# Building Better Lives Together

A newsletter for our valued friends and supporters





**Above:** Parliamentary Friends of Ending Poverty and BSL panel members and attendees, from L to R: Louise Miller-Frost MP, Alicia Payne MP, Bridget Archer MP, Nytarra Buckley, Dr Angela Jackson, Dr Dina Bowman, Travers McLeod.

### Ending poverty – what will it take? Panel discussion at Parliament House

It was an exciting start to the year with the Brotherhood of St. Laurence (BSL) partnering with Parliamentary Friends of Ending Poverty co-chairs Bridget Archer MP and Alicia Payne MP to host an insightful and moving panel discussion in February at Parliament House in Canberra, focusing on how the federal government can make a serious effort to end poverty in Australia.

Our Executive Director Travers McLeod joined leading economist Dr Angela Jackson, BSL's Principal Research Fellow of Work and Economic Security Dr Dina Bowman and BSL's SEED Program participant Nytarra Buckley to discuss what it will take to end poverty and make a fairer and more inclusive Australia for all.

Presenting to a full house of engaged Federal MPs, Senators and community sector advocates, our respected panel shared their wide-ranging expertise and lived experience, imparting the clear message that poverty is a policy choice – and we all need to work together to change those choices.

As co-chair Bridget Archer MP explained:

It's so important to hear lived experience stories – people that are elected should be listening to people in their communities. The more visible and the louder those voices are, the more weight there is for change.

BSL will continue advocating to Federal MPs and Senators over the coming year on ways to help households across the country move out of poverty and ensure they hear directly from people with lived experience.



### **Executive Director Update**

Welcome to the March issue of Building Better Lives Together, our first edition for this year.

2024 is off to a big start – beginning with the Brotherhood of St. Laurence (BSL) hosting an insightful and moving panel discussion at Parliament House in Canberra, which focused on how the federal government can make a serious effort to end poverty in Australia.

Our Social Policy and Research Centre (SPARC) team released a new report, <u>Making ends meet: fostering</u> <u>security and dignity in tough times</u>, which examines the direct impacts of the cost-of-living crisis coupled with the lingering effects of the pandemic.

If you haven't seen it already, I recommend readers learn more about the incredible stories of success and resilience of the profiled Aboriginal and Torres Strait Islander People with disability in the <u>Unfinished</u> <u>Business exhibition</u>. It's on display at Melbourne Museum's Bunjilaka Aboriginal Cultural Centre until 21 April and supported by BSL. Thank you to all our supporters who contributed to BSL's 2023 Christmas Appeal and for your interest in Building Better Lives Together. I'm looking forward to sharing our stories of impact in working towards an Australia free of poverty over the coming year.

Warm regards,

Travers Mcheal

Travers McLeod Executive Director

## Research on the real life impact of financial stress

In February, our SPARC team released their latest research report, Making ends meet: fostering security and dignity in tough times, which examines how the cost-of-living crisis, coupled with the lingering effects of the pandemic, has impacted lowerincome households and their economic security.

Over 40 low to middle-income people across Victoria were interviewed as part of the research, with participants then completing detailed financial diaries over a ten-week period.

Income, credit and debt, day to day money management and subjective feelings of financial wellbeing were analysed, with the research finding that people trapped in poverty and insecurity are unable to budget their way out of financial crisis, despite their best efforts.

"Not enough groceries at home, freezer is empty. I have asked my landlord if I can pay rent late. I'm tired and feeling anxious about finding full-time work," is how one participant described their current living situation, while another said of the welfare system:

I hate living on the system. I hate doing it, but I've got too many mouths to feed to lose my Centrelink ... And I can't do that when it's the same vicious cycle every day.

Housing insecurity was a common theme among participants, with some living in fear of losing their homes and others having to live in unsuitable accommodation at a significant emotional and physical cost.

Low and uncertain incomes, resulting from low wages, unpredictable work hours, unreliable child support and inadequate social security also created significant stress for participants, leaving families struggling to make ends meet. Dr Dina Bowman, lead author of the Making ends meet report, said:

The cost-of-living crisis coupled with the aftershocks of the pandemic has caused a financial disaster for our most vulnerable that has been years in the making. Now is the time for bold and urgent policy reform to ensure support and change for the people who need it most.

BSL will continue to call for meaningful policy changes to ensure that the foundations of economic security – affordable housing, decent work, and a fair and adequate social safety net – enable all people in Australia to live with security and dignity.

