unemployed persons use some of their govt. benefits for illicit drug or alcohol use and as such fully support drug testing if correctly administered. Such persons should lose access to some of the loan assistance schemes and be forced to undertake drug rehabilitation programs to remain on full benefits. This is besides the main point of lack of funding for either ill unemployed persons or unemployed job seekers whom in summary simply do not have enough funds to live off. It is great to have services such as the Salvation Army etc. but these should be for extreme crisis situations. The government has a responsibility to fund job seekers and improve / add loan schemes to make a real difference. I only can survive due to high cost loans, sale of my essential goods & not eating a healthy diet (due to cost). I have always sourced employment by many walk-ins & face to face interactions however due to lack of funds I find it so very difficult to seek employment in this direct manner especially due to transport costs that I simply cannot afford.

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### From Hume – New South Wales

How shall we survive? I am selling off a lifetime of memories for peanuts just to be able to pay my rent and bills. I have been waiting on my Newstart application to be processed. Put everything in on the 3rd of July. Finally on the 25th of July the team had "time to have a look". Funnily enough, my uploaded documents seem to disappear and I have to upload them again and again. My claim was to be finalised on the 10th of August. I rang them up last Monday and was told they are busy and they will get it when they get to it. The date (10/08) doesn't mean anything, it's just an estimate. It will take another 3-4 weeks before I get an answer... I was also told if I become homeless (as I can't pay my rent without money), I can go to a shelter or sleep in my car. I'm 63 and paid taxes all my life, was never unemployed. Life is looking bright...

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### From Cowper – New South Wales

The hardest thing is price increases and how new start has NOT kept up to date with those. I pay high rent and at the end of each fortnightly Centrelink payment I normally have a dollar or so left in the bank after shopping. I then have nothing else until the next Centrelink payment. My life would change a little if new start payments were higher and would also help with Telstra bills which I am behind in. I can only think the Salvation army for helping with my last previous bill otherwise I would not be able to be sending this message. <REDACTED>. Thank you and to the Salvos

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What do you think the Inquiry needs to know?

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### **From Melbourne – Victoria**

I'm 25 doing Master's. My degree doesn't qualify for youth so I am studying part time on newstart allowance. Studying and looking for 20 jobs a month is hard and the newstart allowance while helpful leaves me with just enough money to scrape through. I've gotten into the habit of eating two meals a day of I can help it. An additional \$100 would make a significant difference in the struggle.

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### **From Boothby – South Australia**

More income for Newstart, dsp Help with jobs that suits your qualifications or jobs you love to do. Newstart is very hard to live on especially if you can only work a certain amount of hours if you have mental health, and can't do full time. It's hard to budget around such low income. Social workers should be involved to help those in need with payments etc

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### **From North Sydney – New South Wales**

I receive \$600 a fortnight including rental assistance. My rent is \$350 a fortnight, electricity \$30 a fortnight groceries \$160 a fortnight, this leaves me \$60 a fortnight for medicine, fuel and transport costs, clothing and education. As you see it does not add up and I rely heavily on welfare assistance. I was carer for my parents for the past ten years after their passing applied for jobsearch allowance which was not so difficult but was shocked to find out the amount I was given to live on. To be able to afford a current certificate even my RSA would help with gaining employment.

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### **From Grayndler – New South Wales**

As a middle aged woman caring for a parent and living in share accommodation in Sydney I don't have a disposable income so a recent unexpected block of unemployment due to the start date for a new job being pushed out by two months left me unable to pay rent and bills or buy food by week 6. I contacted the Salvation Army who assisted me with food more than 20 years ago when I first moved from Brisbane to Sydney for advice and assistance. They organized a food delivery for me and allowed me sustenance and hope during a time when I other help was available to me

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### **From Page – New South Wales**

Help with getting a home its to hard

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### **From Longman – Queensland**

I have numerous injuries to my body and they only look at the worst injury I have given centre link medical certificate to them doctor put permanent need spinal operation now it was rejected had to be reoccurring it surprised the doctor when I told him it was no good need another one In say that they have helped me in true desperate times Im still on new start

What do you think the Inquiry needs to know?

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### From Kingston – South Australia

I had my children removed a couple of years ago and I went straight on to newstart allowance I have struggled since being on this payment there are days where I don't eat and sometimes a week where I don't have power on or gas in my home something needs to happen to help people more on this payment as I do not have enough money to be able to get to job interviews and or appointments that help with job searching I do not know how many people are surviving on this payment as I see that for me I am not able to survive the government needs to look at this payment as there is no way people can live on their own and be able to do everything our job plans say we have to

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### From Barker – South Australia

Maners

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### From Blair – Queensland

U do not get enough on new start to live properly

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### From Spence – South Australia

I am a single mother on Newstart and this has put me in financial distress. I would like the inquiry to know that firstly I like many other single mothers wanted to work, there was no need for me to be put onto Newstart for that to occur. If I wasn't working, I would be homeless. There is an immediate drop of around \$200 in payment rate. I am incredibly lucky to have work however I am having to undertake work that is difficult for my family as I am working evenings and have no one other than my older son to look after my children. Even this is not easy at all, there is also a huge difference in the amount I can earn on Newstart before my rate drops. I can only earn \$104 a fortnight and my payment then drops by 40c in the dollar, this is unrealistic and is not supporting people to work, especially people in my situation. I have a very low chance of getting ahead in life regardless of doing the right thing by myself and my family. The extra money I had while receiving Newstart, or even as mentioned above an extra \$100 would mean my family being fed for the whole week, instead of running out of food just before payday. I am living a life of poverty, I am ashamed when I cannot go out with my friends etc as I have no money left, I sometimes cannot go to work because I am out of fuel, my kids miss school because I have nothing for lunch some days. It is not a dignified experience.

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### From Spence – South Australia

Needs to provide more specific information that isn't misleading and to make it much more consistent. Got given the right royal runaround just get onto Newstart after finishing University. My youth allowance got docked approximately \$50 as a result of misinformation and I was left in limbo with not knowing if I was going to get paid the following fortnight. After numerous phone calls and a myriad of inconsistent information, I finally went into my local Centrelink office and it was then after speaking to someone in person that my payments got reinstated. Payments are enough to get me by but I still have to massively budget everything so I still have some money to myself after I've paid for everything. An extra \$50-\$100 would be amazing and would do wonders for my budget each fortnight.

What do you think the Inquiry needs to know?

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### From Spence – South Australia

Newstart is totally inadequate, and creates desperation and poverty. It is not enough to survive on, let alone be able to look for work. I am married with a school-aged child, my Wife works 30hrs a week, so my Newstart is reduced even further below the poverty line; around \$260-fortnight. Our Rent alone is \$300-week. All the recent talk of possibly increasing it by \$75-week is not enough, seeing as it has not increased in 25 years, it needs to be doubled. There are many Rich and Big Corporations that pay little to no Tax that could contribute fairly, and cover Newstart increases in the Budget, if the government stopped Snollygoster-ing to the Tax Avoiders.

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### From Solomon – Northern Territory

I am on youth allowance as a student I get \$220 a week I skip meals regularly or I go through about a kilo of rice and noodles a week and I still struggle to pay rent on the place I'm staying I rarely leave the house because it costs money I'm not happy I tried to date a girl but the \$3 a day for the train was adding up so I stopped seeing her My dad was a Vietnam vet who's passed and I don't know my mother, whenever there's issues like buying books or a calculator I'm stuck. Being on welfare is miserable and it makes me wonder why I'm even bothering for a degree All my clothes are second hand, I'd love to buy a guitar or something to entertain myself but I can't afford anything. I'm looking for work but I do get rejected for being between qualified and unqualified because I'm not going to be pushing trolleys or making coffees as long as someone else Welfare needs to change, or at least assess people by their means. I know some people on welfare who use it on drugs and it bothers me they can do that while I'm struggling I was homeless recently and there's no assistance in the NT we have so many homeless people and no funding, I doubt I'll have kids because of the state of things

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### From Dobell – New South Wales

Hi there im Sick of getting knock backs apply for jobs and nothing and it would help me get too Interviews and fares its a struggle for ppl to live of New start but some ppl have No chance because People dont hear back from employers sick of the Government judging you when they don't hear our Stories they live of Tax payers money too so Don't judge what u Don't know

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### From Gilmore – New South Wales

Struggling to put food, clothing and a roof over my head receiving NSA. I retired at 55, pension age went 66. I am fortunate to have \$50 a week left sometimes but that does not buy me any luxuries eg; clothes, shoes, haircut. NSA is an underpayment! It takes my rent, gas, electricity, overpayment. Funeral costs, petrol, medical costs and food. The government wants us cashless, we are already under their control, they are restricting people to staying at home by direct deductions, food delivered to doorsteps. It becomes depressing because we have no purpose we are broke. I am 65, missed getting age pension by 12 days so I wait another year. Unfair. The government says Aborigines have a shorter life span so why do I have to wait until 66? NSA needs to be increased by \$50 or more a week desperately, asap. We are struggling to put quality food on the table, meat, fresh fruit/ vegetables .what will happen ? Homeless getting higher in numbers, come on you lousy government give us dignity, give us raise now!!

What do you think the Inquiry needs to know?

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### From Riverina – New South Wales

After losing my casual job in hospitality because I'm older and more expensive to pay, I had to move as I couldn't afford rent and live back with my parents with my 2 kids at age 40 it's embarrassing to say to the kids no I can't afford it and the amount Newstart pays \$600 per fortnight doesn't even cover rent bills and food costs we live in a small town no public transport and I'm going to lose my car because I can't afford the payments now

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### From Bruce – Victoria

I'm a male and I am 61 years old, I'm on a DSP & it's not a great way to live. I was a full time worker for a long time & I had a bad accident & I've broken my back, my neck & had a brain injury. I got a reduced payment, due to a superannuation payment when I was trying to find lost super. My payments were reduced by \$150 per fortnight & I had times when I couldn't afford to buy food or I couldn't buy any clothes, my medication costs were not subsidised for all the meds. If my payment had been more substantial I would have been a bit better off. I worked all my life until I had an accident & I paid my taxes for all my working life. I feel that we are being neglected & all the new people from overseas who are coming to Australia seem to get better treatment.

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### From Leichhardt – Queensland

I live in poverty. Depressing. I don't have a life

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### From Spence – South Australia

I left the family home with 2 daughter due to domestic violence and it took 3 months for my Newstart payment to start. This meant I wasn't eligible for the housing dept bond and rent assistance. This put me in a position that should not have happened. The cost of living makes the Newstart payments a joke. I believe at least \$50 a week or more would make a big difference and faster processing of claims for domestic violence. There should be a card so that money can't be used for drugs and alcohol.

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### From Makin – South Australia

Groceries and bills have gone up but the payments are only just enough to get by. There's nothing left for luxuries like outings or replacing worn out things. It's impossible to find a house to rent and every week is a struggle. Any extra money that took some of that strain off would be incredibly welcome. Feeling like a scumbag for not being able to afford to live is not a good feeling. Our mental health suffers because of it.

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### From Blair – Queensland

I was made feel like a criminal when I had to apply for Newstart after my marriage fell apart. I live fortnight to fortnight and worry about bills all of the time. If I end up with a big problem I stress about trying to pay for it. Eg dental bills. Applying for jobs is challenging when I have a disability and haven't worked for more than 10 years. Being expected to apply for a certain number of jobs is crazy. Especially when you don't often meet the requirements but to not lose payment you apply anyway. There needs to be qualified doctors who review your disability. My disability has gotten hard to work with as I've gotten older but not enough points to qualify for dsp.

