

December 2016

Mind the Gap

**An inquiry into the increasing
inequalities faced by CALD
members of the Marrickville
Local Government Area community**



**Addison
Road
Community
Centre**

Mind the Gap was lead and initiated by ARCCO with the support of the Marrickville Multicultural Interagency (MMIA).

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People from CALD backgrounds are among those most likely to be in the lowest income group.

ACOSS

Marrickville Road

Foreword

Australia is becoming a deeply divided nation, with a wealthy elite whose incomes spiral upwards while millions of families are struggling to make ends meet.

It's deeply worrying that extreme levels of wealth inequality exist in Australia today: a handful of people have more money than millions struggling to survive. All the research reveals that the poor are increasing in numbers whilst those who control wealth are increasing theirs. A handful of the super-rich, 1% of the population, have more money and financial assets than the poorest 60% of Australians.

These findings resonate in our report *Mind the Gap: A study of Inequality in the Inner West*, published by the Marrickville Multicultural Inter-agency.

A number of factors drive inequality. But they boil down to economic policies that favour those who hold the wealth and help them to grow it. These policies, practised in most Western countries over the last quarter of a century, are popularly known as “neo-liberalism”. This is the idea that the market should make all the rules, and that taxes should be reduced for the wealthy, in the belief that they will thereby create more wealth, which will “trickle down” to everyone else in the form of more jobs. So, even though less tax mean less money for health and education and cuts for people living on benefits, the theory says they will ultimately gain.

The results presented in our report indicate that the reverse has occurred, that the wealth gap in Australia is becoming deeper and wider as a result of the ability of the better off to capture the lion's share of growth and government hand-outs. While the share of wages has declined from around 65% to just over 50% of national income since 1975, the share of profits has risen from around 16% to 28%. Yet as revealed in recent media reports, many large companies pay no tax at all, and the income of the top 1% of Australians grew by almost half in the last 15 years, even while the most vulnerable groups, such as sole parents, had their meagre benefits reduced. While media and politicians blame the unemployed and maintain their benefits well below the

cost of living, the number of people looking for work is 5-10 times the number of job vacancies.

For the employed, income trends have been made even more adverse by continually rising prices. The fact that so many incomes – unemployment benefits, sole parent benefits and the wages of part-time and casual workers – are below, even significantly below, the poverty line, is a violation of human rights, a violation of the United Nations International Covenant on Economic, Social and Cultural Rights, despite Australia being among the world's wealthiest countries.

In all the interviews, people spoke of increasing hardship and how close they are to the edge. This vulnerability causes stress and anxiety and impacts on people's ability to engage fully in society. For Culturally and Linguistically Diverse (CALD) communities, the disadvantages intensify and the barriers mount up. The gender divide swells, causing a surge in the feminisation of poverty.

Until we realise that inequality is a political choice that can be reversed, social cohesion, participation and access to opportunities will continue to elude millions of Australians. At a local level, the Addison Road Community Centre Organisation has initiated a food pantry to support hundreds of families, which benefit from subsidised groceries and free fresh produce. The money they save can go towards other essential needs. The Food Pantry provides a space for social interaction addressing exclusion and isolation, and the food is diverted from landfill, thus helping to save the environment.

As a civil society hub many activities and programs occur at the Addison Road Community Centre, often in partnership. We have seen for ourselves the devastating impact of funding cuts. It's crucial that there is an increase in funding to organisations that are at the coal face of addressing poverty, vulnerability and social justice.

This report would not have been possible without the contribution of the Community and Cultural Connections staff and clients, the former Marrickville Council and the Community Development Grants program, staff expertise, UTS and UNSW students, UTS Shopfront, the Marrickville Multi-

cultural Inter-Agency and its 54 member NGOs and their clients.

Most of all, thank you to the interview participants who generously opened the door into their lives; who know best the impacts of the accumulation of wealth by dispossession.

The trends in this report are alarming; we hope the report will help to instigate change to build a better Australia.

- Co-convenors of the Marrickville Multicultural Interagency (MMIA) and Addison Road Community Centre Organisation (ARCCO)

Introduction

This research was commissioned by the Addison Road Community Centre Organisation (ARCCO) and the Marrickville Multicultural Interagency (MMIA). The aim was to gain insight into: the nature of poverty experienced by Marrickville residents from culturally and linguistically diverse (CALD) backgrounds; the effects of funding cuts on service providers; and the factors that create and perpetuate inequality.

Recent reports show that inequality in Australia is increasing, with widening gaps in incomes and wealth between different groups in society¹. The ACOSS Inequality in Australia 2015 report revealed some hard-hitting facts:

- A person in the top 20% income group receives around five times as much income as a person in the bottom 20%
- A person in the top 20% wealth group has a staggering 70 times as much wealth as a person in the bottom 20%, and
- The wealth of the top 20% group increased by 28% over the period from 2004 to 2012, whereas the wealth of the bottom increased by just 3%

At the same time that inequality is widening, the community service sector – those organisations at the frontline supporting people experiencing poverty and disadvantage – has experienced major losses. The NCOSS *State of the Community Service Sector in NSW* report found that one in three of the organisations surveyed had been affected by a loss of funds from the NSW Government in the past 12 months, and one in five had lost funding from the Federal Government².

Mind the Gap aims to illustrate, within the context of our local area, the human stories that lie behind these broader statistics and to investigate the impacts of widening inequality and funding cuts on people and services. Its purpose is to increase awareness among government policy-makers of CALD experiences. More than 30 per cent of Marrickville's

residents were born overseas and speak a language other than English, and the area's Aboriginal population is increasing. Because people from culturally and linguistically diverse (CALD) backgrounds are among those most likely to be in the lowest income group³ we have focused on their experiences.

Our objectives included:

creating opportunities for CALD residents and service providers to share their experiences through interviews and focus groups; critically assessing the effects of policy and funding changes on the lives of CALD residents; and forming recommendations based on the conclusions of our research.

Scope and limitations

The purpose of this study was to gain qualitative insights into the nature of Marrickville residents' every-day experiences of poverty and hardship, and to place these in context of policy and funding changes. It was designed to complement larger, quantitative studies into the extent of poverty and inequality of income and wealth in the Australian community. The case studies are of a sample of participants from the Marrickville area and the insights gained are specific to the Marrickville locality and context. While they are not definitive, they can be described as representative of experiences in the key areas of housing, employment, education, family and social inclusion, access to services, technology, household amenities and food security.

¹ Bradbury et al., *Inequality in Australia*.

² Blaxland and Cortis, *State of the Community Service Sector in NSW 2015*, 3.

³ Bradbury et al., *Inequality in Australia*, 13.



Marrickville Road Sculpture

A person in the top 20% wealth group has a staggering **70** times as much wealth as a person in the bottom 20%.

ACOSS

Methodology

In line with our intention to go beneath the surface of statistics, the methodology we chose sought to create opportunities for CALD residents and service providers to speak about their experiences and to identify some of the underlying causes of the rise in inequality.

