BUILDING BETTER LIVES TOGETHER

A newsletter for our valued friends and supporters



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Singul Fize Mode

Figure 1

Figur

Above Ammar in his new job at Med Con, a local manufacturer supplying Personal Protective Equipment (PPE).

Finding job stability and security in these challenging times

Australia's unemployment rate is expected to reach between 10% and 15% by the end of the year as a result of the COVID-19 pandemic (Treasury/Grattan Institute, 2020).

The economic impact of COVID-19 has been devastating and Australia is rapidly heading towards double-digit unemployment – the highest since the Great Depression. Without investment in job creation, high levels of unemployment are expected to persist for some years. Young people, women, older unemployed workers, those with lower levels of education and English, jobseekers with disability, and those living outside our major cities will be hardest hit and require additional support.

Ammar, pictured above, is an example of how the support provided by the Brotherhood of St. Laurence (BSL) can help change someone's life in these challenging times.

Arriving in Australia in 2016 seeking asylum, Ammar was determined to make a better life for himself and his family. He worked hard to find opportunities, but was only able to find seasonal harvesting work.

When he lost his job at the end of the season this year, Ammar was unable to find new work as many local opportunities had dried up due to COVID-19. He was unable to access government financial assistance due to his temporary visa status.

Like Ammar, an estimated 22,000 refugees and people seeking asylum on temporary visas in Australia are expected to lose work due to COVID-19, all with no access to social security. This represents an astounding unemployment rate of over

40% for this group of people (Refugee Council of Australia, 2020).

Ammar was behind on rent having exhausted his savings and was living in a caravan with his pregnant wife and six-year-old son when he was referred to Sophie, an advisor at BSL's Work and Learning Centre in Shepparton.

Sophie assisted Ammar to update his resume, practise interview skills and apply for local jobs. Along with this support, Sophie also connected Ammar to job opportunities with GROW (Growing Regional Opportunities for Work) Greater Shepparton, as well as Beyond Housing who provided him with rental relief and are supporting him to find new housing.

Through GROW Greater Shepparton, a job opportunity became available at Med Con due to COVID-19. Med Con, a local manufacturer that produces Personal Protective Equipment (PPE),

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Donate today and help us meet increased demand for our employment and training services.



Above Executive Director, Conny Lenneberg.

Executive Director's update

Welcome to our 80th edition of Building Better Lives Together. This year has brought unprecedented challenges to our nation, and especially for Victoria.

COVID-19 has starkly exposed the existing inequalities in our society. While previously the myth persisted that anyone who really wanted to work could find a job, this pandemic has revealed how quickly any one of us could find ourselves unemployed. Increasingly insecure work, together with an inadequate social security system, has left people impoverished. The Coronavirus Supplement, announced in March, which effectively doubled the level

of the unemployment benefit, was finally an acknowledgement that the previous rate was inadequate to meet basic living expenses. We now need to ensure that we work together to advocate for greater fairness, to repair our frayed social safety net, to make real, lasting change.

On page one, you'll read Ammar's story. He has gone from economic insecurity and uncertainty to – through the help of our employment services – stability for himself and his family. Also featured in this edition is Selam, a young woman who we supported to find work through our Jobs Victoria Employment Network Flemington program. I was inspired by both Ammar and Selam's courage and determination.

This October, money raised by BSL will go towards our training and employment programs and services for disadvantaged jobseekers. Your support will help us meet the unprecedented demand we are experiencing for these services.

With more than one million people currently out of work*, we need to provide all the support we can. We are also advocating for a new JobSeeker rate which includes the full Coronavirus Supplement. Society needs decent social security, now and in the future, so that people aren't pushed into poverty they can't get out of. We simply cannot return to the

old pre-pandemic allowance (Newstart) of about \$40 a day which is well below the poverty line". We believe it's time to #RaisetheRateforGood.

Our work to create healthier and more sustainable homes for vulnerable Victorians is also profiled in this edition. This work will help people with chronic health conditions to manage temperature fluctuations in their homes, ultimately reducing the negative impact on their health and the impact of energy bills.