What do you think the Inquiry needs to know?

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**From Spence – South Australia**

I as a solo parent of 4 young kids prided myself on working full time in my Aged Care position, yes i received family assistance and a small parenting pension top up, but i worked hard and with absolutely no father help, i proudly paid my bills, raised my kids and enjoyed my life with them. In what seemed like a click of my fingers my life soon changed, i met a man, got stuck with no support in a serious dv relationship, i copped it at home then at work where i worked with his mother, my self esteem disappeared, my time was spent surviving rather than enjoying my children, in this time i also lost my grandfather my dad, and a best friend, ( but due to the situation i was unable to grieve) i ended up losing my home as i was put into a hotel by ndvs for 6 weeks then a shelter for 6 weeks before receiving emergency housing, where i still live today. I still continued my best positive attitude i could, went to work and tried to make the house we were given a new start, after a year i then was injured at work, i was put on workcover and after 8 months returned only to injure the other side of my back another 8 months later. Again on workcover i was informed i would no longer be able to carry on my job after failure to heal on light duties and was told surgery was 50/50 and due to my parenting status and age they preferred not to risk it). After being failed to be retrained as agreed when i signed off from work and an extreme lack of system supports, i was signed off from workcover and relied solely on centrelink payments. When my youngest turned 6 i found myself on newstart..(totally unliveable!) I used food services, job networks, psychologist supports and did anything i could but with a diagnosis of major depression, anxiety, ptsd and having panic attacks both in my sleep and awake i struggled to function and was unemployable but still was forced to apply for unrealistic jobs at the threat of being cut off, i attended, i applied and yes i wanted to get a purpose to being alive back, but with job network agents telling my i wasnt good enough, i had a minor breakdown and was exempt from seeking for work for 6 months, funnily enough without the job agent pressures i felt stronger and continued to apply on my own. Although i wasnt flooded with opportunities i again felt i was good enough and took steps to build myself up and heal mentally, physically and spiritually as best i could. I took great knocks like a freak storm causing a tree in our emergency property to smash through my car and only transport, and a further loss of 2 family members. I went without, scrimped and borrowed where i could just to survive, after a while was lucky a previous lecturer called to offer me a position in a creche, its very hit and miss with hours, not guaranteed work and i still have to deal with job networks but i feel needed, i have a little more dignity and a couple of extra dollars to spend on basics and i am back in society albeit 3 hrs a day. Living on newstart is like waving a carrot in front of a starving person, its gives a bare nutrients but is not enough to sustain anyone. I am not lazy but struggle to find work but am made to feel once again i'm not enough. Not only does it affect the quality of life of people but it keeps people down and struggling with no way of picking themselves up. We are told to attend networks, apply for jobs we can't obtain, get refused and knocked down, we can't afford clothing for daily let alone interviews or transport to make them. Having an increase in newstart payments would make the world of difference in many lives, as for most this lifestyle is not always a choice but a circumstance, and some opportunities are not available to those who can't afford them in the 1st place.

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What do you think the Inquiry needs to know?

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### From Hindmarsh – South Australia

I had to go onto newstart due to divorce, my ex husband was in the defence force so my job opportunities prior to the divorce were sporadic and all over the country, hence my resume looks forged and difficult for employers to comprehend initially. Now i have my kids 90% of the time as my ex their dad lives interstate for the defence work. My kids are too old for me to get single parent pension but too young to work themselves as their school age. I get family tax benefits A & B and newstart. My rent is 380pw my gas and electricity is huge. This dosnt include food, water bill, general living expenses... I work when i can get jobs and i have had many jobs on and off. My kids are well behaved, smart, clean as am I. Id like to know why are people who flat out refuse to help themselves get all the handouts eg: cheap housing, discounted bills, extra payments then only to have those people abuse that privilege. yet people in my circumstances get kicked to the curb and are left to deal with money issues and crazy bills ( apparently because im deemed normal). Single parent pension needs to be an Individual case by case payment. And there NEEDS to be stricter penalty for those who abuse the system. And YES newstart needs to be raised especially here in SA as our utilities bills are killing us!!! And Housing SA NEEDS an overhaul too many fulltime double income families living in government housing roiting the system and middle age single working people living in 3br property..

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### From Dickson – Queensland

It is so hard being on newstart payment it's not helpful enough especially when you live on your own don't have a job and can't get assistance from your family and it is also hard being on newstart when you've also got a child as well

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### From Spence – South Australia

What were the circumstances under which you started receiving the payments? I did not have consecutive work, casual/ Joke is still waiting. Whilst I wait the 6-8 weeks or more who knows I have nothing. Good on the process. I did nothing wrong and feel persecuted. How did you find the process of applying for and then receiving your payments? Stupid, Still waiting, 6-7 weeks later. Which payments did you get? Are you receiving enough to live with dignity? No way. Do you have what you need to be able to apply for and win jobs? You are kidding, below the poverty line. What would an extra \$50/\$75/\$100 a week mean for you? Of course any extra would be beneficial. What other supports would help you. Ones that actually work for you and don't make you feel less than adequate

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### From Chisholm – Victoria

I'm a mum of 3 boys 23,21,10 my oldest 2 sons are in full time employment, when my son turned 8 I went onto Newstart I had to work 40 plus hours a week I got so sick and mentally unwell having no family help at all and lost my job and continued to lose my jobs out of exhaustion. My son who needed help doing homework, reader I could not do I was so physically and mentally tired so not only emotionally, I felt so bad as a mum was left on Newstart and become homeless it was devastating! Lost everything if it had not been for uniting Harrison's housing we would both be living on the streets, please help us mums we are just trying to raise our kids and give them the best start ! I never asked for my husband to leave me and never thought this would happen to us please give hands up not hand outs there is such a difference Kind regards thank you for letting me tell my story

What do you think the Inquiry needs to know?

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### From Bendigo – Victoria

I believe Newstart to be an insignificant amount to try and live and support a family in as a single mother of 2. I never needed to use government assistance other than for child care until my marriage failed. I relocated my children away from their father as it was DV relationship. I had to leave the family home and all that the children had ever known. I had to start again as a teacher who had not worked for 10 years whilst raising our children. I had to apply for Centrelink assistance. And first I was on parenting payment as my youngest was only 5. Then once he was 8 I had to go on Newstart and fulfil necessary job requirements. This was not easy as I suffer from Endometriosis and chronic pelvic pain and depression linked with this ongoing pain. I registered with a Disability Provider. I also had to concentrate my time, effort and energy on transition my children 3 hrs away from their father and everything. This hasn't been easy. Minimal child support from their father has meant I have had to cover ongoing schooling and extra curricular costs as well as everyday living costs. The fortnightly Newstart contributions are minimal and I racked up a massive credit card debt that I couldn't repay. My parents have had to cover my debt more than once. I returned to teaching and found that I ended up with more stress and less money. I left on stress leave and am fully on Newstart again with a medical exemption after a massive fall left me unable to fulfil the necessary requirements. I am in a rut, mentally, physically and mostly financially. My laptop and iPad are broken or unusable whilst my phone is due for replacement as it's battery doesn't charge fully anymore. I can't afford to replace them and I need them to work. I can't afford our living expenses and keep spending in the credit card that my parents keep paying off. A vicious cycle with no end in sight. There are many who desperately want to get off Newstart but can't make ends meet to get a step closer. It's depressing me further to think that I can't even save for emergency items let alone pay off my parents. This is not the legacy I want to leave my children. I was a respected teacher with heaps of confidence and work. Now I'm branded as a failure in our society, dependent on Centrelink payments. Add being a single mother and I'm further made to feel inferior. I don't want this to continue but I don't see a way out without increased payments. Please

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### From Brand – Western Australia

the system is unfair to homeowners as pay rent assistant to many and we have to pay rent to the council, so extra 60 weeks they get I don't could pay rates which after 2 payment from my super still at 6,000 and low-income earner on Newstart no tax refund, 1000, year don't get and for near ten worked for payment and voluntary at salvos and no holiday pay and nothing into my super fund even though working „no car no teeth , put in debt of over 10,000

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### From Mallee – Victoria

On Newstart payment can't live on it you survive on the payment I get

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### From O'Connor – Western Australia

I used to be on Newstart because my back wasn't damaged enough to be considered for Disability but I still couldn't handle most jobs. The majority of jobs available were all labour jobs and I ended up in hospital once by just working as a kitchenhand at a local cafe. I am no longer on Newstart because of the degrading positions we are put in every day. We are treated like druggies, criminals and just down right bad people. I was sent into a flurry of anxiety attacks as often as twice a day and I couldn't attend appointments because I knew I would break down. My employment provider made me wait up to 3 hours for a scheduled appointment and most of the time I wasn't informed about my appointments. No text, no email and a letter 2 weeks late even after I told them so. They knew of my mental health history and my emotional trauma and it didn't come into account with how they treated me. We are now struggling paycheck to paycheck, barely able to pay rent and constantly having to extend our bills. If my family didn't help occasionally with food we would be on 2 minute noodles. My partner works two jobs just to keep us barely afloat. People keep saying I should go back to Newstart but I know that it would send me spiraling back into a dark place and I can't put my mental health at risk again.

What do you think the Inquiry needs to know?

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### **From Herbert – Queensland**

Well newstart isn't enough to cover basic living after paying rent electricity there's hardly any money to buy food and you basically starve for a full fortnight

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### **From Cunningham – New South Wales**

I was on DSP (Disability Support Pension) for 8 years. I have multiple permanent physical medical conditions leaving me unable to work. I was cut off DSP by Centrelink 3 yrs ago in 2016 & put on Newstart medical exemption. Every 3 months I have to submit a medical certificate that says my permanent medical condition is only temporary. I get my Newstart suspended so my household bills do not get paid & I am left with late fee debts on top of paying the bills.. I can only afford 5 days of food too last 14 days so I go hungry every fortnight with no food or money to buy food.. I have no money for medical expenses so I go without & my medical condition has deteriorated is now much worse with no cure & my life is at risk & also at risk of becoming homeless.. I could not afford to keep my car so I have no transport. I spend my life home alone, physically & financially suffering with no money & no help to do anything about it. I am in AAT & centrelink appeals for over 3 years to have my DSP re-instated with multiple rejections. Also multiple rejections from legal Aid & NDIS .

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### **From Barker – South Australia**

I am unable to go on a disability payment (i have arthritis in both my knees, I'm obese, asthmatic & untreated depression as doctors won't put me on medication as it will make me put more weight on) so i have to be on New Start. I have been trying to get work to suit my health issues but to no avail so have been doing courses to try open up more skills to try get a job. A \$50 to \$100 rise in my payment would help me enormously with extra food & with my medications. I don't smoke, i don't drink alcohol, i don't do drugs nor do i gamble so i do NOT waste any money i receive yet i still struggle financially. I end up having to sell things to the local pawn brokers to get some extra money. Better local transport around the area i live in would also help a great deal of ppl to be able to look for work, get to work etc. I'm 41 yrs old and I'm struggling that much that my power bill is roughly \$4,000 in debt. Come on please think about the people doing it tough & ARE doing the RIGHT thing. It is extremely hard for people like myself that truly are having health issues to get onto disability pension but yet I've known of people that are on it just because they are drug addicts or alcoholics.... how is that fair? There is a choice my health issues aren't.