Interviews and focus groups were conducted with CALD residents and service providers, including:

- Case Worker - Sydney Multicultural Community Services;
- Older Aged Group of Vietnamese background - Herbert Greedy Hall Marrickville – 7 females, 2 males;
- L – Qualified and Unemployed First Generation Migrant from Hong Kong;
- J – First Generation Sri Lankan Migrant;
- M – Recent Graduate and Single Parent;
- T – Unemployed Older Person Suffering Mental Health Issues;
- G – First Generation Migrant from India;
- J and N – Second Generation Teenage Migrant from Lebanon;
- D – Migrant from Iraq and Single Father;
- R – Underemployed resident from Marrickville LGA;
- Caseworker – Youth Off the Street.

To link the stories we had collected to factors that create and perpetuate inequality, we conducted secondary research using literature on policy and funding changes, and data on local and national inequality. The perspectives gained from this broader research allow the experiences that participants shared with us – often framed in their telling of personal daily struggles – to be seen in context and as facets of inequality.

Findings

The key issues raised in the interviews and focus groups reflect the on-going struggles of everyday life for many in the CALD community: housing, food, household expenses, social exclusion, loneliness, family issues, technology, transport, employment, education, funding, Centrelink and job services agencies (JSAs). Organising the findings proved difficult, because many issues were interdependent or overlapping. This highlights a strong theme of the interviews – the multi-dimensional, intersecting nature of disadvantage where one facet of inequality has a flow-on effect or exacerbates other difficulties in a person's life.



‘J’ can not afford transport, so he and his family walk to the shops every day.

HOUSING



Due to a shortage of affordable rental properties, many tenants have no choice but to rent properties in poor condition, that don't meet their needs and/or jeopardise their health.

Tenants Union of Victoria

Petersham Housing



Among the most fundamental of needs, the pressure of housing unaffordability was found to have a major impact on an individual's capacity to meet other basic and interdependent needs such as food, heating, medical costs, transport and social inclusion.

Marrickville Council's Affordable Housing Strategy defined affordable housing as "housing that is appropriate to the needs of a household and within their means or capacity to pay"⁴, and stipulated that rents should not exceed 30% of household income.

Research participant J's experience demonstrates the impacts on all facets of life when housing payments exceed this percentage:

"All of J's money is put towards rent and food and there is not much left over for electricity... J and his family eat very cheaply, with little to no meat. They buy their food and household items according to what is on special at the supermarket. J cannot afford transport, so he and his family walk to the shops every day. The family house is cold and old. Lights are not used as this increases the electricity bills." (Appendix 4)

J's experience is common among low-income earners in the Marrickville area, with an estimated 95% experiencing housing stress in 2008, an increase of 40% since 2001⁵.

A major cause of housing stress is that neither wages nor Centrelink payments have kept up with the steep increase in house prices and rents.

Since 2006, the median rental price in Marrickville increased by 116%⁶, while the minimum wage, Newstart, Youth Allowance and the Age Pension have increased by only 31.42%, 30.45%, 29.3% and 63.2% respectively.^{7, 8}

⁴ Marrickville Council, *Affordable Housing Strategy 2009 -2011*, 8.

⁵ Ibid, 11.

⁶ *Rents, Trend March 1990 – June 2016, Metropolitan LGAs.*

⁷ A guide to Australian Government payments.

⁸ "Centrelink payments and services."

Meeting housing payments was difficult for participants who were on a fixed income (pensions, unemployment payments, student allowance) as well as for those who were employed but receiving the minimum wage, were casual, or under-employed.

A search of rental properties in the Inner West at the time of writing found that the cheapest self-contained private accommodation cost about \$300 a week, while shared accommodation (in share houses, boarding houses, or studios with communal kitchens and bathrooms) was about \$200 a week at a minimum. There were few properties available at these prices, all were in relatively poor condition, and rents rose steeply thereafter. When compared to the weekly Centrelink payments⁹ of \$264.35 (Newstart), \$362.25 (Age Pension), \$438.55 (Disability Support Pension) and \$216.60 (Youth Allowance), it is immediately evident that recipients who are forced to pay these rents are unable to meet their other basic needs.

Whether a person is in private rental or social housing, in work or receiving Centrelink payments, high rents and inadequate disposable income have a similar impact, as statements by participants T and L indicate:

"T is 57 years old and is a long-term unemployed person who suffers from post-traumatic stress, depression and anxiety... T lives in a boarding house in Sydney's Inner West and pays \$200 per week in rent. This leaves him with only \$125 to pay for his phone, food, clothing and transport. T's lack of a decent disposable income also creates another type of poverty. T refrains from socialising because his economic position means he is unable to afford to. T also feels that his living arrangement furthers his social exclusion as living in a boarding house full of people with mental health problems, drug and alcohol abuse and an undercurrent of violence stops him from socialising with those he lives with. Rather, T excludes himself to the confines of his room." (Appendix 6)

"L currently rents a room in a share house of 5 people, and the bills are divided among all tenants. L experiences difficulty in affording food

due to rising rental prices. L receives \$310 in Centrelink payments per month and has used all of his savings from his professional working time on one-off bills that arise from time to time. As such, L does not have much money remaining after paying for rent, and is forced to make choices about what he eats." (Appendix 3)

Private rentals, boarding houses & social housing

Rental properties - including boarding houses and social housing - all presented various issues for participants. As T's experience illustrates, boarding houses remain far from affordable and can expose vulnerable people to issues of drug and alcohol abuse and violence. Boarding house tenants in T's situation fit the definition of homelessness, which encompasses "people living in single rooms in private boarding houses on a long-term basis: without their own bathroom, kitchen or security of tenure"¹⁰.

J's statement about the poor condition of his rental property reflects a recurring issue with the poorly maintained and aging state of rental and social housing properties. Participants reported that this led to increased expenses in attempts to heat their homes. Others, such as J's family, simply go without. Social Housing in NSW, a 2015 NSW Government report, listed the challenges confronting the social housing system: a waiting list of 59,500 approved applicants; an ageing portfolio of properties that requires significant and increasing levels of maintenance; providers lacking the funds to cover these costs; and dwellings that do not meet tenants' requirements with regard to size, location, modifications, and access¹¹.

In the case of private rentals and boarding houses there are no effective legislated standards, with the result that landlords are able to rent out properties even if they are unsafe or unhealthy (mould or structural defects), or lack basic amenities such as heaters, hot water, and a working oven and stove¹². The shortage of affordable rental properties, means that

10 Chamberlain, *Counting the Homeless: Implications for policy development*

11 *Social Housing in NSW*, 6.

12 Tenants Union of Victoria, "Rental housing standards".

9 Ibid.

many tenants have no choice but to rent properties in poor condition, that fail to meet their needs and/or jeopardise their health¹³.