Finally, we have included some of our research insights showing how the social, health and economic impacts of COVID-19 affect mature-age low-income people in Australia and our policy recommendations to protect these people from further disadvantage.

At the heart of what we do is supporting people facing disadvantage to find pathways out of poverty and making lasting change in their lives, so thank you for reading their stories and being part of our community. Without the compassion and commitment of people like you, our work wouldn't be possible.

Complemely

Conny Lenneberg Executive Director

* Source: July 2020 data, ABS. ** 50% of median income, ACOSS.

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needed new staff urgently for their rapidly growing operations.

Sophie advocated for Ammar to be given a chance at Med Con, and after the interview process, he was successful in securing a full-time position with Med Con.

For Ammar and his young family, this job means stability and hope for the future ahead. Ammar says, "I look forward to thanking Sophie in person one day for her compassionate support and for having faith in me, when no one else did."

This October, funds raised by BSL will go to our Work, Economic Security and Social Inclusion (WESSI) team and Multicultural Communities Team to help them meet the increased demand they are facing for their employment and training programs and services.

Your gift will help ensure that we can continue to facilitate support for people like Ammar to navigate the current economic crisis, and build a stable and more secure future for themselves and their families.

Together, we can emerge from the current economic crisis as a fairer and more just society for all. Visit **bsl.org.au/donate** to help support our work.

Right Ammar and his family.



Repairing Australia's income support safety net benefits us all

Sometimes you find hope in the most extraordinary places; a ray of light in the darkest of times. During the peak of the COVID-19 pandemic, BSL launched an initiative to find out how people were coping.

What we found was startling. There were stories of hope, even of transformation. One family told us that, for the first time, they were able to eat three meals a day.

Tim, a father of two young children, told us that for the first time he could afford nappies and formula for his seven-month-old, food and clothes for his three-year-old and still have enough for himself and his wife to eat well. Others have spoken about being able to afford fresh food for the first time, of being able to buy their medicines and pay their rent on time.

The difference? The federal government's \$550 JobSeeker Coronavirus Supplement.

This is a government policy that should be applauded ... but it is being treated as temporary with the Supplement recently having been slashed by \$300 a fortnight, and with no certainty about the rate of unemployment benefits beyond the end of the year.

It has taken a global pandemic for our leaders to acknowledge that the old pre-pandemic JobSeeker allowance was just too low.

Without the supplement, our nation's social security payments are totally inadequate. You cannot live on just \$40 a day#, and this is what people were forced to do before COVID-19

Approximately 1.6 million people currently rely on unemployment benefits because they either don't have a job, or they can't get enough hours to meet basic expenses.

With so many Australians facing job insecurity during this pandemic, the \$550 fortnightly JobSeeker Coronavirus Supplement was a lifeline. With the drop to a \$250 supplement, thousands of Australians are being summarily dropped into hardship. Others, who have experienced longer term job insecurity are being plunged back into poverty.

There is also a strong argument for the government to extend JobSeeker eligibility to include temporary visa holders. These are people who have lost work due to COVID, but who don't have a safety net or superannuation to draw from.

BSL is among a large and growing chorus of voices that are advocating for a safety net that protects all Australians from long-term hardship.

We're calling on the Australian Government to maintain the full Coronavirus Supplement and ensure a permanent increase to the JobSeeker payment. We're also calling for an independent commission to review and set the rates and structure of social security payments to ensure they are adequate and fair.

During the COVID-19 pandemic we've seen things previously thought to be impossible become possible as government, organisations and communities work together.

Now, more than ever, people understand how quickly personal circumstances can change; how quickly life can become tough and how a fair and just society does benefit all Australians.

To get through this crisis, we want to ensure everyone has an adequate income and can live with dignity.

Please visit **bsl.org.au/raisetherate** to find out more and to add your voice to the call to #RaisetheRateforGood.