What do you think the Inquiry needs to know?

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### From Nicholls – Victoria

This is my story in short form..... After the birth of my girls who are 11 months apart in which i suffered traumatic births then pnd, not long after separated from the kids father which we owned a house together for the previous 8 years, i found myself all alone with a mortgage, 2 toddlers, no family/friends support and in and out of court for a family violence it wasnt long for my mental health to take a downward spiral. Not used to being financially in control xmas approached and funds were extremely low due to major plumbing issues i had with the house which had to be fixed by having my whole backyard dug few metres to access old pipes which in turn had to be replaced. I stupidly let the house insurance lapse, which of course had never happened before but it was a matter of presents and food for my girls. 4 months lapsed and in that time the house burnt down due to an electrical fault, they say... we lost absolutely everything. It was an awful experience still one that haunts me to this day. It was 3 years ago. In that time we were essentially homeless and broke and had very little support. After moving towns and getting back in the rental market after a decade of being a homeowner and relocating the kids as they were in prep and grade 1 and tending to there needs and everything that comes along with starting again. I went from working fulltime in a factory earning good money to being a stay at home mum relying on centrelink to survive. Not long after all that i lost my sister in law to suicide. Then i lost a few more close people. Then nearly myself. That was 3 years ago now. Every year, month, day my financial situation becomes more dire. My health was hit very had the start if this year where i had 1 month in hospital as they thought i had cancer thankfully i didnt. Im also in line to get a total hip replacement hopefully by the end of the year. In the past 2 weeks we were made homeless once again. Thanks to the likes of VCAT who are meant to be unbiased made us homeless once again due to being not even \$750 owing in rent. Mind you by tgis time i gave been on centrelink for 10 years or more. Alot of that time on medical certificates. I have seeked help from St Vincents, beyond housing, salvo care since losing everything. I have cried and pleaded for more help to no avail. Even Government bodies the school and local council know my situation. Im also an unpaid carer for my brother whos a long time disability recipient. I should be on Disability but time after time i am told i wont meet the criteria when clearly my conditions do. I have pleaded and begged made a fool out of myself, seen social workers, Centrelink managers, rang stacks of times even for some help...not for me....for my kids. I cant buy them the things they need, never been on a holiday with them, cant pay there catholic education, clothes, hair, presents for parties. My life is this continuing downward spiral. Sleepless nites, fear of answering phone or door in case its debt collectors. Now once again im homeless. Writing this with freezing fingers out of town on a property staying in an old cabin. No bedrooms. No heater. Not nice. My bones ache from the cold. Another sleepless nite worrying about our future. Its so detrimental for my mental health. Everyday is a struggle to survive. Most days i dont eat so i can have food for my kids. I cant even afford to get my dear little dog desexed. Cant afford fuel. Did a tyre on my car few days ago. Didnt have credit to call anyone. Suxs walking when you need a new hip. But i try my hardest to put on a smile but my girls can see my pain and this affects there life. Just get a job our government says. If i was able i would. If i wasnt in chronic pain or deep depression due to constant lack of funds. Im an angry person inside as it makes me bitter to think our government and appropriate bodies clearly dont give a <REDACTED>. Anyway i hope u are comfy... as im sleeping on a blow up mattress. I hope u sleep well... as ur bellies are full. I hope your dreams are as happy as ur cushy lives. Be human and help the people in need! For my kids sake! I will end with this quote a wise man once said.... "Such is Life"

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### From La Trobe – Victoria

As a full time student it is even harder to live than on Newstart. I have to travel an hour each way 3 days a week and I also parking fees. I'm basically broke the same day I get paid after all of my expenses. I don't think it's fair that full time students aren't allowed the choice to go to a job provider, not that they do anything to help anyway. Not once have I ever gotten a job through a job agency I have always ended up getting my own work after months sometimes over 1-2 years. It's tough and more needs to be done so that those who legitimately want to work don't get treated like dole bludgers.

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What do you think the Inquiry needs to know?

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### From Fowler – New South Wales

The Inquiry needs to know that people are living below the poverty line. Not everyone on either Newstart or Pension etc are receiving a handout. I worked for over 40 years, have several major medical issues however, have been rejected for Disability Pension on one occasion a few years ago, having been told I was double dipping in my auto immune medically diagnosed diseases. That whole process was so distasteful and demoralising, it left me completely feeling hopeless. I am currently waiting to see if my re application is successful. In the meantime I am told by Centerlink to go on Newstart to supplement living on my husbands pension of approx. \$640.00 odd a fortnight. I recently needed dental work which cost me \$600 out of pocket. That means the balance of my husbands pension for that fortnight was \$40. I, nor my husband, are handouts. My husband, who started working at 14, in fact worked a few years more than he was required to, simply because he was worried about how we would survive. He also has huge medical issues, and would be still working had it not been for those issues and further surgeries, hospitalisation etc. He will be 69 in the next few months and only retired a year ago. I worked all my working life - since the age of 15, and once married with children, working weekends, so my husband could care for the children, I did whatever job that fitted in with my family when the children were young, working school hours, weekends etc. I worked full time, once my children were older, however the medical issues caused me to have to leave my last job - a job I was in for almost 8 years, as was the case with previous jobs, all long standing. I am now 61 years old, have medical issues that at times does not allow me to leave the house, yet I am told I have to look for a job. I have reasonable days, and then there a days were I cannot function. Yet after struggling for some time financially, having been rejected for Disability, feeling desperate, I started to try and find part time work. I went for a 3 day a week filing job, and from the moment I walked into the establishment, they could not get me out of there fast enough. They were not interested in talking to me, interviewing me, let alone employing me. That was a lucky opportunity, usually I do not even get an interview. Having said that, how do you tell a prospective employer that I may not be able to function on certain days because of my medical issues? I don't. The whole process has been degrading, demoralising and depressing. Australia the Lucky Country, where we looked after our citizens - No More. Now we have politicians that put everyone in the same bracket no matter the circumstances. Yes there are people who possibly rot the system, and the system needs fixing, but you cannot treat everyone as 'one size fits all'. We are citizens of this country that worked all our lives, did our little bit to help and now we are thrown on the scrap heap. I hope this process helps because my husband and I are not handouts, we worked hard, never asked for anything, and deserve better than the treatment received to date.

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### From Dobell – New South Wales

When my son turned 8 I went from parenting payment single to Newstart and straight away lost \$200 a fortnight and all that had changed was my son's age. I struggle every single payment to live half my money goes on rent then whats left half of that goes on food. (I'm a single mum of 3) then petrol then we have to survive on whats left, which is difficult. It seems unfair just because my son turned 8 I lose money. Yes I want to work but for the last two years I was fighting cancer now I'm thankfully in remission but the after affects of the treatment (chemo and radiation) have had a devastating effect on my body plus with my age and lack of any up to date experience I know getting a job in school hours will be next v to impossible. I've just had the biggest electric bill of my life and having to pay in instalments which just make me even more broke. I won't be finish by the next bill so the debt is just going to pile up till I'm probably disconnected. Surviving on parenting payment single was hard but I managed and kept myself debt free but losing that extra \$200 going to Newstart has devastated my family and not because if a change in my circumstances just because my son turned 8!

What do you think the Inquiry needs to know?

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### From Kingston – South Australia

I am an Australian citizen and my wife a permanent resident awaiting approval of her citizenship application. We both were working for the same Australian employer and lost our jobs around mid 2016. Since then we both remain unemployed despite all our efforts to get back into the workforce. I am on Newstart but my wife's claim was rejected due to her not satisfying her residency status. Since mid 2018 I suffered severe medical conditions and struggling to save our home (mortgage) and paying our bills. I am sure none would like to live rest of our lives on Newstart and our Prime Minister is wrong to say his Government is working on creating jobs. It is a question of our survival until the job opportunities increase. An extra \$50 a week will mean a lot to us. Buying medicines and food will be our top most priority. This winter we hardly used an electric heater fearing the high energy costs. An extra \$50 a week will save our lives. It is a question of life and death.

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### From Blair – Queensland

I'm currently on new start my partner on parent payment we have 5 children and yes I want to work but as I have no experience finding a job is so hard, so my job agency told me it's time for me to do work for the dole which is actually at a salvation army store I love it but im doing it 5 days a week 8:30am-4:30pm for just an extra \$20 a fortnight, I wouldn't necessarily say more money would help us on new start like yea would be great who doesn't love more money but what we need is more assistance in finding work

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### From Sturt – South Australia

I was switched from PPS to Newstart once my youngest child turned 8 in 2018. It was automatically done for me. I was made aware a couple of weeks before my child's birthday that this was going to happen. So I didnt have to apply for it or wait any amount of time for payments to start. Living on Newstart being a single parent to 2 boys is extremely difficult and financially crippling at times. With the cost of rent, food, electricity & gas there is never anything left over for entertainment. Both of my children constantly miss out on various activities because there is no money left to let them play an after school sport or go to a friends birthday party. Newstart needs to be increased by at least \$100 for it to really have any kind of benefit. Otherwise people like myself will continue to live in poverty. Which in the year 2019 is really very sad.

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### From Boothby – South Australia

been on newstart for 7 years. it is very hard. when my daughter turn 16 is when I start Newstart. not getting enough I get 266 per week. Cant get a job. I have been with several job providers. if we get extra it will help with the bills. I get food vouches for foodbank

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### From Wills – Victoria

Just how difficult it is to live day to day on Newstart. I currently live in a one bedroom flat with my mother as it's all we can afford. My mother is 64, nobody wants to employ her and is currently being harassed by job network to the point she feels suicidal. I am currently on a three month exemption, I had to do this to stop my job network from sending me to a five day course that was hosted five suburbs away. Nobody cared I did not have the money to buy a myki each day out there or did they care that I would also not be able to collect my medication that I pick up daily from the pharmacy. I am now starting work next month but the situation as a single female in this society is terrifying at the moment. I worry each fortnight about our payments getting stopped. We are living at a very basic level. We have no privacy. My mother has been on waiting list for housing ten years now.

What do you think the Inquiry needs to know?