Forced migrations

The decision to move away from the Marrickville area is a difficult choice that many CALD residents face. The options include buying outside of the area, remaining in private rentals, or moving to social housing. Sydney Multicultural Community Services (SMCS) – a state government funded service provider that works directly with CALD communities to try and alleviate issues of poverty and domestic violence – says that moving from the area often involves leaving behind strong ties to family and community, and that this is especially disruptive for their CALD clients and a major cause of social isolation and loneliness for older clients because of the importance of cultural ties:

“Many of SMCS clients experience loneliness. The SMCS have an 86-year-old client who lived in private rental for 35 years until the lessors sold the house. The SMCS tried to connect this man to public housing services but the waiting period was too long and the client was forced to move from Marrickville to Parramatta. Additionally, the client’s family had passed away meaning the only means of experiencing social connectedness was through the local community that the client is no longer a part of.” (Appendix 1)

In our interviews with younger generations, there was a fear of being “pushed out” of their local area, where they are part of migrant communities:

“J and N are both second-generation teenage migrants, and have both been living in Australia for their whole lives... They feel like the people that are ‘coming in’ are different and are bringing a new, unfitting culture into the area... They would like the houses to be more affordable and feel as though they will never be able to afford a house in the suburb they grew up in. They were reluctant when considering moving to different suburbs, as they shouldn’t be ‘pushed out’.” (Appendix 8)

J and N’s statements exemplified the perception that gentrification and an inward migration of high-income earners have contributed to a decrease in the availability of affordable housing in the area:

“R loves living in the region and is humbled by and constantly inspired by the art savvy culture that resonates in the region. R says that this art savvy culture attracts a lot of people into the region but ironically, these same people are pushing locals out by wanting to move in and are hence making the property market more expensive. R says this is the reason why there is high inequality between people. Sole business operators are finding it difficult to meet the changes in rent charges.”



The client was forced to move from Marrickville to Parramatta...the only means of experiencing social connectedness was through the local community that he is no longer a part of.

Appendix 1

FOOD SECURITY & HOUSEHOLD EXPENSES

In Sydney, energy prices for households increased on average by 107% for electricity and 40% for gas in the 10 years to June 2013¹⁴. For our interviewees, food and household amenities such as heating and lighting were often compromised in order to meet the costs of housing or medical expenses.

In a focus group conducted with elderly Vietnamese residents, participants explained the sacrifices they are forced to make:

“The focus group noted that rental prices were not the only expense that has risen in the past five years. Household amenities such as electricity and water were also discussed as having risen in price. This group discussed the effect this increase had on lifestyle, as this financial burden causes many members of the group to choose to buy cheap food in the supermarket. Most generally, foods that are expired or near expiration are chosen, as they are the reduced products.” (Appendix 2)

The pressures of rising costs in housing and household amenities and the failure of wages and Centrelink payments to keep up has caused many to compromise their food choices and therefore their nutrition. Intersecting with this, some CALD groups have been found to experience food insecurity due to a departure from their traditional diets when relocating to Australia and a failure to take up nutritious alternatives¹⁵. This may be a result of a lack of nutritional education for recent migrants about foods available in local supermarkets, which

may vary dramatically from what was available in their country of origin.

Apart from the negative impacts on nutrition, a lack of access to food – in particular food from one’s own culture – can leave people culturally and socially impoverished. L’s experience typifies the ways in which food is tied to social life, and the loneliness and isolation that ensue when the individual cannot participate:

“L is unable to go out to dinner or drinks with friends, as he cannot afford it. Rather, he is forced to stay at home and cook cheap food such as rice, vegetables and some fruits. L feels this hardship is mentally straining, as although he is not alone, he has to make choices to be socially isolated.” (Appendix 3)

Another area where participants attempted to reduce their costs was household expenses. As mentioned earlier, social housing properties and rentals are often aging and poorly maintained, a major consequence being that properties are difficult and expensive to heat. Research participants reported using alternative means to heat and light their homes. Students in the Marrickville LGA avoided using lights and opted for candles, while older CALD residents who were unable to afford rising electricity costs described placing bowls of hot water around their bedrooms to heat the room before sleeping. Both of these options involve a considerable sacrifice not only of comfort but of safety.

While there are service providers that assist members from the CALD community in the Marrickville LGA with the cost of household

¹⁴ Swoboda, “Energy prices - the story behind rising costs”.

¹⁵ Rosier, *Food Security in Australia*.

amenities, our research found these to be underutilised. An option for some residents is a \$50 electricity voucher, available to economically disadvantaged households to offset the cost of electricity. The vouchers are distributed by community welfare organisations such as St Vincent de Paul Society, the Salvation Army, Anglicare and Lifeline. SMCS indicated, however, that people from CALD backgrounds are often unable to access this assistance:

“additional funding for the service allowed the [SMCS] to undertake face-to-face case management. This allowed the SMCS an opportunity to communicate directly with CALD communities. During this operation, the SMCS was surprised to realise that the \$50 electricity voucher organisations provided to economically disadvantaged households was not being utilised by the CALD community. The SMCS feels the system of voucher implementation fails because it relies upon clients actively seeking out to obtain the voucher, and many CALD clients who are eligible for these vouchers are not active. They are in dire need of social support services and physical assistance, but there has been a decline in these services because of budget cuts. CALD clients are therefore unable to access services and end up missing opportunities to gain assistance in the form of this electricity voucher, for example.” (Appendix 1)

The inability of the providers to promote electricity vouchers in an appropriate way to members of the CALD community has led the State government to falsely conclude that there is a lack of demand for such services within the Marrickville LGA. As a result, it appears that funding for this initiative may be removed. J's family relies on such help, and would struggle without it:

“Lights are not used as this increases the electricity bills. At the moment, J and his family receive support to pay for the electricity bills, however he understands this is not something he is able to rely on for an extended period.” (Appendix 4)

The failure to properly promote or distribute financial aid to eligible CALD households is but one repercussion of chronic underfunding

of services, particularly in the area of bilingual support. The multiple impacts are discussed in the following section.



Rising costs and the failure of wages and Centrelink payments to keep up has caused many to skip meals and compromise their nutrition.

SERVICES



Map of Colours - a multicultural celebration
at Addison Road Community Centre

In the focus group conducted at Herbert Greedy Hall, elderly Vietnamese residents noted the positive impacts of services on their lives, as well as a noticeable decline in the free services available to them:

"Focusing on changes within the last five years, the group discussed the importance of services in their lives....and how their lives would be affected if such services ceased to exist due to defunding. The group noticed a decline in the number of services that were available to them. For example, many members of the group attend weekly Multicultural Group Programs. Though there are some language barriers that affect communication between members of this group from different backgrounds, each member manages to hold a conversation with other community members. The group highlighted these services as an important aspect of life, as it allows for social interaction and improves the mental wellbeing of the individuals. Additionally, many members of the focus group discussed attendance at the Marrickville PCYC for weekly physical activity to improve general health and wellbeing.