Jobseeker allowance single adult no child



Above Zahra and her son at home taking part in remote learning.

An update on Zahra

A few months ago, we introduced you to Zahra, a single mother of two boys. We wanted to give you an update on how she and her family are doing.

When we spoke to Zahra recently, we were so happy to hear that she's going to be starting work in her chosen field as a professional photographer once Term 4 gets underway. And, with support from her advisor, at one of our Family and Community Centres, she and her two boys have been making the best of what has been an extremely challenging time for so many of us in Melbourne.

Single-parent families have the highest poverty rates among all family types, and children in single-parent families are more than three times as likely to live in poverty than children in couple families.^

That's why our advocacy work in this area, and the support we provide single parents – particularly women who head four out of five single-parent households – is so critical.

We're inspired by Zahra's story of courage and her resolve to build a secure future, despite the challenges she has faced, for herself and her family.

^ Source: ACOSS and UNSW 2020



Above Gary is enjoying the benefits of solar power and improved insulation.

Helping make homes healthier and more sustainable for vulnerable Victorians

Poor-quality housing, combined with energy poverty, is causing serious detriment to the health, wellbeing and financial security of many Australians.

Most of us know someone who will suffer through hot summer days, or not dare to switch the heater on in winter, at the fear of facing high energy bills. Too many Victorians restrict their energy use for financial reasons, live in poor-quality housing and have inefficient (or no) heating, cooling and other major appliances.

This often negatively affects people's health, and those with existing chronic health challenges on low incomes in inefficient homes are some of the most vulnerable in our community.

Gary, pictured above, was struggling to keep his home warm in winter and cool in summer due to extremely poor insulation. Living on a disability pension, he couldn't afford any upgrades to his home. With help from BSL, solar panels have been installed and structural updates have been made which he says has dramatically cut his energy bills.

"The electrical bill last summer was very good. It is about a third of what it was previously," Gary reports. With over 10 years' experience in energy equity and climate research, BSL has also developed energy efficiency delivery projects. With funding from the Lord Mayor's Charitable Foundation, we have built on this knowledge using our extensive research and stakeholder consultation.

We have developed a new and unique delivery model to make energy efficiency upgrades available to those who need it most.

The model aims to support those impacted by chronic health challenges to maintain safe indoor temperatures and reduce their energy bills – and greenhouse gas emissions – working closely with partners in the health sector.

A new pilot, Climate-Safe Homes, will test the approach, delivering energy efficiency upgrades to 200 households. The pilot will also help provide us more detail on the more complex questions around implementation, which are difficult to determine theoretically.

To learn more about Climate-Safe Homes, visit **bsl.org.au/climate-safe-homes/**

Did you know ... 1930-1970s BSL

On 8 December 1930,
BSL was founded in
Newcastle, NSW, by
Anglican Priest Father
Gerard Tucker, a
campaigner for justice
and social reform.

in the 1930s and became actively involved in helping the unemployed, at a time when 30 per cent of the workforce was without jobs.

Father Tucker was a keen believer in evidence-based program development and, as early as 1943, BSL employed a social research officer to investigate the causes of poverty. This and Tucker's activism gave BSL a key role in abolishing the unhealthy slums of inner Melbourne.

BSL's 1950s Food for Peace campaign grew into Community Aid Abroad, which led to the creation of Oxfam Australia.

In 1971, the Brotherhood of St Laurence was incorporated by a Victorian Act of Parliament.

From small but determined beginnings, we have grown partnerships with government and local community organisations in every state and territory.



Above Selam receiving her Internship graduation certificate from Conny Lenneberg, Executive Director of Brotherhood of St. Laurence, in 2019.

Given the opportunity to work

Twenty-two-year-old Selam moved to Australia in 2013 as a teenager. Having left most of her family behind in Ethiopia, she only had her brother here for support when she arrived. Upon settling in Australia, Selam experienced many of the same issues new migrants face, including feelings of isolation, language barriers and concerns about "fitting in".