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**From Rankin – Queensland**

13 weeks of unemployment too long to start receiving any real help from Employment agent such as <REDACTED>. When on a course for 15 wks full-time Job Active job searches should be put on hold as the course means you are actively doing something and there is no time left in a day to apply especially when you don't have access to internet and have to go to a public library. Job searches should cease when you have signed an Employment contract even if it is casual/part-time. I signed contract for casual position, spent 4 days in training and worked 32hrs in first week, this with travel time puts a strain on time to apply for jobs and wastes employers time applying for jobs you don't want/need because you're already working. If a person wants to work a second job let that be their decision to apply for jobs that are relevant

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**From McPherson – Queensland**

How stressful it is to get started. I was such a mess the first time I walked into Centrelink that I was literally dizzy. I asked for help filling out forms and was directed to a computer. I asked for a person to help me fill out the forms and was told that "wasn't going to happen ". I left that day in tears and cried for over four hours. I asked for a social worker to help me through the process and that was denied. The process was long with many mistakes made by Centrelink. I found early on that it was prudent to pack a lunch and a computer and go in to talk to someone rather than phone information through. Centrelink frequently lost submitted paperwork then denied I'd ever sent it. Only screen shots of my actions proved them wrong and my forced cheers not mentioning their accusations of lying about submitting it could get them to see I was being truthful. It took six months for finance to come through. I was very lucky that my brother loaned me some money and that friends allowed me to stay rent free for awhile. During this time it was suggested to me by Centrelink staff that I ask family and friends for money and/or accommodation. It was even cheerfully remarked "you're so lucky that you have a car to sleep in" so I asked her where was both safe and legal to do so for no cost. I was then informed that I was in the fastest demographic for homelessness in my area and to be very careful that I didn't become homeless because I'd receive no benefits then. Another time I was on suicide watch. I'd been diligently job hunting for over a year and applying for double the amount of jobs I was supposed to. My stress levels had increased to the point of struggling to string words together and no one could help me. My hair was falling out, I was bloated and felt sick all of the time. I'm a health nut, rarely drink, don't smoke or do drugs, and hadn't been sick in a long time. Centrelink stress just about pushed me over the edge. Financially I was luckier than many. I had friend who took me in and gave me very cheap rent in return for help with chores. But it was still very difficult. I was also lucky that my job provider was often able to do things such as buy a job interview outfit or offer fuel vouchers. They were amazing! Being on Newstart is akin to being a nobody in this country now. Rather than being seen as someone who needs a bit of help, we are now seen as potential criminals. Newstart is one of the most distressing things I've ever been through. I'd love it so much if politicians all had to live for two to three months on Newstart. It would really open their eyes even if they didn't have to go through the long long process to get it. I have a job now and admit that it does make me a little bitter when I pay my taxes. I'm grateful to have had something from Newstart. It's better than nothing. But for those genuinely seeking work it's degrading, humiliating and distressing. Counselling would have been amazing during this time. Through a mental health an I received some help but I was a mess and used all ten appointments in a few short months. Luckily I found a very good mental health doctor who helped me through and bulk billed for me. If it weren't for him I'd not have made it.

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**From Lyne – New South Wales**

I have been struggling since my son turned 8. I was i had a job nursing, I am alone with no family support and a turn of events that happened lead my son to school refusal no one to help me look after him so i lost my job so i then i homeschooled him. I would love to be back at work but theres no jobs in the day and im not doing night work till my son is old enough.



What do you think the Inquiry needs to know?

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**From Parramatta – New South Wales**

I was working full time then went to oversea for five months because of family problems so when I came back to Australia I lost my job so I applied for the dole they said bcos I went too long so I must wait 8 weeks to get my case being looked at. How do I live if I have no family no good n rich friends to let me borrow money. Anyway I am homeless now no where to sleep make me depressed which lead me to use drugs hopefully can forget life or dead by overdose n hook on it. Now I have to go begging for foods n money or stealing which ever way I can to live by

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**From Herbert – Queensland**

Newstart is not enough to live on and job network members do nothing to help find work....mature workers find it almost impossible to get a job...i can no longer afford to run a car and can barely afford the bus fares to get around to appointments

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**From Paterson – New South Wales**

I am unable to work due to health problems. I am trying to get my documents together for my claim but cannot afford specialist appointments & have to go on waiting lists. I have been unemployed since 2015. I'm so over trying to make ends meet on the money I receive. I am grateful for it but seriously I live week to week & struggle with bills. I'm in a constant state of stress over finances. This is not how I planned to spend my life.

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**From Gilmore – New South Wales**

not enough money to live on.

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**From Mayo – South Australia**

My electricity gets cut off at least once a year because I have to chose between, food, mobile phone, or a home. I still work part time and beg for extra hours even when I'm sick.

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**From Blair – Queensland**

That I am crippled by debt, due to centrelink debt I. Can't get advances. So I never have money for clothes or shoes. Personal female stuff. I have to prostitute myself to make ends meet.

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**From Canberra – Australian Capital Territory**

It is impossible to live on the current new start allowance.

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What do you think the Inquiry needs to know?

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### **From Werriwa – New South Wales**

Payments should be a little higher, i am on Newstart and even though the payment may seem like a lot for some one, every person's situation is different. I would be left with \$30 for the fortnight after things were paid, i had to ask the Salvation Army for assistance for the first time, they were so helpful, it was great especially that i didn't know these services existed. They gave me a \$170 gift card for groceries, it helped me so much during that time and I'm so appreciative

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### **From Holt – Victoria**

I was put on to Newstart (from parenting payment) when my youngest child turned 8. The fortnightly drop of \$200 hit us hard. With 2 growing boys I often have to go without main meals now so I can afford to feed them. Kids don't get cheaper to raise as they get older, the opposite is true! I work part time but it's a struggle. An 8 year old child is too young to leave unattended. But the cost of before and after school care, plus holiday programs means I'm working for next to nothing. I also have health issues which are not considered bad enough for DSP but it makes holding down a job hard and there's no way that I could work full time. So we will always struggle with part time income and Newstart top up. An extra \$50-\$100 a week would make so much difference. We could eat meat again, pay bills on time and I would be able to take my kids to the cinema and buy clothes. I haven't bought new clothes, underwear or shoes for myself in 2 years as my kids grow so quickly and I'm always spending my money on their needs. The school kids bonus helped, but now that's gone I struggle to pay school costs too. I would love to let them go on school camp, but they have to miss out. A little bit more Newstart would enable that to happen. Life is a struggle... I give my kids the best life that I can but as a result of that my own health and mental wellbeing suffers. We survive with very little quality of life. If it wasn't for my kids, I probably would have ended my life by now because I feel like I just exist with nothing else. The government needs to wake up and acknowledge that not everyone is a dole bludger. Why force families, especially single parents to live below the poverty line?

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What do you think the Inquiry needs to know?

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### From Spence – South Australia

I am a 24yr old, single female who at the time applying for Newstart was still living at home (had to move out of the comfort of my childhood home to my Aunt's to be closer for job opportunities but that honestly didn't make a difference) and started receiving Newstart payment later than I could have because I did not realize that being over a certain age and not studying or working meant that I was technically "not dependent" on my parents when I obviously still was. I found applying for Newstart and finally getting the pay incredibly stressful, I applied back in May 2019 and finally started getting my pay in July 2019 after many trips to Centerlink to find out eventually it was a confusion with the jobactive online trial. i didn't get all the back pay i should have gotten because they only went by the first time I went in there saying i should have gotten my pay by now and not my original claim date. I hate the trial as I get no support at all and I have to do exactly what I've been doing for years but now upload it to the jobactive dashboard. I feel if I try and change things now I could get messed around more and lose what little pay I get. I currently get \$564.50 (including the energy supplement pay) a fortnight and honestly if it wasn't for my family being kind enough to let me live in their house for only \$50 a week I don't know where I'd be. This is not enough pay for a single person to live off of with the cost of living, I can't afford to rent one simple unit by myself, afford car payments such as fuel, registration, general car upkeep or just every day living without being so strict with what I spend and being prepared for any sudden cost and I feel that is not fair. On top of all this stress I have to search for 30 jobs a month and honestly there is NOT 30 jobs in my area and frankly there isn't any out of my area too with my limited "work" skills. I can't even do a short course without saving up for a ridiculously long time to afford it and TAFE SA don't seem to have any courses to help get into the workplace and I'm still not guaranteed to get a job anyway. I hate that I have to use people's like my parents hard earned tax payers money to live, I want to be able so support myself and have my own life but I feel that is never going to happen with how my life is right now. To get an extra \$100+ would really make a difference because I then would possibly be able to afford the cheapest house/unit to rent of \$180 a week and not struggle so much to survive. If I had kids I would be set because they get way more money than what actually gets spent on for a kid while us singles are struggling to survive. There needs to be more support for the under skilled but not disabled 24-60 age and to help us get into our own homes and not share houses or tiny units and help us stay in them homes long term and to get us jobs where it's not fast paced or government labor jobs because not everyone can handle them stressful jobs and we shouldn't have to sacrifice our mental health to benefit other people.

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### From Grayndler – New South Wales

Sick of starving, sick of not going to pay the rent on time and bills always worrying about it all to much!!!.. Rent so expensive, Shortage of public rental, Government is we'll behind in all areas eg rent assistant hasn't changed since 10 yrs ago???????... <REDACTED>

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What do you think the Inquiry needs to know?

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### From Lyne – New South Wales

Living on 560 a week is humiliating. I did not ask to be unemployed, it just happened through mental illness. It is chronic and something I have to live with. So, anyway, trying to find a job in a regional area is extremely hard. For every job (usually 10 - 15 hours a week, there are 30 - 40 applicants. Being over 60 I am usually overlooked. Living on newstart is demeaning, cannot afford to even go to the local cafe for a treat of a cup of coffee, not to mention the social aspect this gives. I usually stay at home with my cats (who eat better than I due to their health problems), and go for a walk daily. I have no money to do anything else. By the time rent internet phone electricity car are paid I am left with 180 a fortnight to feed myself and cats, look for work which I do every week. I drive 20kms just to drop off a resume. There is little public transport so a car is a necessity. If newstart were to increase, the money would go straight back into the local economy. I would be able to afford a social cup of coffee buy some new clothes which I have not done for some 2 years now (just a pair of new jeans, one or two skirts and a couple of shirts that actually fit properly). Be able to go to the supermarket without having to count every single thing I buy in my head so when I get to checkout I know I will be able to pay. It really is humiliating and govt should raise newstart. I know they say it is only a stop gap, but that stop gap is not enough. They pay themselves very well, they really do not know what it really is like outside the Canberra bubble. I do not like to be unemployed, it is NOT a lifestyle choice, but by punishing myself and others by making us beg is not good for society or the economy, or for mental health. I have been hospitalized on several occasions due to severe chronic depression. I don't know what else to say at this point. I'm sure if I were to think about it more I would be able to prosecute the case for an increase in a more descriptive way of what it is really like to live on \$580 a fortnight. <REDACTED>. I paid taxes for 40 years, bought a house when interest rates were at 17 percent. Lost in a domestic violent divorce. I have NOT chosen to be unemployed.

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### From Fisher – Queensland

Doing it hard living of \$40 a week poverty.

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### From Boothby – South Australia

I'm ready to neck myself not being able to find a job struggling to pay gas and electricity bills not being able to see my kids

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What do you think the Inquiry needs to know?