The group mentioned the fact that these programs are free, which they found is very important for them, as an increase in rental prices and other necessities has meant these individuals have very little excess money to spend on social activities. The group discussed the fact that removal of such services as a result of defunding places a heavy burden on an already strained community." (Appendix 2)

These observations on the decline in services available are consistent with the findings of the NCOSS State of the Community Service Sector 2015 report. Since 2013, up to \$1 billion of funding cuts were announced by the Federal Government, including \$271 million from the Department of Social Services (DSS) Discretionary Grants Program, as well as the introduc-

tion of a competitive tender process¹⁶. The cuts were made to an already struggling sector, with 80% of frontline agencies unable to meet existing levels of demand with the resources they had¹⁷. Responses to the NCOSS survey were alarming. Overall 29.0% of organisations surveyed had experienced loss of funds from the NSW Government, and 21.2% lost funds from the Federal Government. As a result, 29.6% of organisations reported higher turn-away rates than the previous year, one in four had reduced staff numbers, 24.8% had reduced staff hours, 19.5% had reduced the amount of services on offer, and 19.1% had reduced their range of services¹⁸. In common with the organisations we interviewed, a number of respondents in the survey were concerned that their efforts to deliver vital services were compromised by the need to focus on securing funding.

Competitive tendering is known to cause relationship breakdowns between organisations that previously worked closely together, which are then forced to compete for funding; and damage to referral pathways. The result is that services that were longstanding and deeply connected to their communities are often replaced by larger organisations lacking the established relationship of trust and have to start from scratch¹⁹.

The example of the poorly promoted and inaccessible electricity vouchers illustrates one aspect of chronic underfunding: organisations simply do not have the human resources to conduct the casework and face-to-face support expected of them. The experiences of SMCS indicate that a lack of funding for bilingual support workers is endemic in social services and has far-reaching implications:

“The SMCS understands that it is the empowerment of individuals to feel independent that is the most important thing in order to engage with the community on a level that invites successful government policies. This is done by having conversations face-to-face, building relations and taking the time to learn the real issues and how to address these realistically.

16 “Community Sector Funding Cuts”.

17 Australian Community Sector Survey 2014, 18.

18 Blaxland and Cortis, *State of the Community Service Sector in NSW 2015*, 52.

19 McInnis, *With the Strike of a Pen: Insights into the erosion of women's services in NSW*, 6.

The biggest area that fails in this regard is mental health, as the Government should be aiming to match clients with relevant social support services free of charge in order to ease the pain associated. However, the SMCS has clients who are not matched with any services and, when they are, the service lacked free bilingual support services. This is no help to older individuals who speak little English. The lack of funding also means services are forced to use volunteers, but even volunteers need minimal financial support. If members of the CALD community have the skills to help more vulnerable CALD members, they are unable to because they cannot afford the transport.” (Appendix 1)

As with the example of poorly promoted electricity vouchers, it is elderly CALD residents who are most impacted by a lack of bilingual support, as they are generally less mobile and have limited English language skills. Chronic under-resourcing of services creates a self-perpetuating cycle that results in ineffectiveness, lack of take-up and de-funding.

The importance of services in the lives of elderly CALD people was further emphasised in the focus group with Vietnamese residents, who felt they were not being supported by their family in the manner they had anticipated:

“The group discussed the further effects of financial hardship on family life. Whilst many members of the group are first generation migrants, their children are second generation and have integrated into Australian culture. The group stated that this meant traditional values were lost and in many cases, Australian culture negatively influenced the family home life. For example, in Vietnamese tradition, children financially support elderly family members. However, since the younger generation have adapted to Australian values and culture, there is a disbelief of the need to do this which has caused the severance of family ties. The group discussed how this disconnection furthered their social isolation and financial hardship.” (Appendix 2)

TECHNOLOGY

The most effective means of delivering access to elderly CALD residents is through community radio broadcast in various languages.



Radio Skid Row 88.9FM is based in Marrickville and broadcasts in many languages



Technology

The SMCS reported that the efforts by service providers and government to address problems of inaccessibility of information and opportunities has primarily involved a move to more online information. This move, however, does not address the problems elderly CALD residents encounter. In attempting to overcome language and mobility barriers, additional barriers of access to digital devices and digital literacy have been introduced.

“The main issue for service providers and the Government is their use of technology to provide CALD communities access to services. When CALD communities lack engagement with services or information, providers tend to promote these opportunities online. But, the SMCS notes that having information online is not helpful when services are being provided to a group of people who do not have the capacity to use technology. Though the SMCS feels this is a great idea, the digitalisation of access takes time, and the current community have difficulty working with this type of process because they do not know how to use technology and do not have the capacity to have help to use it.” (Appendix 1)

Apart from the need for more bilingual support workers to provide face-to-face information and support, the most effective means of delivering access to elderly CALD residents is through community radio broadcasts in various languages. This is both an affordable and familiar technology, and addresses issues of mobility, literacy, and language barriers.

Other technology-related difficulties involved the new Opal card system. This time, it was younger, second-generation migrant residents T and N who struggled:

“They both left high school prematurely and feel it is hard for them to gain work because they have to travel to the other side of Sydney to do so. They are both reluctant to do this as they have to travel outside of Marrickville and they do not understand how Opal works.”





TRANSPORT

Public transport proved unaffordable for most interviewees, with many reporting walking, cycling, or avoiding travel all together. J and L are two examples of this:

“J cannot afford transport, so he and his family walk to the shops every day.” (Appendix 4)

“When L does socialise, he drives his car on a limited basis. Most often, L cycles anywhere he has to go – averaging 200km per week.” (Appendix 3)

Another group impacted by transportation costs are the volunteers:

“The lack of funding also means services are forced to use volunteers, but even volunteers need minimal financial support. If members of the CALD community have the skills to help more vulnerable CALD members they are unable to do so because they cannot afford the transport.” (Appendix 1)

Public transport, however, is unlikely to become any more affordable, with the cost of travelling from Inner West stations to the CBD set to increase by 43.50% from 2016 to 2018²⁰.

20 Submission to the Independent Pricing and Regulatory Authority Review of Public Transport Fares, 4.

EDUCATION, EMPLOYMENT, CENTRELINK & JSAS

Education, Employment, Centrelink & Job Service Agencies

Many of the research participants shared experiences of unemployment, underemployment, and instability that results from ongoing casual employment or short-term contracts. The main educational issues reported by participants were the high cost of TAFE, the inadequacy of support while studying, and a lack of recognition of prior study. Some participants reported feelings of shame associated with Centrelink payments, disappointment with Job Service Agencies (JSAs), and the wider effects of social exclusion in their cultural communities.

Some research participants such as J were experiencing long-term unemployment and, although they believed more training and education would help them attain work, they were unable to afford it.