Read the full report via

<u>https://library.bsl.org.au/</u> <u>bsljspui/bitstream/1/13433/1/</u> <u>BowmanPorterKabare\_Making\_</u> <u>ends\_meet\_2024.pdf</u>



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# Keeping <u>low-income</u> Victorian households cool during heatwaves

BSL's Climate Safe Homes pilot program provides low-income Victorian households who are living with chronic health conditions with the opportunity to receive subsidised home energy efficiency upgrades.

These upgrades will enable those who are vulnerable to heat and cold to keep their homes cooler in summer and warmer in winter. This is particularly important as heatwaves increase in frequency and intensity due to climate change. Funded by The Lord Mayor's Charitable Fund, Hansen Little Foundation and Schneider Electric Pacific Foundation, the program has assisted over fifteen households to date and will be expanding to support more people in 2024.

Last year our program supported Pamela who is in her mid-eighties and suffers from a chronic health condition, exacerbated by cold weather. With the team's help, she now has an additional reverse cycle air conditioner in her lounge room to help her to better manage indoor temperatures and her health. As a result, she's no longer confined to her bedroom in winter to keep warm. Pamela also had solar panels installed through the program, dramatically reducing her energy bills. Both instalments have improved her life enormously. I love to paint in the living room. Before the split system in the living room was installed, I had to stay in bed to keep warm. I love that I can now move around the house without feeling a change in temperature. This also assists with my chronic health condition. It's changed my life.

Pamela found dealing with energy and appliance providers very confusing and was greatly appreciative of the support and advice she received from the BSL team. "Victoria from the BSL Climate Safe Homes team was so wonderful to work with. She explained all the steps so clearly and I'm eternally grateful."

The Climate Safe Homes pilot is already developing rich insights to inform our engagement with government and industry on the best policy and program responses to enable those on low incomes to lower their energy bills and improve their resilience to climate change-induced heatwaves.

<u>Watch this video</u> of Geraldine and Michael who were also supported through the Climate Safe Homes program.

To learn more about the program visit: <u>bsl.org.au/climate-safe-homes/</u>



Above: Video of Geraldine and Michael who were also supported through the Climate Safe Homes program.

### Shining a light on gendered poverty this International Women's Day

### **BSL Talks: Counting women in**

#### We know women, particularly single parents and older women, are a significantly over-represented group facing poverty in Australia.

In the lead-up to International Women's Day, we held a special BSL Talks: Counting women in: breaking poverty cycles through economic security. It canvassed a wide range of reasons why women find themselves trapped in poverty and was full of practical examples of how we could change this with short- and long-term solutions.

We were honoured to have Dr Anne Summers AO join us on the panel, talking about her recent work at the University of Technology Sydney and her report, 'Poverty or Violence' which helped to generate changes by the federal government to the single parenting payment and the punitive Parents Next program. Hosted by the Director of BSL's Social Policy and Research Centre, Dr Nicole Bieske, other panellists included Terese Edwards from Single Mother Families Australia, Aradia Sayner, expert by experience and co-founder of Women in Poverty, and BSL's Social Policy and Research Centre Senior Research Officer, Margaret Kabare.

Housing affordability, low participation of women in employment, high rates of part-time roles for women, high costs of further education, unpaid caring responsibilities, and inadequate rates of government payments were some of the barriers discussed. Panellists acknowledged that while there have been positive steps recently towards improving systems –

### **The SEED Project**

#### A very practical way BSL is investing in women and addressing gendered poverty is through our SEED Project.

The SEED Project (Sustaining Economic Empowerment and Dignity for Women) is an applied research project that aims to provide an opportunity to increase the financial capability and wellbeing of women in Seymour, Victoria.

Faye and Julie are two participants from the project who have shared their experiences with us.

Faye was working for over 20 years before finding herself unemployed. She found the SEED Project useful for networking and training.

I've learnt quite a lot through the courses that I've done .... I totally want to encourage any women out there who want to learn more about budgeting and their financial situation, come along ... do some of these courses because it can really help you.

Julie was a stay-at-home mum for around 12 years and told us:

... I started to become isolated ... I wasn't ready to get



Above: Webinar of BSL Talks - Counting women in

like the abolition of the punitive Parents Next program - much more needs to be done.

As Dr Anne Summers noted:

We've had some great progress from the Albanese Government in helping single parents out of poverty – but we need them to finish the job at this year's Budget and make sure that they don't lose the Single Parents Payment when kids turn 14, we need it raised to 16 years.