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### From Macarthur – New South Wales

When I was 7 months pregnant with my second child, my husband had an affair and left. We had a business and as I had full time employment all loans were in my name. He defaulted on the loans and the Banks came after me and the house. Eventually the house sold and all of the loans were paid out which left me with very little money once settlement was finalised. My two children and myself moved back in with my parents while I rebuilt. I restored a very run down house while working full time. It took 4 years. In 2010 I was retrenched after having worked for the large corporate for 9 years. I had worked in IT for 20 years and my role had been 'off-shored'. In the 12 months that followed, I studied two courses simultaneously and achieved a Certificate IV in Small Business and a Diploma in Human Resources but couldn't get any work with these certificates. I acquired work through a friend contracting for 4 years in my old industry, programming systems and I went on to find some further work lasting another year. During this time I had studied further and achieved a Certificate IV in Training and Assessment and had become a qualified Myers Briggs Assessor. My role changed and required me to travel extensively, being away for long periods rolling out new systems. As a single mother of two children, this was not possible. I couldn't find any more work in my field as it had now been completely moved off shore by now. I applied for other roles within the various qualifications and work experience I had achieved but nothing eventuated. I had no choice but to go onto benefits. I had not a cent left to my name when I applied. It was a demoralising experience. I clearly remember, walking up to the counter and collapsing into a sobbing mess. I couldn't believe how my life had fallen apart and all it took was my ex-husband having an affair and my career being off shored and I had nothing left. Unfortunately employers and recruitment agencies cannot see past a job title. They do not see transferable skills and by this stage I was in 40's and nobody wants a mature age career changer. I have had just two small bursts of minimum wage contract employment over the last 3 years. I attend monthly meetings with an employment agency and I wonder what the point is. I meet them, they tick my name off as having applied for jobs and I leave. I have sent them my resume and subsequent updates and although I have asked, there is no feedback. There is no value and no guidance in this process. It could be far better than what it is and significantly more worthwhile for just providing feedback on resumes, awareness of education paths, work opportunities and supporting peoples mental health towards achieving positive outcomes but the system falls short and the agencies consultants are not equipped for a bigger role rather their focus is on meeting their process requirements and not positive outcomes. I decided this year to begin a degree. It was a difficult decision because all of my other qualifications have not led to work and the time and cost of a degree with a similar outcome would be unthinkable but I have to try something else. I don't know what else to do. I am willing to travel to wherever I need to go. I would even move to another city or state just to work. I am educated and have held positions with some very large corporates. I have a very unique skill set and a broader knowledge base in managing projects, people, adapting to new systems and change. I am enthusiastic and keen to work but no matter how hard I try, nothing changes. I continuously apply for and wide array of jobs all over the country theorising that I will go where the work is, but to no avail. The impact on my little family hurts my heart. It is not the life I had envisioned for myself nor my children. We don't go out because we don't have the money to socialise. We have become socially isolated and unemployment has impacted feelings of self-worth. The effect on my children has been dismal. They were already coping with their father choosing to have no contact with them and now unemployment and financial strain has really taken its toll. Both now suffer from anxiety manifesting in different ways, my daughter often complains of an upset stomach, we have been to the doctors and they can't identify anything. My son regularly has asthma flair ups and more recently has begun suffering from migraines. My son prays each night for me to find work. He gets upset that his prayers haven't been answered and questions God. We all meditate and have gratitude journals which are filled in nightly to achieve gratefulness for what we do have and I encourage positive mindsets to attain some wellbeing. However the elephant in the room is the fact that we have no money. I still have my house only because my mortgage repayments are cheaper than rent so I have held onto it, although all of my 'New Start' benefits goes towards loan repayments. I receive some family subsidy and that money is spent on food. If it wasn't for my mum, we would have gone under a long time ago. Mum regularly helps me financially and she has also had to watch me emotionally fall apart. It is not been easy or fair on her either. If I were to sum it up, everything is hard and nothing is fun or enjoyable. The strain is palpable. I went from earning in excess of \$100,000 pa to submitting a tax returns of just \$19,000. My mortgage repayments were apportioned ¾ of that money. Life is continually and unbearably hard and has been extremely difficult for 3 years now. Even \$5.00 is significant and is spent with thought and never flippantly. We don't go too far because petrol is expensive. We don't buy new clothes, we don't eat out or buy fast food and I rarely wear makeup because I can't afford to replace it. We live small and life has become small and very, very sad. Institutions are continually after me for money and I try balancing the books with what little I have. It is a see saw of pressure, just waiting to topple over, the question is when.

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What do you think the Inquiry needs to know?

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### From Fowler – New South Wales

I have various medical conditions but am unable to receive disability. I am on new start and rent assistance. I am constantly battling my medical conditions and the fees can get high so I do my best to always get public specialists. I struggle with rent, bills, food and landlords taking advantage of me. Its so hard in the rental market these days. I am still waiting in the housing list but it will take several years. When im not in private rent im in refuges because i have used the 28 days temporary accommodation. There are days I skip meals to try to save money. My family members who are not estranged from me have no idea how I'm struggling because I lie to them so that they won't worry. I know that an extra \$100 a week would help me out significantly and others who are in my predicament. I hope to get an apprenticeship soon but its so competitive out there especially since I am a little older, have no car, and finding employers willing to accept my medical issues. I thank Liverpool community hub for saving my life. They serve breakfast and lunch daily but I can't always get there though as much as I would like too because of transport costs. I truly wish opal cards were handed out weekly so we can travel to community assistance locations, cheaper food was available to purchase, and donated furniture or white household goods were given to those who need it after leaving refuges.

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### From Lindsay – New South Wales

The payments of new start are definitely not adequate, The price of electricity is not manageable. I'm a single woman with 3 little appliances. \$800 <REDACTED> bill is disgusting and I have no way of paying anything on time to get a discount and will be in debt trying to pay this off...if the government was doing their job correctly we would not need charities like the salvation army to help us eat and stay alive...the world today is just so hard and sad..

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### From Sydney – New South Wales

I've been very unwell for the last 4 years on top of childhood trauma having suffered a 70% burning accident age 3 years old. Many operations and then cataract surgery costing over \$6000 (still paying back funds borrowed) to then acquire latent tuberculosis/Uvitis where daily visits to the Sydney eye clinic lasted for 12 months. I believe a minimum of \$100 p/w would have been most welcome. I was placed on Newstart with a pension card. I have lived in government housing for the past 5 years and have been knocked back for a proper pension twice which is now awaiting a review (9 months later, unopened or even looked at). I'm suffering on a daily basis and can hardly afford medications and now have another mysterious illness being diagnosed as I write this sad story. I feel invisible and suicidal most days. My dog keeps me going. I live alone and have limited contact with the outside world due to my depression. My trauma counsellor, and G.P. and nurses at the eye hospital are at a loss to understand why I've been ignored and forced to live below the poverty line due to illness. I did not choose to be unwell. I feel unheard, without compassion for my situation. I have no quality of life and simply live moment by moment wondering whether it's worth be alive at all. My confidence is also suffering and diminished due to lack of support. Kind regards <REDACTED>

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What do you think the Inquiry needs to know?

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### From Griffith – Queensland

I used to work full time. I left my job I was a live on site motel manager. I wasn't paid fair I was treated poorly and I never got a days break. My son used to live with me he had enough of my always working as a single mum. He just met his father and left to stay at his house. He has been there a year I'm so depressed I only worked so much so he could have everything he deserves. Now I am alone on centrelink and my son lives at his dad's. I don't know how to try to contact him as I have bikies and drug addicts cause me trouble where I live or work of I don't stay away. I hate my life. If I could go back I wouldn't have worked so much and I wouldn't have kept trying to contact my son's father to try have contact with our son. Now I'm on Newstart I am happy I have my rent covered each week. I don't have money for anything else I make do I find freebies. And I do odd cash jobs when I need to. I never want to work again. I have no reason to work I barely have a reason to get out of bed most days. I'm so tired of life. If I was to receive a little extra Newstart I'd probably buy some clothes. I honestly don't own underwear and I can shoplift anything I need. I have even worked on <REDACTED> doing escort work to make extra money. I won't do that again I don't mind having no money I have no one to spend money on anyways. I was living out of my car until recently when I worked <REDACTED> to get my bond money for my rental. It's much harder to pay rent and survive. I was better off living out of my car to be honest. Now I have had to go around Gumtree for Freebies to furnish my place.

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### From Kingsford Smith – New South Wales

I was injured at work as a carer/support worker for people with disability and the aged. My injury was to my right shoulder and since then I have been declared as unsuitable to return to my former employment which I loved and gave me a sense of purpose. I now receive newstart benefits and struggle to support myself on the meager allowance. I live \$400pw under the poverty line. I use food banks to supplement my food just to have enough money to pay for basic expenses. At the age of 57 I now have to find a new career suitable and sustainable to my disability of 15%. Any out of the regular budget emergencies affect me dramatically, they cause me constant stress and depression. I cannot afford any luxury or entertainment. At the same time I am attempting to complete studies to give me qualifications for a different job which I will be able to sustain despite my limitations. Being on Newstart is akin to being on home detention. Fortunately I am in public housing or I would be living in my car or on the street. I am a single woman with no family support. I am doing everything possible within my limitations to attain employment. I am not alone. Realistically I need an increase of \$200 pw to actually improve my living situation (not to the point of actually being some sort of quality of life but to a livable standard with some sort of dignity and hope) and assist in enabling me to find employment.

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### From Wright – Queensland

Everything most of us our age are trying to look for work .we don't need kids from centrelink to tell us we are not sick .so you can't the pension. People these days only look after the rich.

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What do you think the Inquiry needs to know?

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### From Macquarie – New South Wales

I am currently receiving newstart allowance. I receive \$1060. Per fortnight, my fortnightly rent is \$1000. I'm receiving the maximum payment with rent assistance, so I have \$60 a fortnight to provide food for myself and my two children, plus pay electricity & all other living expenses. I have a permanent disability, 43% whole body permanent impairment (as determined by a work cover panel of doctors), I have also been diagnosed with a chronic illness & am starting chemo to try to stop the progression of this disease, I am however in centrelink's words "not sick enough for a disability pension ". I have received no assistance with my situation, nor did I receive any assistance when my children and I fled domestic violence. It's disgraceful. I feel the reason there appears to be less people receiving a newstart payment is because majority of those people are now homeless, I believe this to be true as myself and my children are on the verge of homelessness ourselves due to the lack of financial assistance and the fact that I'm unable to work, due to my injuries and illness.

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### From Cowper – New South Wales

I went onto newstart after finishing a four year teaching degree. Once I have paid my rent I barely have enough money to buy groceries for the fortnight let alone pay for fuel to get to work. And when I do get a few days work I lose such a large portion of my newstart payment that I'm not much better off than if I wasn't working. If I was to receive a little extra in my newstart payment and/or have less deducted when i do work it would be a lot easier for me to work more and afford to live

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### From Berowra – New South Wales

It's very scary how easy it is for a change in circumstances results in being financially and socially marginalised. Personally, I come from an upper middle class though very dysfunctional family resulting in severe depression, adult ADHD, OCD and anxiety disorders. I've also suffered minor brain injuries from several concussions from horse riding accidents. The main trigger for ADHD and anxiety is financial distress especially being classified on New Start which isn't appropriate for someone in my position. There needs to be additional categories for those needing some level of Government support though can work part time and receive updated education yet still receive sufficient funds to maintain some dignity. I'm actually quite intelligent in some areas though the financial stress and humiliation of asking the Salvation Army for financial help impacts my level of anxiety which in turn negativity affects my ability to think clearly and work part-time. The Rent Assistance and base offered by Centrelink not enough and should be raised for people over 50 years- a new category should be created for people between New Start, Pensioners and Disability Reporting income to Centrelink is a joke with Profit & Loss Statements every two weeks. It would cost the Government less in the long term to fix the system, get people educated with new skills etc than leave a broken system as it is

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What do you think the Inquiry needs to know?

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### From Calare – New South Wales

REMOVED FOR OFFENSIVE COMMENTS

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### From Dawson – Queensland

We need a bit more help

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### From Spence – South Australia

Generally the payment is no good if you own your home and you have a mortgage. When I was on the payment I was receiving \$550 and my mortgage payment was \$398. As you can imagine this left pretty much nothing for other bills and food. I was at a point where I didn't know what to do or how I would continue with keeping up with bills. Everything was on payment plans, even then I was lucky to have \$20 for food. Some fortnights I would have to let my home loan go as I would need medication and I would have to get some kind of food shopping to survive. A person cannot survive on this payment.