"J would like to study to broaden his skill set to find a job, however TAFE is too expensive for him." (Appendix 4)

TAFE has traditionally been seen as an accessible and affordable form of education, but this is becoming less the case. Since the Federal Government weakened the regulation of Vocational Education Training (VET) FEE HELP in 2012, there has been a reduction in state funding of VET qualifications and a massive hike in fees, shifting the fee burden onto students via a federal government loan²¹. The deregulation of VET has meant that funding has been made contestable and opened up to private providers. The funding available to TAFE continues to decline as money is diverted to private providers that have no restrictions on what they can charge students. The upshot is that institutions are pressured to deliver higher level, more expensive courses and TAFE has ceased to be the affordable option it once was.

For J, ongoing unemployment was a source of shame and social exclusion, and highlights the impacts on mental and emotional health caused by stigmatisation:

"J became desperate and depressed after he was unable to find a job. After two years of unemployment, members of his community avoided him when they saw him in Marrickville because they feared he would ask them to help him find a job. J feels the community wrongly assumed he lost his job because of laziness or making mistakes... J feels these unemployment issues make him inadequate and shameful to his family." (Appendix 4)

For those participants who had found employment, it was often on a casual or short-term basis, was interspersed with periods of unemployment, and was mismatched with their existing qualifications. Many worked in lower-paid positions than their studies had qualified them for:

"L attained two Masters degrees due to issues in changing courses when he transitioned from TAFE to University on a migrant visa during his first degree... L's work at the bank was only contractual, and when the GFC hit Australia his contract was wound up at the end of its term. L was not offered ongoing work. After 10 months of working in hospitality, L found employment as a sales administrator within a national sales operation team in a company. This job again, was on a one-and-a-half year contractual term. At the end of the term, the company decided to restructure and L was not offered another contract for work. This was a year and a half ago. Now, L is working in hospitality on a casual basis and receiving Centrelink benefit payments." (Appendix 3)

Centrelink was a source of frustration for many participants as well as a source of shame for some:

"J does not enjoy receiving Centrelink payments, as he feels humiliated by taking these payments. With every year it becomes more difficult to obtain the payments as more paper work is needed and obstacles are put in place that prevent him from being eligible for payments. J is forced to attend courses with people that he feels are different to him and have other problems that he does not share, in order to maintain Centrelink payments." (Appendix 4)

21 "VET Fee-Help and TAFE: The Facts".

Compulsory attendance at JSA appointments and courses had varying impacts on participants' lives; for J, it contributed to his sense of stigmatisation and achieved the opposite to the allegedly desired outcome of discouraging social isolation. Rather, it exacerbated his feeling of isolation from his own community. For others, including M, their livelihood was at times significantly impacted by the rigidity of Centrelink and JSA appointments:

"M receives Newstart payments from Centrelink and has to report her earnings each week and attend regular meetings with her Job Provider (a JSA). From time to time, Centrelink has cut off her benefit payments due to her not attending appointments when she is offered part-time work at short notice. This results in her being unable to pay her rent." (Appendix 5)

There were high levels of dissatisfaction with JSAs, with many participants who accessed them feeling that the staff hardly knew them and do not suggest jobs they might apply for:

"The staff at her JSA make her feel like a failure. M feels as though her visits to JSA are a waste of time, as the staff has never informed her about a job she could apply for. They have, however, offered her a language and literacy course. M is a fluent English speaker and does not require these courses. If the JSA had read her resume, they would be aware of this." (Appendix 5)

"In a four-year association with his Job Provider (JSA), T has not been offered one single job interview, or an opportunity to attend a vocational course. The turnover of case managers at T's JSA is so high that he cannot believe they even know anything about him, his skills or his qualifications." (Appendix 6)

Other participants receiving Centrelink payments reported that these were not enough to meet their needs. T, who is unemployed and suffers from depression, anxiety and post-traumatic-stress-disorder, reported that, after paying rent, there was only \$125 left each week to pay for food, transport, clothing, and bills (Appendix 6).



Participants receiving Centrelink reported that their payments weren't enough to meet their needs.

Conclusion

When recalling the stories that were shared for this research, it is important to keep in mind that they are not mere aberrations or the experiences of a small minority. **For Australians in the bottom 10% of income distribution, the average weekly household income is \$496 a week after tax. If they live in Sydney, their experiences mirror those we have recounted. The bottom 20% of households aren't faring much better and would be struggling on an average weekly income of only \$637²².**

The efforts of the former Marrickville Council and local organisations have a positive impact on the lives of CALD residents in Marrickville. The Marrickville area is renowned for promoting neighbourliness, social integration and celebrations of multiculturalism. What our research has revealed, however, is a lack of interest and funding at State and Federal levels, including a very limited desire or sense of obligation on the part of the Federal Government to address factors unique to people from ethnically diverse backgrounds that promote poverty, isolation, and ill-health.

We found a clear link between social inclusion and mental health, with both generally deteriorating in the absence of affordable housing, food, and services, and consistent with decreased funding of social outing programs for seniors.

The inaccessibility of tertiary education and training was a prominent theme, particularly affecting CALD community members whose existing qualifications are not recognised. Also impacted are youth leaving secondary education and those wishing to re-skill. Inadequate skills recognition and the increasing inaccessibility to TAFE are the major factors preventing participants from gaining an education, finding stable employment in their area of expertise, and/or forcing them to enter the labour market under-skilled. Inaccessible and unaffordable education perpetuates inequality, as does the prevalence of low paid, unstable work offered by many employers.

²² Bradbury et al., *Inequality in Australia 2015*, 12.

Recommendations:

The evidence of the existence and causes of rapidly increasing inequality are irrefutable. Viable solutions and alternatives already exist, and it will be a matter of political commitment to divert funds to not only provide relief but enact structural changes.

There are some great examples of policy and programs in Australia and overseas that help to relieve the impacts or address the causes of inequality. A few of these include France's move to ban food waste²³, and Scotland's consideration of an adequate standard of housing as a basic human right²⁴ (for which the The Housing (Scotland) Act 2010 and the Scottish Social Housing Charter are instrumental in protecting and promoting).

Most integral in addressing the causes of inequality is to look at where wealth is concentrated, and how this accumulation occurs. Oxfam's Tax Haven's Report²⁵ illustrates Australian Tax Losses in 2014, and the way this impacts the ability to invest in essential services, like health and education. One in every \$5 of foreign investment came from a tax haven. USD \$16 billion (AUD \$19 billion) in profits was "shifted" to tax havens. Between USD \$4-5 billion (AUD \$5-6 billion) in tax revenue was lost to Australia. Their recommendations include; making tax transparent at home and abroad; curb irresponsible use of tax havens; make multinational ownership public; strengthen laws to limit the use of tax tricks; and support global action to end tax dodging.

Initiatives such as ARCCO's Food Pantry – which we began in response to our findings presented here – while providing enormous relief from the impacts of inequality, are not solutions. We look forward to strengthening partnerships to advocate for solutions that get closer to the heart of the issue.

²³ Mourad, *France moves toward a national policy against food waste*.

²⁴ "Right to Housing"

²⁵ Jamaldeen, *The Hidden Billions*.