Selam struggled to find part-time work after completing secondary school. "I didn't know what type of work to look for or how to update my resume," she says. "I dropped it in at so many places, but I rarely got a call back. When I did, I wasn't ever able to get past the interview stage."

After almost a year of looking for work, Selam was recommended BSL by a friend. That's when she met Noura from our partner The Huddle, and Gabrielle at our Jobs Victoria Employment Network Flemington.

Noura and Gabrielle supported and encouraged Selam, not only by helping her to update her resume, but also by enrolling her into an interview skills training course. They also encouraged her to apply for a three-month internship at BSL's Community Centre in Broadmeadows — which she successfully obtained.

"This internship was my first ever paid job. The job gave me a lot of confidence and opened a lot of opportunities for me," says Selam. "My communication, administration and writing skills improved a lot. And the team was so nice and supportive."

From there, Selam's determination grew. She completed a Diploma in Leadership and Management and gained

experience working on BSL's Urban Camp school engagement program.

With this experience under her belt and the support of Noura and Gabrielle, Selam was ready to apply for an Authorised Officer role at Metro Trains. After a lengthy interview and training process, Selam secured the role and has been working at Metro for the last year.

"My message to others in similar situations is don't give up, seek help and keep moving forward – you never know what opportunities might be around the corner."

Finally, Selam has a note of thanks to the team at BSL. "Thank you for always being there to support me. I'm so happy to have found stability in my current role at Metro Trains and I'm excited for my future."

Jobs Victoria Employment Network Flemington is supported by the Victorian Government through Jobs Victoria. Eligible Jobseekers from Melbourne's western, northern and southeastern suburbs, and the Mornington Peninsula receive one-on-one assistance to create an employment pathway.

Similarly, our Multicultural Communities Team provide responsive services that build on the strengths migrants bring and work alongside them to understand aspirations, build capacity social and economic participation.

This includes help navigating the Australian working cultures, interview skills and connection with employment opportunities. Everything is done with a focus on developing new skills and renewing confidence.

To learn more visit **bsl.org.au/services**

Too old to work, too young to retire

For mature-age low-income Australians, the consequences of the COVID-19 crisis are likely to persist. New research shines a light on this group which is so often overlooked.

BSL recently partnered with Nous Group to analyse the impact of COVID-19 pandemic public health responses on low-income earners aged 50 to 65. Not yet eligible for the pension or aged care, many of these people are caught between employment and retirement: too old to work and too young to retire.

Australian state governments have responded swiftly to the pandemic and many mature-age, low-income people will benefit from these initiatives. However, most interventions have involved short-term increases in funding that are supplied through existing systems and service structures. And COVID-19 has highlighted that existing policies do not meet the needs of people who face entrenched disadvantage.

As a result of the pandemic, nearly 400,00 Australians between the ages of 51 and 65 are expected to have hours or employment status impacted in highly exposed industries such as accommodation, food services and retail.

Source: BSL and Nous Group, "Hidden in Plain Sight" report, June $2020\,$

Our recommendations to strengthen the government response for mature-age, low-income people (in addition to providing immediate relief) include effective employment supports, secure and age-appropriate housing, adequate social security and good health care in a post-COVID environment.

To learn more about why the futures of older Australians are getting hit harder by this crisis, and our recommendations to address this important issue, visit: **bsl.org.au/hidden-in-plain-sight**

Summary of dimensions of disadvantage for mature-age, low-income Australians



Employment

Mature-age, low-income workers are highly represented in low-wage industries. They face barriers, including agerelated discrimination, getting and keeping jobs. Most employment services are not designed for them.



Income and Eonomic Security



They often have low savings and small superannuation balances to draw from in an emergency. They have worked low-income jobs and may have had intermittent employment.



Housing

A lack of affordable housing, social housing and public housing in Australia means that many mature-age, low-income Australians experience rental stress and are at risk of homelessness.



Health and Connections

Mature-age, low income people are more at risk of age-realted disease and illness. Many low-income mature-age people are also socially isolated.



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