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### From Oxley – Queensland

I have through no fault of my own have to live as a carer to my husband after just a few short years of marriage. We visited specialist, doctors and even considered surgery but only to be told nothing could be done. So I've had to rely on services such as the Salvation Army to help in crisis moments and am grateful they exist. Money is always tight and have to plan my payments with bills, food, kids school activities and to say the least petrol that is so expensive. This keeps my family at home most of the time as we never have enough to get out and do something. Of course an extra bit of money would help as everything is increasing in price but payments remain the same. Also I feel I am treated with disrespect and nasty with other agencies as they look at me and judge me as if I should not be there. This is degrading and hurtful as they do not know my story. I wish I could work and have my dreams come true but I guess that is not possible. I applied for the department of housing but the lady interviewing me at the time said that there is no way in my lifetime I would get a house without her even trying to help. This made me so upset that I gave up and now find myself paying a great amount of rent. Thank you

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### From Lindsay – New South Wales

To whom it may concern I <REDACTED> have lived in Penrith for the past 8 years and have had some very big struggles during this time. I living with my son <REDACTED>. I am a single mother. After separating from my abusive husband, both physically and mentally traumatised, that I still bare the scars. From years later time's have been extremely hard for me and my son. I wouldn't wish upon to my worst enemy. I have been on Newstart Allowance for the last 5 years with NO Child Support. During this time I can not believe I have survived on this payment. I find myself behind in my Bills, Rent, Food, Car, school expenses and so on. Sometimes it's hard to feel that you could trust anyone any more. I have NO family here only my son as I moved from Ukraine after getting married. It has been quite lovely at times. I WOULD NOT BE HERE IF WASN'T FOR THE SALVATION ARMY HELPING AND GUIDING ME THROUGH OFF THESE TERRIBLE TIMES. GOD HELP THEM

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What do you think the Inquiry needs to know?

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### From Canberra – Australian Capital Territory

It is hard enough trying to pay rent, electricity and transport costs. With the remaining money just trying to eat and pay for medication is a luxury. There is no way I can afford to get to a job interview let alone the necessary 20 jobs. I am so poor all of the time yet I know many people that receive twice as much as I do because they are on the pension. I have medical costs of minimum \$30 per week yet I don't receive \$100's of dollars more. I don't understand how anyone can be expected to live below the poverty line.

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### From Brisbane – Queensland

In my job role, I often assist people on Newstart try to find stable accommodation. It is often extremely difficult to find anything dignified and safe for people on Newstart allowance, with even community housing agencies only allowing Newstart recipients boarding rooms rather than studio apartments. Many people find this unsafe or unsuitable, and the private rental market is also extremely difficult. Personally, I have experience trying to live on Youth Allowance. I was at university, and had lived out of home for several years and was completely financially independent prior to applying. The process for proving my independence was difficult and undignified, and the turnaround on my application was slow. I was not able to survive on Youth Allowance alone. I did some cash jobs to try and keep up, but ended up cutting back on university to be able to work more to survive. Even in a sharehouse in outer suburbs of Brisbane, rent and bills were still too high to reasonably live on Youth Allowance. Increasing Youth Allowance may have allowed me to complete my degree in a shorter amount of time and get into the job market sooner: due to financial constraints, it took me 6 years to complete my 3 year degree, as I had to work more.

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### From Werriwa – New South Wales

My name is <REDACTED> due to overwhelming circumstances I found myself in need of financial assistance and due to this I receive the NewStart payment. Whilst I do appreciate this payment the first major & necessary question I have is understanding the practical & adequate thought process of this payment. The title "NewStart" the name suggests a NEW START but the payment amount does not begin to help allow or support this "idea" by any means. Another fact is the cost of living continues to quickly rise high & yet the payment stands still at an in human rate. After you take out the cost of rent food water & electricity if you can afford to pay it like in my case I can not your left with nothing. Nothing can leave you feeling just that like NOTHING. Dealing with or not even being able to deal with these matters is and also creates bigger problems for people & perhaps even the community. It does not financially support moving forward finding stability in terms of employment in fact it's the opposite it can lead people down a lot of different paths & some may be the same for many, but all lead to a negative impact. I have so much to say & even share to add to this important matter & honestly it will lead many directions opening up only more questions & realisations regarding the inadequate impact of the NewStart payment. I appreciate the opportunity of voice I can only pray to be heard along with many. Please support & grant the increase that counts & makes the real difference to real lives to create real NEW START.

What do you think the Inquiry needs to know?

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### From Fraser – Victoria

I was a single mother of a 18,16,5 & 2 year old on pps and ftb until 31st October 2018 when child protection took my 5 & 2 year old from my care I lost my private rental property I was forced onto the streets I for almost 2 months had 0:00 income I had to wait 6 weeks for Newstart to kick in I attended Centrelink in agony I was so hungry Centrelink told me there was nothing they could do to fast track my Newstart, I've been fighting the last 12 months for my children to return to my care one condition the children's court ordered was I have sufficient housing to accommodate my children which I had extreme difficulty finding as I was only on \$609 fn on Newstart I tried and tried to obtain rental property's that accommodate my 2 children with no luck as cheapest property's with 3 bedrooms was 250 per week and in real estate agents eyes is not enough income to pay rent and live, I thanks to an amazing worker at <REDACTED> has successfully got me into a transitional property that I can afford that will accommodate for my family COMING home to my care with the support I need to begin to heal this trauma my family an I have endured, there is no affordable adequate housing for people on Newstart something needs to change with welfare payments and housing ASAP I'm just one of the countless numbers that are/have experienced these issues/barriers

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### From Blair – Queensland

That you no one desires to live on new start. That the majority of your money goes on rent, and daily expenses. You have no spare money for clothes, presents for family members. As a female you struggle to buy skin care and make up. That as you have no decent clothes or makeup you can't be presentable for job interviews. That to make ends meet you prostitute yourself for things people take for granted. That it needs to be increased, that low rate is creating alot of social problems like crime and homelessness. The government is creating the problem

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### From Leichhardt – New South Wales

Well very difficult to live on and when one of life's emergency's come along well less than zero hard to have nice clean clothes and maintain a car my social life is zero because to go out costs and not one to impose upon friends out of embarrassment so the life of one and loneliness is just the norm another \$80 would make the world of difference per week to improve one's lot and improve self confidence to enable me to get a job

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### From Hindmarsh – South Australia

I'm on a disability pension and have a 21yr old son at University full time. He is not eligible for the full independent rate. I am financially responsible for him until he's 25. I have no assets, live in public housing and am still required to support him. His Youth allowance is not enough for him to live independently and pay for things like phone, internet, University resources etc. This means he will have completed his PHD before he is able to receive the Independent rate of Newstart and have wracked up tens of thousands of dollars in HECS Fees. He can't afford to live independently and further more his Newstart is calculated as family income in my public housing and therefore unfairly costs me to have him live with me. I'd am happy to support him but the system isn't right. There should be some option available for Newstart independent rate being given to full time tertiary students who are continuing to be enrolled. If they cease to be enrolled beyond the Uni subject census then the payment changes.

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### From Dawson – Queensland

With all my heart and soul. I think there should be more for the homeless people

What do you think the Inquiry needs to know?

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### **From Greenway – New South Wales**

I'm struggling to find enough money to survive week to week. The salvation gave me assistance when no one else did. More money is needed to survive

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### **From Wide Bay – Queensland**

I have been on newstart for 4 yrs since having a heart attack in 2015. The payment is inadequate to live on for any period of time. I now suffer from multiple serious medical conditions that not only prevent me from working but also require regular attendance to multiple doctors and specialists. It is difficult to maintain and run a reliable vehicle to enable continued medical treatments. The criteria to move from newstart to disability allowance is impossible. Centrelink agrees that I am diagnosed correctly and that my conditions are permanent but say they are not stable or fully treated so I do not qualify. They word reports to say things like client should be able to perform 15 hrs per week employment within 2 years so therefore doesn't qualify for dsp. I think they hope ppl will just give up and or drop dead.

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### **From Cowper – New South Wales**

I have been on newstart for 10 years I am too old to gain employment despite the fact that I have 2 diplomas and too young to receive the pension. Having a chronic illness I am not sick enough to get the disability pension. I only have poverty to look forward to. There are not enough jobs. I have not had an interview with a prospective employer for years. Although I have to see my JSP every fortnight. It is a complete waste of time. No one is ever going to employ me. I still have many years until I am eligible for the age pension. A job guarantee is the only thing that will help. Please decrease the pension age.

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### **From Maranoa – Queensland**

All welfare payments are insufficient to live. I have been put on new start when doctors say I should be on disability. I cannot do anywhere near what I use to. I am not receiving enough bills are far out stripping the payments I am receiving. Nothing can help unless You can turn back age. Extra a week would help greatly. I suppose a helping hand occasionally even if its support.

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### **From Dawson – Queensland**

How hard it is to exist on Newstart. With rent and energy costs, you really have to plan your budget carefully to be able to eat. I'm fortunate enough to have been able to plan cost effective menus. But not everyone is in the situation to be able to do that. A lot are the unknown homeless. I truly believe the governments, over the past 10 years have ignored the unemployed. The job search agencies mainly tick you off ... They're spent the required time with you. No suggestions or very little on jobs available. But in a minor defense for them. There is enough work. Employers also have to take a look at how they train and integrate new employees to fit in to their work culture. And to give all people an equal opportunity to work

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What do you think the Inquiry needs to know?