Community A Fair, Addison Road Community Centre

The efforts of council and local organisations are having a positive impact on the lives of CALD residents in Marrickville.

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Appendices

Appendix 1

Case Study – Case Worker from Sydney Multicultural Community Services

The Sydney Multicultural Community Service ('SMCS') is a State-Government funded service that works with CALD communities on issues of poverty alleviation and domestic violence. The Service anticipates funding by the Department of Social Services will cease in its entirety after June 2015.

The biggest change in the Service's operations came in 2014, when additional funding for the service allowed the Service to undertake face-to-face case management. This allowed the SMCS an opportunity to communicate directly with CALD communities. During this operation, the SMCS was surprised to realise that the \$50 electricity voucher organisations provide economically disadvantaged households was not being utilised by the CALD community. The SMCS feels the system of voucher implementation fails because it relies upon clients actively seeking out to obtain the voucher, and many CALD clients who are eligible for these vouchers are not active. They are in dire need of social support services and physical assistance, but there has been a decline in these services because of budget cuts. CALD clients are therefore unable to access services and end up missing opportunities to gain assistance in the form of this electricity voucher for example.

There has been a further decline in the provision of services by the Government because more often than not, the cost of using social and health services is unaffordable for CALD individuals. Cost is determined by the individual case, rather than setting a universal fee. When individuals cannot pay for these services, it is up to service providers to inform the communities there are special financial considerations for hardship. In Marrickville, however, many clients are not informed and are therefore unaware of these options.

Funding for the SMCS is coming to an end in June, meaning the end of case management.

There is a new program called regional assessment service which will provide SMCS clients with similar services, however it is relatively unknown by the community and other service providers. These changes are important for the older community as they give aged CALD communities' choices. However, understanding and access to information is difficult for the CALD community. The SMCS feel it is important that older individuals are provided access to this information, and if service providers such as SMCS continue to lose funding and are not in operation, the delivery of access will be of issue for CALD communities.

The SMCS feel it is difficult for any service provider to come into a community and do this, though. It is easy for SMCS because as an established provider, there has been enough time to build a relationship of trust with the CALD communities in Marrickville. When this relationship has not been established the communities do not want to work with service providers. This will affect the assurance the SMCS usually provide, that isolated people are also reached. The SMCS have a client who does not leave his house unless it is for a health appointment. It is important for the SMCS to be there to assist him because he does not like working with other service providers.

The SMCS understand that it is the empowerment of individuals to feel independent that is the most important thing in order to engage with the community on a level that invites successful government policies. This is done by having conversations face-to-face, building relations and taking the time to learn the real issues and how to address these realistically. The biggest area that fails in this regard is mental health, as the Government should be aiming to match clients with relevant social support services free of charge in order to ease the pain associated. However, the SMCS have clients who are not matched with any services, and when they are, the service lacked free bilingual support services. This is no help to older individuals who speak little English. The lack of funding also means services are forced to use volunteers, but even volunteers need minimal financial support. If members of the CALD community have the skills to help more vulnerable CALD members they are un-

able to because they cannot afford the transport.

Many of SMCS clients experience loneliness. The SMCS have an 86-year-old client who lived in private rental for 35 years until the lessors sold the house. The SMCS tried to connect this man to public housing services but the waiting period was too long and the client was forced to move from Marrickville to Parramatta. Additionally, the client's family had passed away leaving the only means of experiencing social connectedness was through the local community that the client is no longer a part of.

The SMCS note that socially excluded older aged CALD community members find difficulty in overcoming this sense of loneliness due to a lack of social outing programs. Though these services are present in each community area, there is difficulty in attracting new people to these groups.

The main issue for service providers and the Government is their use of technology to provide CALD communities access to services. When CALD communities lack engagement with services or information, providers tend to promote these opportunities online. But, the SMCS note that having information online is not helpful when services are being provided to a group of people who do not have the capacity to use technology. Though the SMCS feel this is a great idea, the digitalisation of access takes time and the current community have difficulty working with this type of process because they do not know how to use technology and do not have the capacity to have help to use it.

Service providers are funded to remove obstacles of hardship, and to facilitate a process where people have access to fundamental services and rights. The Government's plans need to support mechanisms that assist in providing access, which need to be properly resourced.

Appendix 2

Focus Group Interview Summary – Herbert Greedy Hall Marrickville – Older Aged Care Program for Vietnamese Community

The focus group discussion surfaced many

issues related to accessing health and social services, housing and food security and family issues.

Focusing on changes within the last five years, the group discussed the importance of services in their lives. Focus was placed upon the role of the services in their lives and how their lives would be affected if such services ceased to exist due to defunding. The group noticed a decline in the number of services that were available to them. For example, many members of the group attend weekly Multicultural Group Programs. Though there are some language barriers that affects communication between members of this group from different backgrounds, each member manages to hold a conversation with other community members. The group highlighted these services as an important aspect of life, as it allows for social interaction and improves the mental wellbeing of the individuals. Additionally, many members of the focus group discussed attendance at the Marrickville PCYC for weekly physical activity to improve general health and wellbeing.

The group mentioned the fact that these programs are free, which they found is very important for them, as an increase in rental prices and other necessities has meant these individuals have very little excess money to spend on social activities. The group discussed the fact that removal of such services as a result of defunding places a heavy burden on an already strained community.

The focus group noted that rental prices were not the only expense that has risen in the past five years. Household amenities such as electricity and water were also discussed as having risen in price. This group discussed the effect this increase had on lifestyle, as this financial burden causes many members of the group to choose to buy cheap food in the supermarket. Most generally, foods that are expired or near expiration are chosen as they are the reduced products.

The group discussed the further effects of financial hardship on family life. Whilst many members of the group are first generation migrants, their children are second generation and have integrated into Australian culture. The

group stated that this meant traditional values were lost and in many cases, Australian culture negatively influenced the family home life. For example in Vietnamese tradition, children financially support elder family members. However, since the younger generation have adapted to Australian values and culture, there is a disbelief of the need to do this and this has caused the severance of family ties. The group discussed how this disconnected furthered their social isolation and financial hardship.

Appendix 3

Case Study – L – Qualified and Unemployed First Generation Migrant from Hong Kong

L is an unemployed man with two Australian University Masters degrees in Finance and Commerce.

Whilst L was studying his Masters degrees, he worked part time in hospitality and later full time in sales reporting. L attained two Masters degrees due to issues in changing courses when he transitioned from TAFE to University on a migrant visa during his first degree.

When L obtained Australian citizenship after the completion of his Masters in Finance, he worked in the finance department of Macquarie Bank until he lost his job as a result of the Global Financial Crisis. L's work at the Bank was only contractual, and when the GFC hit Australia his contract was wound up at the end of its term. L was not offered ongoing work.