Aradia Sayner, a single parent who has been on a social housing waiting list for over a decade and is currently homeless, reflected that no woman would wish or imagine that they would be in this situation in their mid-fifties. "Living in poverty is extremely dehumanising and isolating. Let's start by investing in affordable housing which should be a basic fundamental right."

#### Watch the full webinar at <u>youtube.com/</u> watch?v=hRQdlK82Gzk&t



Above: Julie from the SEED Project

out there and communicate with people. Through the SEED project, I made a lot of friends, it's brought me out of my shell, and my depression has gotten a lot better.

Watch Julie and Faye's video on the SEED Project at <u>youtu.be/Fb-hvlxzLp4</u> and learn more about the project at <u>bsl.org.au/seedproject</u>

# A mother and daughter team making a real difference

BSL's Mount Waverley op shop is one of 25 community stores in BSL's Social Enterprises network. The store opened in April 1969 and has been supported by countless dedicated and enthusiastic volunteers for almost 55 years, including mother and daughter team Berice and Margaret.

Berice keeps her professional dressmaking skills alive through preparing donated fabrics for sale. She enjoys being able to help people in the community who need support and values the comaraderie of a supportive team of volunteers. Berice told us, "Volunteering at the store has helped me develop confidence."

Margaret's motivation to volunteer stemmed from a desire to support her mother, foster community connections and give back to her local community. Both mother and daughter share a commitment to volunteering deeply embedded in their DNA, having been involved with Girl Guides and community service throughout their lives.

Margaret sees a different side to her mum through volunteering with her, as well as supporting her in doing something she loves.

When Mum first joined as volunteer, she talked about it a lot and I thought I should check it out as it sounded like a lot of fun. And it is!

Their message to anyone thinking of volunteering? Volunteering with BSL is not just enjoyable, but a happy and fulfilling experience. "You should never judge a book by its cover," advises Margaret, emphasising the varied and enriching interactions awaiting those who decide to join the cause.

Find out how you can volunteer at BSL: <u>bsl.org.au/get-involved/volunteer/</u>



Above: Left to right, Berice and Margaret

### Visit our new Brunswick Op Shop!

Celebrating 50 years in Brunswick, our BSL Op Shop has moved to 145 Lygon Street.



## The impact of your support for our Christmas Appeal

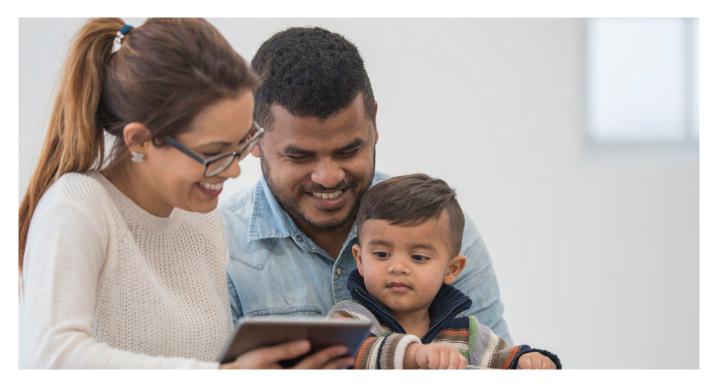
#### Thank you to all our supporters who contributed to our 2023 Christmas Appeal. On behalf of the Brotherhood of St. Laurence, please accept our heartfelt gratitude for your kindness.

Sadly, the increased cost of living continues to push more families into financial hardship, which means our work to help those experiencing disadvantage is needed more than ever. For many young children, Christmas is a time of great excitement followed by apprehension in January as they prepare for their first year at school. We know if kids get left behind in their learning and development at this vital time, they are likely to stay behind for the rest of their lives.

Your contribution helps to provide children and families with the tools and support they need to succeed at school and live the lives they aspire to through the provision of quality, inclusive educational services and learning environments that will help them achieve their potential.

From all of us at BSL, thank you again. Your gift is creating lasting change and helping to alleviate intergenerational poverty.

If you are passionate about children's education and want to see the next generation thrive, please consider making a <u>regular donation</u> to BSL today.



### Your gift is creating lasting change and helping to alleviate intergenerational poverty.

Donate now at <u>bsl.org.au/donation/feb-mar24/</u> or use the QR code





**Head Office** 67 Brunswick Street Fitzroy VIC 3065

Phone 03 9483 1301 Email donate@bsl.org.au Web bsl.org.au

#### Acknowledgement of Country

The Brotherhood of St. Laurence acknowledges the Traditional Custodians of the land and waterways on which our organisation operates. We pay our respects to Aboriginal and Torres Strait Islander Elders past and present.