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**From Corio – Victoria**

I am a 54 year old single woman with no children and have worked all my life. In my last position as a Disability Support Worker it was deemed by my employer that it was unsafe for me to continue in my job due to developing a back complaint and arthritis in my knees and I became unemployed 2.5 years ago. Since then I have been on Newstart benefits. I have applied for over 200 jobs over the last 2.5 years without being able to get back into the workforce even though I possess many years' hospitality, customer service, office administration and supervisory experience. My Job Network Agency informed me when I commenced with them that my age would be a barrier to gaining employment. I am with a Disability Employment Service (DES) as I have a mental illness, though I am, under normal circumstances, high functioning. I have been living in the same modest one bedroom rented unit for the past 15 years, and am lucky enough to be allowed to have my dog live with me for companionship. It has been an immeasurable financial and emotional struggle trying to survive on Newstart payments. Over the last 2.5 years I have had to take out all my superannuation on grounds of financial hardship; sell my musical instruments and equipment and sentimental and inherited items on Gumtree; book a regular site at the local Sunday trash and treasure market selling off my household items, clothes and record, CD, book and jewelry collections; go without prescription medications; put off getting a hole in my tooth fixed and getting overdue new glasses; go without getting my television, computer and stereo fixed; rationing petrol and the use of my car even though I need to get to support group meetings and activities, appointments and job interviews; go without haircuts and regularly being forced to humiliatingly beg to 'borrow' money from my pensioner mother to pay my rent and utility bills which comes at an enormous emotional cost. I have relied on the Salvation Army for food vouchers at the food bank. However, I have Irritable Bowel Syndrome (IBS) and am on a strict Low Fodmap diet, and most of the food available at the food bank does not adhere to this requirement. As such I have to resort to buying most of my food at the supermarket. Necessities have now become a luxury. Being my unit, my car and my dog. And I now am faced with the decision of which to give up. Having looked into alternative housing situations including public housing options and Haven Home Safe I have been advised that my current private rent is quite reasonable in relation to the current market. Also that for public housing as I am deemed to currently have secure housing I can only register an expression of interest and I will be on an indefinite waiting list with people in other categories having priority unless I am actually homeless, and even then there is a waiting list of a number of years. With Haven Home Safe there are no vacancies at the moment and the rent is only minimally less than what I currently pay. So it's not my rent that is the issue of trying to find the money for each fortnight on Newstart allowance. It's the combined expenses of running a small household of rent and gas and electricity and phone and internet. Then there is food, prescriptions, car expenses, insurances, and pet expenses. My meager expenses far exceed the amount I receive on Newstart. So something has to give. And my options are grim. Already being demoralised about the continued and ongoing rejection of jobs I apply for, I am extremely distressed about the imminent prospect of homelessness. My mental health has deteriorated to such an extent that I am suffering clinical depression and debilitating anxiety affecting not only my mental health but my physical health as well. I have two options. To move into a physically and emotionally abusive alcoholic relative's workroom, which is an unsafe environment for me. Or to live in my car, which is the safer option and am currently working out the logistics of this, that is what I need to take with me in my car and whether to take my dog or give him up. An extra \$50 a week would prevent me from becoming homeless and allow me to continue to live in my unit and meet my basic living expenses. An extra \$75 or \$100 a week would allow me to see a psychiatrist to check my medications and mental health (my current mental health plan covers me seeing my clinical psychologist only) keep my dog, go the dentist and optometrist, get my computer, television and stereo fixed, to have haircuts, start paying my mother the money I owe her back, and drive to support group meetings and activities more often to help me get well again.

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What do you think the Inquiry needs to know?

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**From Cowper – New South Wales**

It is very hard to live on Newstart allowance, I get \$500 to past me a fortnight well that's my while pay gone just in rent or I have to be homeless which I have been on and off for most of my adult life due to hardly any money or I get sick of having no money to buy anything or even food market rate on housing is to high for my income

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**From Sydney – New South Wales**

Centerlink payments such as Newstart i have been on for the last 6 months. Having personal issues with mental and physical health i struggled to gain any employment as i usually do. Newstart allowance is not enough to survive on. I had too rely on the kindness of government structures such as housing and Salvation army, they are fantastic in helping people struggling in today's society. My allowance was broken up towards rent and food leaving me with \$200 for the fortnight. An extra \$100 dollars would help alot towards medication clothing everyday expenses etc.

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**From Sydney – New South Wales**

need more help to find job, and money is not in Enough spacial when you have to pay for medicine .

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What do you think the Inquiry needs to know?

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### From Whitlam – New South Wales

I worked almost all my life from the age of 17, not always well-paid, until I took a redundancy at 42. My husband lost his job, we lost our home, our marriage broke down, my daughter acquired anxiety issues and did not finish high school and my mother was diagnosed with Alzheimer's. All savings we had, I had, were now gone. My daughter finished her HSC through TAFE and I took on the full-time in-home care of my mum for seven years until November last year when, against my preference, she had to go into care because it was just too damn hard to access home assistance and she became too much for us alone. I was transferred to Newstart in February/March and the slide to struggle was almost immediate. We went from a good care pension allowing us to keep up on everything to scratching the barrel and having to see the Salvation Army to ask for financial assistance to cancel, pay and re-negotiate bills and debts. They so kindly helped me out of the worst but I'm still struggling to put food on the table over paying due bills re-negotiated to as low as I can get. We both require dental work we cannot get. We both have cars but only I get free rego so we still have to find full registration and insurance for an under 25yo as well as my CTP and standard insurance. We don't go anywhere unnecessary. We have not had a break in a very long time. We can't afford even a day out. I have tried to find work since February and I can't even get interviews. So far, I've had 3 which ultimately were unsuccessful. Employers want experience but if none offer training, how are you expected to get experience? I've done a course but it's made no difference. They look at my age and I don't even make first base. I want to work but employers have unrealistic expectations, unnecessary prejudices and tight wallets, refusing to train. Having an equally ignorant govt making it sound like we all sit at home waiting for hand outs is divisive, dispiriting and disrespectful. Walk a mile in the shoes your ignorance forces many to wear before you sit in opinionated judgement. Newstart adds significantly to homelessness as well. Once you pay even the lowest rent, you're left with nothing. But no govt has properly and significantly funded public housing in 60years! That puts people at the hands of greedy developers and those who can afford to own rentals, who set the rents at more than the Newstart allowance in total in some cases. How are you supposed to pay that? I'm forced to pay my brother \$200 a fortnight to stay in my mum's house against her wishes, my childhood home, until he can sell it when she passes when I'll be forced to move away from where I've always lived because I won't be able to afford rents and certainly cannot buy. This will make jobs even harder to find. I can understand the decline in the mental health of people on Newstart. Once healthy, working people are reduced to shells, their self-worth destroyed and their circumstances reduced to the levels of 19th century workhouses. Politicians long ago ceased to serve us, the people. The REAL people, not the elitist rich mates within parliament or corporate spheres. Politicians should not be allowed to enter politics until they actually have a record of serving the people. The lack of empathy and meaningful policy and raise in assistance for those genuinely seeking to not be a burden means I'm unhopeful Newstart will change, particularly under this <REDACTED>

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### From Goldstein – Victoria

I have applied for new start allowance, because I am unemployed, it was so hard, they just send you to a job agency and the agency said, just filled the forms and you only can get a job if you are looking for cleaning or factory jobs, so it is actually hard and they are receiving money from the government, in order to help you finding a job, those agencies are useless, Then my wife got a pay raise and she was 5 dollars up to the limit, Centrelink said, they were unable to provide support anymore, there is no common sense and I believe there are many people taking an advantage of the service, many of them are using the money for drugs and alcohol. I understand it is a hard job to have a look in to every account, but they should have a little bit of common sense. It is very hard to find a job, I have been like casual for a long time, because I have anxiety. Hard to live like that, I have a family to feed and I am a hard worker person. Thanks

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What do you think the Inquiry needs to know?

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### From Bendigo – Victoria

I spend close to 2 thirds of my newstart on accommodation (rent) and after my centerpay deductions i am left with \$178 in my bank account. i feel sad and confused on what i can buy and how can i survive. this money is used for essential items like opal card top, phone bills, and nothing is left after a week. A lot of time i had to borrow money to go by second week. this means lesser money next week. its like a neverending cycle. The cost of everything has gone up the newstart rise has been minimal. A lot of vulnerable people who are struggling with homelessness, mental health but still try to look for work a significant increase can change our fortune. its been 2 moths but i have not been able to save for my first aid cost of \$90. its holding me back. please a increase in newstart is much needed and gov. should give job network agency enough so they can cover the cost of training such as forklift or cpr course. thank you

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### From Sydney – New South Wales

I was on DSP but left the country to try to reconcile with my mother before she died. I returned home after not succeeding and had to re-apply for DSP. I was put on Newstart while my claim is being assessed. I receive only a Newstart payment with no additional benefits. I have multiple health conditions and can't afford to rent so I live in a caravan at the back of my fathers' condemned rental property. My sister lives here too while she studies. One of my medications is 75 dollars a month. I'm on several more. I have no car and there is no public transport here to the nearest town. I can't afford to move into a rental. It has taken 6 months to get an appointment to be assessed by Centrelink. Isolation and poverty are causing depression and anxiety everywhere and more people are needing mental health support services than ever before. A job won't fix my problems. I live in perpetual fear of bills, running out of medication, meeting job active demands, long trips for appointments that my body can't tolerate and having enough food for the fortnight. 100 dollars per week would mean I could move and live independently. I wouldn't be ashamed of buying a cup of coffee once a week with a friend. I might be able to sort out transport. I feel like the nameless, faceless recipient that means nothing to the government. I feel my only worth to the government is to pay taxes at whatever the cost to my own personal wellbeing. I feel like my government despises me and does not understand me and that it does not want to. If I had more income I could pay for the training I need to do the job I can actually physically do. I'd like to be a peer support worker. There are no government-funded peer support courses in Victoria. I

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### From Herbert – Queensland

How hard it is to try and live on new start I have to turn to shoplifting just eat in the next week till I get pay again may be the pollies should try it and see how good they got it

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### From Chifley – New South Wales

I am a recipient of Newstart allowance and it's really not enough money to live on. Half of the money goes on my rent then a payment for electricity and gas then I buy a prepaid 30 voucher and I have 80 bucks in which I still have to buy my food for the fortnight and live for the fortnight which usually doesn't last. If we were given an extra 100 bucks or even 200 life would be better to get travel to and from job interviews. Please help us!

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What do you think the Inquiry needs to know?

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**From Lindsay – New South Wales**

Hi I was retrenched in Dec of 2019, but found myself involved in a NSW Police enquiry from a taskforce setup from the Royal Commission into Child Abuse, who reached out in Jan of this year (2019) to provide a statement and give future evidence at a trial date to be set. This meant I was unable to look for work as I ended up being diagnosed with PTSD, depression and anxiety. Sadly for me, these symptoms have continued to now in September 2019. I applied with great difficulty for Newstart and have been on sickness certification since Jan. I was 65kg, lean and full of life but now because of the appalling amount from Newstart, I have now gained 23kg because I cannot afford good or quality or nutritious food. I am living on fatty, sugary foods which does not help my self-esteem or allow me to be a functioning person in our society. The Government seems intent to demonising me. It's disgusting how the Government Ministers are intent on making my life harder than it already is. I need to use the Salvos, Anglicare and many other services for food parcels to live. Another \$50 per week would allow me to live a little healthier and be a bit more content. I really hope the Government helps more. I want to work but I cannot. I am 52 years of age. I have worked all my life and paid taxes all my life and feel let down. Please helps me Thank you <REDACTED>

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**No Electorate Provided**

Are unable to buy food and pay bills with the money that I received.

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**No Electorate Provided**

yeh im battling to survive on my allowance

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**No Electorate Provided**

I can not live on the Newstart it's so hard sometimes I have no food can not pay bills doing it so hard

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**No Electorate Provided**

I can't survive on this amount of money

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**No Electorate Provided**

Newstart payments are way to low.

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What do you think the Inquiry needs to know?