L had difficulties finding employment following his one and a half years of experience at Macquarie bank, so he went back to working in sales reporting. Following this, he moved to Hong Kong for half a year where he worked at a stock broking firm as a researcher. Upon returning to Australia, L had more difficulty finding a job in Australia. In most interviews, L was rejected for the position in the shadow of a more experienced applicant. Accordingly, L went back to working on a casual basis in hospitality.

After 10 months of working in hospitality, L found employment as sales administrator within a national sales operation team in a company. This job again, was on a one and a half year contractual term. At the end of the contractual

term, the company decided to restructure and L was not offered another contract for work. This was a year and a half ago. Now, L is working in hospitality on a casual basis and receiving Centrelink benefit payments.

L does not want to continue working in hospitality, as he is a very qualified individual and is seeking full time employment in a professional position. However, L understands the job market within the Finance field is difficult at this time. This is because the deregulation of this field means the market is dead and there is less demand for work. L therefore is open to working as a in the financial sector of a sales operation team again. L feels this inability to attain professional employment is a step back given his qualifications,

L currently rents a room in a share house of 5 people, and the bills are divided between all tenants. L experiences difficulty in affording food due to rising rental prices. L receives \$310 in Centrelink payments per month and has used all of his savings from his professional working time on one-off bills that arise from time to time. As such, L does not have much money remaining after paying for rent, and is forced to make choices about what he eats. L is unable to go out to dinner or drinks with friends, as he cannot afford it. Rather, he is forced to stay at home and cook cheap food such as rice, vegetables and some fruits. L feels this hardship is mentally straining, as although he is not alone, he has to make choices to be socially isolated.

When L does socialise, he drives his car on a limited basis. Most generally, L cycles anywhere he has to go – averaging 200km per week.

Appendix 4

Case Study – J – Unemployed First Generation Migrant from Sri Lanka

J has been unemployed since he lost his job in an accounting firm.

J migrated to Australia from Sri Lanka when he found a job in a company through contacts with other members in the Sri Lankan community. After working two years in this job, he was terminated because of the Global financial Cri-

sis – despite hearing on the news that Australia was not affected by it.

Initially, J was optimistic that he would find more work because it did not take him long to find the first job upon arriving in Australia. However, this proved more difficult than he had anticipated.

J became desperate and depressed after he was unable to find a job. After two years of unemployment, members of his community avoided him when they saw him in Marrickville because they feared he would ask them to help him find a job. J feels the community wrongly assumed he lost his job because of laziness or making mistakes.

Whilst J was searching for a job, he was desperate to find anything, even willing to settle for less money. Being unemployed made J feel as though he did not have a reason to get up every day and that he had lost the respect of his family. As the years went by, J tried to work even as a house painter or in a restaurant, but his health was not good.

J is now in his mid 50's. This is an increasing issue for J, as he is now competing for jobs with younger people who are skilled in the areas he is not.

J does not enjoy receiving Centrelink payments, as he feels humiliated by taking these payments. With every year it becomes more difficult to obtain the payments as more paper work is needed and obstacles are put in place that prevent him from being eligible for payments. J is forced to attend courses with people that he feels are different to him and have other problems that he does not share, in order to maintain Centrelink payments.

J wants to work and contribute to his community, but he is finding this impossible to do.

J feels these unemployment issues make him inadequate and shameful to his family. J's wife and daughter do not like to attend functions within the family or community, as they do not have the appropriate clothing or jewellery like other families and women in their family and community.

J's son and daughter attend school and university. This exacerbates J's shame as he feels they already see that he will become their burden sooner than expected.

J and his family eat very cheaply, with little to no meat. They buy their food and household items according to what is on special at the supermarket. J can not afford transport, so he and his family walk to the shops every day.

All of J's money is put towards rent and food and there is not much left over for electricity. The family house is cold and old. Lights are not used as this increases the electricity bills. At the moment, J and his family receive support to pay for the electricity bills, however he understands this is not something he is able to rely on for an extended period.

J would like to study to broaden his skill set to find a job, however TAFE is too expensive for him.

J feels like he now has no hope.

Appendix 5

Case Study – M – Recent Graduate and Single Parent

M is a single mother of two young children.

M receives Newstart payments from Centrelink and has to report her earnings each week and attend regular meetings with her Job Provider ('JSA'). From time to time, Centrelink has cut off her benefit payments due to not attending appointments when she is offered part-time work at short notice. This results in her being unable to pay her rent.

The staffs at JSA make her feel like a failure. M feels as though her visits to JSA are a waste of time, as the staff has never informed her about a job she could apply for. They have, however, offered her a language and literacy course. M is a fluent English speaker and does not require these courses. If the JSA had read her resume, they would be aware of this.

M has full qualifications in adult education. M does not have a full-time job as she finds it

increasingly difficult to find work, as there is a shortage of full-time work being offered in this sector. When M does find part-time work, she is forced to travel long distances and finds it is hard to get quality time with her children as her long commute means she arrives home from work late and leaves to get to work very early in the morning.

M's children are often left alone at home during these times, and this worries her. Her children do not have the same opportunities in terms of after school activities as other kids. This is not only because M cannot afford to pay for such activities, but also due to the fact that it is difficult for her to get them there regularly.

Appendix 6

Case Study – T – Unemployed Older Aged Person Suffering Mental Health Issues

T is 57 years old and is a long term unemployed person who suffers from post-traumatic stress, depression and anxiety.

T lives in a boarding house in Sydney's Inner West and pays \$200 per week in rent. This leaves T with only \$125 to pay for his phone, food, clothing and transport. Occasionally, T indulges in the luxury of a \$4.95 pizza for dinner.

T's lack of a decent disposable income also creates another type of poverty. T refrains from socialising because his economic position means he is unable to afford to. T also feels that his living arrangement furthers his social exclusion as living in a boarding house full of people with mental health problems, drug and alcohol abuse and an undercurrent of violence stops him from socialising with those he lives with. Rather, T excludes himself to the confines of his room.

In a four-year association with his Job Provider ('JSA'), T has not been offered one single job interview, or an opportunity to attend a vocational course. The turnover of case managers at T's JSA is so high that he cannot believe they even know anything about him, his skills or his qualifications.

Appendix 7

Case study – G- First Generation Migrant from India

G visited Australia on a student visa before transitioning into permanent residency in Marickville. She has been living here for approximately 7 years and despite loving the people in her neighbourhood, she is aware of the hardship that people in her region are suffering. Her two major concerns are the lack of support for people with disability, as there seems to be no effective access programs in her region. She also noted that there are an increasing number of hungry people.

G started off studying a Legal degree and is a qualified lawyer in India but moved to Australia as she felt as though there was a lot of sexism present in the work place.

G has been working up to 12 hours since she first migrated to Australia and has worked in the service, hospitality and now the property management and administration sector. She says it is hard for her to practise law because of the language barrier as English is her third language. Sometimes, she feels like people are mocking her accent.

G supports three people back in her home country. She says that this is hard but she is determined to keep helping her family by sending a minimum of \$50 per week overseas.

She says that there is no support for her but she has been blessed with the ability to work.

Appendix 8

Case Study- J & N- Second-generation Teenage Migrants from Lebanon

J and N are both second-generation teenage migrants. They are both teenagers and have both been living in Australia for their whole lives. They would like to see more of old small businesses around and are unhappy by the amount of renovations occurring in the area. They feel like the people that are "coming in" are different and are bringing a new unfitting culture into the area.

They noted that there are an increasing number of people who are suffering from alcohol

or other drug related abuses wandering the streets. They would like the houses to be more affordable and feel as though they will never be able to afford a house in the suburb they grew up in. They were reluctant when considering moving to different suburbs, as they shouldn't be "pushed out" with the Marrickville Council Community Profile revealing that 36.6% move out of Marrickville and 22.1% of these people relocating to another part of NSW (Marrickville Council Community Profile 2015).

They have both left high school prematurely and feel like it's hard for them to gain work as they have to the other side of Sydney to find work. They are both reluctant to do this as they have to travel outside of Marrickville and they do not understand how Opal works. They both feel hopeless by the possibility of finding a stable and good paying job in Marrickville.

Appendix 9

Case Study- D- Single Parent and Migrant from Iraq

D has been a single parent to 7 and 5 year old daughters for the past four years. He works as a taxi driver and likes his role as it offers flexibility and he can work when his daughters are both at school and he does not have to communicate excessively as his English is not very strong but he is slowly learning. Recently, his work has been heavily affected by Uber (a phone application that connects people with private transport within minutes- it is usually cheaper than taxi services as people who drive them use their own vehicles).

Since the release of the application, he estimates that he has lost business by 30%. His daughter is in need of a new mattress and bed frame and he has been finding it hard saving for his furniture. He also suffers from back pain from driving long hours but cannot afford remedial massages or leaving his daughters with a baby sitter.

D hopes that regulators crack down on Uber drivers as his once sustainable form of work has been pushed out by this business.

Appendix 10

Case Study-R- Underemployed Resident in LGA

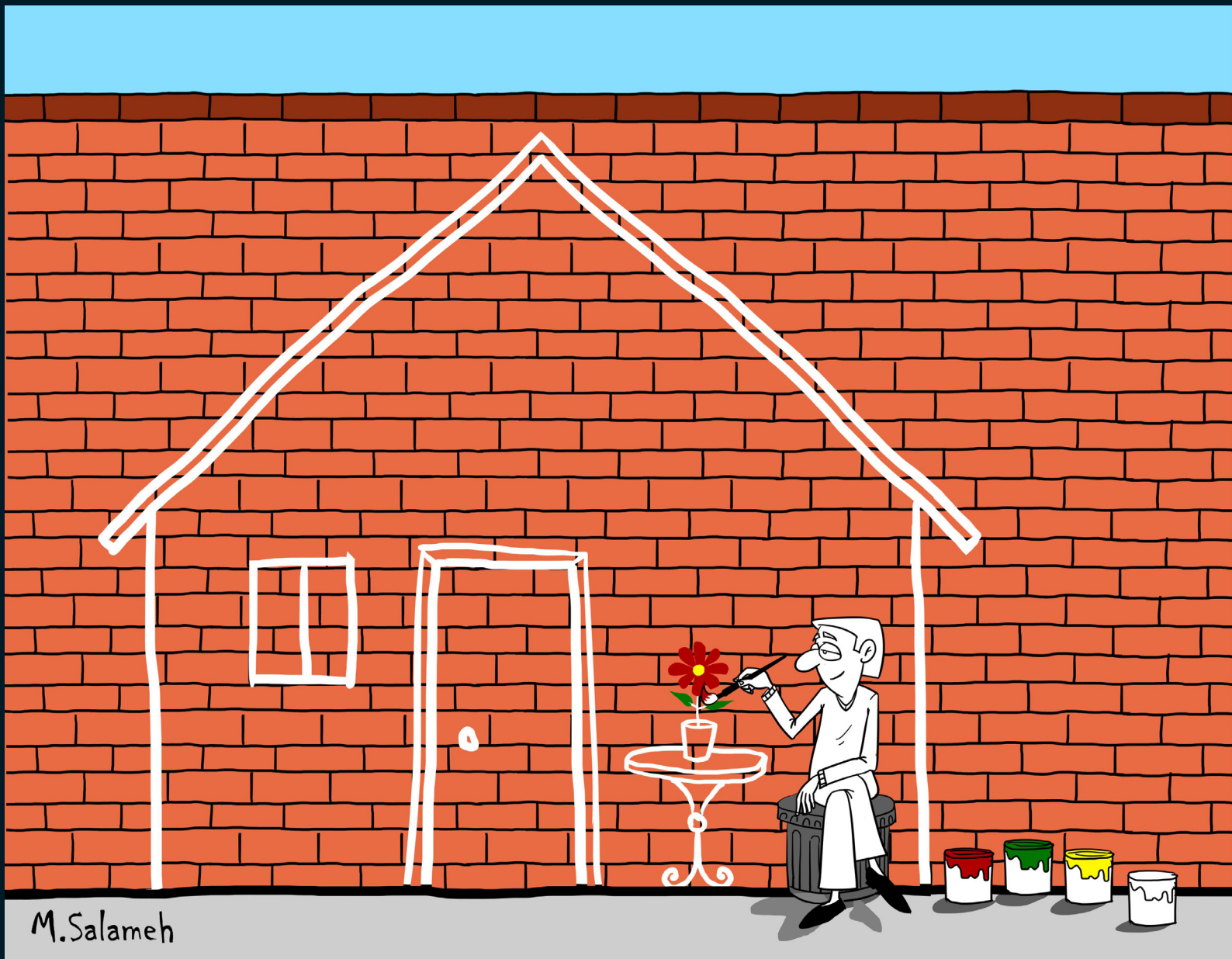
R is in his late 30s and has been living in the LGA for the past 15 years. He suffers from under-employability; where he would like to work more but is not receiving the full time hours that he would like to work.

R loves living in the region and is humbled by and constantly inspired the art savvy culture that resonates in the region. R says that this art savvy culture attracts a lot of people into the region but ironically, these same people are pushing locals out by wanting to move it and are hence making the property market more expensive. R says this is the reason why there is high inequality between people. Sole business operators are finding it difficult to meet the changes in rent charges.

Appendix 11

Case Study- Caseworker from Youth Off the Street

Working with youth has provided this caseworker with the impression that there is a lack of affordability for young people and that this is leaving them at a disadvantage. She stresses that there needs to be programs for young people that are altered to meet unique support requirements and that the education should consider applying a social services information class in their curriculum. This is because she is exposed to youth who have poor knowledge in areas of wage, tax and housing responsibilities such as rent, bonds and utility costs. This caseworker recommends early intervention programs before young people get to a stage of crisis and housing displacement.



Interpretation of housing stress by Palestinian refugee, Mahmoud Salameh