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### No Electorate Provided

I was on the carers pension and found myself a new start I'm 57 I found myself I'm not well enough to work and they won't put me on the disability pension so so after I pay my rent I'm living on \$200 a week sometimes I don't have enough to eat sometimes I can't fairly make paying the bills very stressful I always suffer with depression and anxiety is a very stressful life trying to live like this from <REDACTED>

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### From Gorton – Victoria

hi, 5yrs ago i took myself off Disability Pension as I had no home no life no hope. I took a job offer, it worsened my back & I have Tourette's syndrome. I tried my best for almost 5 yrs even bought my dad's home after he died in 2015. I had to stop work, so I applied for DSP again in March. I have been left on Newstart since. It sucks having a disability I've had to make invisible all my life to be given a fair go. Now at 49yo, I will likely lose my home as I am still on Newstart. <REDACTED>

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### From Wills – Victoria

I am a single person who has been on Newstart payments for several years due to mental illness affecting my ability to work full-time. During this time, I have been on Newstart payments under various sub-categories such as Sickness Allowance and Pensioner Concession card entitlements, during periods of not being able to work at all, reduced work capacity, through to periods of casual and part-time employment. I don't believe I was put on the correct payment to start with, and despite making an application for Disability Support Pension approximately 2 years ago, I still have not had a resolution. I am currently employed casually, and do not receive enough Newstart allowance to live comfortably and without fear that I won't always be able to cover basic expenses such as rent, utilities and food. This is because although I'm paid an allowance based on my reported fortnightly income (which changes according to my hours works and income received), even in it's entirety, it barely covers my rent amount, with little left over for other living expenses, given that I'm in a low paying casual job without guaranteed work hours. This has meant that I have not been able to save any money whatsoever since I've been with my current employer, and am living paycheck to paycheck despite working and also receiving Newstart payments. In spite of my age, I have actually never been in such a dire financial situation before in my life, and have never previously lived paycheck to paycheck as I have for the past year, as I consider myself a financially responsible person. I put this down to the fact that Newstart payments have not increased adequately to reflect continuously increasing living costs such as rent and other basic expenses. - An extra \$50 per week would mean I could comfortably pay my rent on time, without delaying or splitting payments until either my next work paycheck or Newstart allowance is received. - An extra \$75/week would mean in addition to the above, I wouldn't have to worry about direct debit utility payments being knocked back or my bank account being overdrawn. - An extra \$100/week means in addition to the above, I would be able to go grocery shopping and buy fresh food when I need it, rather than waiting until I've paid all my other expenses and have enough money left over. In my current situation, I feel I can't get ahead in life financially, and I feel a constant pressure to reduce my expenses and see where I can save money. Despite doing so, because of my low combined income (unreliable casual employment and variable Newstart payments), this hasn't improved my overall situation. If it weren't for the generosity of family (given my housing situation), and friends occasionally loaning me small amounts of money short-term to cover bill payments due, I'd be even worse-off, so can't fathom how I'd survive financially as a single person otherwise. In addition, I have to manage living with a life-long mental illness, and also have the uncertainty of knowing that my Newstart payment allowance may change any time I don't work target minimum fortnightly work hours set by Centrelink (unrealistic given I'm casually employed), or have compulsory job capacity assessments or medical reviews. This puts undue stress on me, on top of the existing financial pressures.

What do you think the Inquiry needs to know?

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**From Page – New South Wales**

How us poor bastards are getting treated. I not on Newstart because I want to. I have coped because Newstart doctors have no idea what's wrong me. They think give him a pension and Newstart not a pension per say ... and let these job providers give you a hard time over 6 mths. This so they get their 2/3 payment and they tell find another provider <REDACTED> P.S. We are not all drug addicts. Come on Scott join me

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**From Barker – South Australia**

I am on Newstart. I have been on newstart for four years. I struggle because there is not enough money to pay for all my bills, just for the basic cost of living. I can't pay for my full electricity bill each quarter. I do manage my money well, but there is not enough.

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What do you think the Inquiry needs to know?

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### From Adelaide – South Australia

In 11 weeks' time I will be turning 65 years old but unlike my older brother (and others), I don't receive the Aged Pension despite having to live on the harsh income of Newstart Allowance. I'm not grumbling about that. I accept the rationale behind the increasing in age requirements for the Age Pension. I do however believe that once a person reaches the age of 65, they shouldn't be required to do their regular fortnightly reporting. The humiliation of having to front up at one's Job Provider and being interviewed by a lady young enough to be my grand-daughter. To have an underlying threat of the allowance being cut if I did not meet my requirements. That I must humour my Job Provider and Centrelink and go through the motions, just so I can receive the lowly Newstart Allowance so I can survive. Constantly I hear politicians both Government - opposition talk about the Newstart Allowance. The Prime Minister and Mr. Frydenberg say it's a transitional payment that they want people to find work. Opposition politicians argue the payment isn't sufficient for people to survive. No one talks about the senior unemployed person that unless a person has specific skills, finding employment in their 50's or 60's will be impossible. My younger brother won't receive the Age Pension until he is 67 years of age but he will be fine. He has been a Salesman of electrical appliance since he was 17. Age and the accompanying physical capabilities that come with age will not affect him, unlike myself, who has always done hard physical work, the last being 15 years as an (Aged Care) Care worker. A very physically demanding job, something I know I couldn't do now. At 53 and a half, I had to walk away from Aged Care for a number of reasons, which involved both the mental and physical affect the job had on me. For 15 months I have it my best shot to get into the food industry, café and the like, whilst volunteering at Meals on Wheels at Salisbury. When I turned 55, I chose not to look for work. I was given the choice by Centrelink. Either continue to look for employment or do what was then termed do Work for the Dole. That terminology replaced with Mutual Obligation. I continued to work for Salisbury Meals on Wheels and did so for 7 years, travelling to and from the city, the last two years. Eventually I left Meals on Wheels and looked for and found work with my passion for the environment. For 3 months I was working two full days a week with <REDACTED>. I found was too physically demanding. We worked in horrid weather conditions, including pouring rain or searing heat. When I first approached <REDACTED>, I was told "we don't crack the whip". They were very demanding of their volunteers and I guess like me with the threat of being breached we had to put up with it. My last day with <REDACTED> was just too much. We were doing maintenance on the steep walking track in the Adelaide Hills in 36 degrees heat, swinging pics and shovels (I had a pic). When we stopped, <REDACTED> the <REDACTED> and only one on the payroll in our group said "C'mon you lot, you can keep working whilst talking. You don't have to stop working to talk" It wasn't about stopping to talk. We stopped because we were bugged. The constant swinging of the pic was both physically demanding as well as it was hurting my back. I'd had a TIA a couple of years earlier (mini-stroke) and was on medication for my high blood pressure and was at risk of having a major stroke or heart attack so I took copies of my medical history and a letter from my Doctor to Centrelink informing them that <REDACTED> was too physically demanding and that I was putting my health at risk. Centrelink were brilliant, giving me a 7 week exemption from, new termed, mutual obligation and to find something a little easier and I did. I then became a volunteer for <REDACTED> – I pick up litter. It works in perfectly with my environmental beliefs, no one is telling me to hurry up. In fact I'm excused from the work if the weather conditions are bad. Last week, I attended an interview with my work provider and was given a form to have filled out by <REDACTED> to say that I am fulfilling my mutual obligation. Im then required to return the form at the next appointment on 17th Sept. Im only too pleased to give back. I hate litter on the streets of Adelaide. I hate plastics, cigarette butts, cigarette packets, coffee cups and lids, soft drink cups with lids and plastic straws littering our streets, potentially ending up in our waterways, endangering marine and birdlife. However, I have being told at 65 that I no longer qualify for the Age Pension but must continue to do Mutual Obligation, continue to report fortnightly to Centrelink and attend any appointment with my Job Provider deems I must attend until I turn 66. I object to the indignity of all of this just so I can receive the pitiful Newstart allowance for an extra 12 months. A year or so ago at 65 I would have been permitted to retire with dignity. Now because Newstart has been extended a year, not only do I have to battle one year harder, I'm also forced to participate in the degrading things I've just mentioned. The irony is, I have no problem with "giving back". My strong beliefs in preserving a pristine environment means I would continue to volunteer for <REDACTED> and <REDACTED>. The term Newstart implies that the government is giving me a new start in life, in fact its just the opposite. My payment doesn't go far. After I pay my rent, electricity, water and other bills, there is not a lot left over. I have a small amount of savings because I don't waste money. I don't do drugs, I don't smoke cigarettes. I do like the occasional drink of alcohol. A beer on a hot day, a glass of wine with a meal, a social drink with my neighbour but I don't drink to excess. A drink is a treat. Im a member of the Port Adelaide Football Club and go to games at Adelaide Oval. I do like to go to the occasional movie (at 7 on a Monday,

What do you think the Inquiry needs to know?

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before 4pm at Palace Cinema in Rundle Street) but they don't come out of my Newstart Allowance. I pick up cans and bottles and cash them in. That pays for my Football and Movies. My small amount of savings in a separate account that I cant access through an ATM is there for the big bills such as electricity etc. Sadly a client of Salisbury Meals on Wheels passed away. When her husband passed a few years ago, I was able to attend his funeral. I couldn't attend her funderal because I don't have a decent pair of trousers and if I were to find a pair to fit me in an op-shop it would then cost me to have them taken up (\$23 last time I had to do that) as I am only 5'3" tall (Any trousers that would fit my short legs don't fit me around the waist). The elastic in my underpants are loose and slip down over my bum when Im walking. I need a new pair of shoes. The last pair I got for free at Hutt Street Centre got soaked through to my socks on wet days, My Unity Housing unit in Worsnop Ave gets cold in winter. I got really sick this winter, for about 10 weeks. I couldn't be cold and sick so I had to use heating so my electricity bill that arrived to say totalled \$522. I have the money in my special savings account and I will pay it on time because I'm careful with my money. Im about to spend my third summer in my unit. I just don know how im going to be able to afford some sort of good cooling system. My unit gets unbearably hot in summer and even if we are blessed with a rare cool change my unit remains hot for days on end. November and early December is a battle when the heaight of summer hits its impossibly unbearable. With some help from the Salvos, I don't go hungry. I pay my bills on time because I'm careful with my money but Newstart doesn't allow for new clothes, specifically trousers, underpants and shoes and worse of all heating in winter and the prospect of another blistering hot summer has me full of dread.

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**From Nicholls – Victoria**

For myself its a constant step backwards after rent and electricity I have 200 dollars left per week I spend 140 a week on food and toiletrys ect that leaves 60 dollars every second week I spend 33 dollars at the chemist for my medications recently my registration was due on my vehicle I have now ceased to pay that and that has virtually finished any hope I had of getting anywere in life I continue to drive my vehicle to doctors and hospital as I cant walk to the train station with my conditions I realize I'm going to be caught possible put in jail if I harm somebody in an accident This is where centrelink police's have brought me to I often think of suicide as a way to end all this which I believe of course would be a celebration at centrelink as in another low life dole bludger as I'm labeled of the books I see no hope and if I finally get the courage to end it all I will we have all been put in the same box and I have nothing left inside me to keep fighting the government should hang there head in shame for what they are doing to some of us in the system how they sleep at night is beyond me

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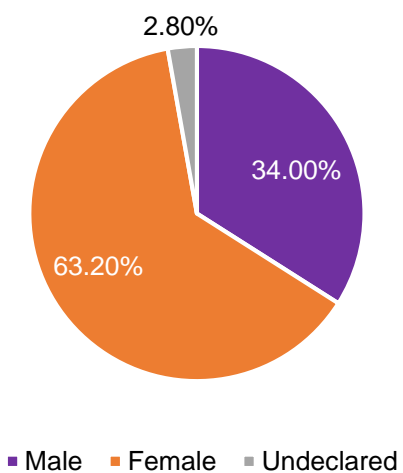
**From Page – New South Wales**

After paying rent & bills .i end up with \$100 a f/nite. I also have copd. Be nice if I could get disability pension. I have tried 4 or 5 times Be get if you sent my type people too real doctors. Last time I went to one your doctors. I end two guys not old too shave. They did not know what copd was. Can I get a job like that

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What do you think the Inquiry needs to know?

### Responses by Gender



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### Responses by Age

