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# THE PEOPLE'S RECOVERY

We don't exist to serve the economy,  
the economy exists to serve us.



**GetUp!**

# FOREWORD

Back in July 2017, 22,000 GetUp members took part in a national survey of the changes they wanted to see in their economy. They dedicated more than half an hour to describing their vision of a fairer, and more just society.

Their most popular ideas were put to leading economists, researchers and affected communities to understand how to bring those ideas to life in a project we called [Future to Fight For](#).

**Three years on, these policies are more relevant, and more popular than ever.** A deadly bushfire season choked our major cities with smoke over the summer, and a deadly pandemic has brought our economy to a standstill.

**That's why we've refreshed and updated these ideas for the new decade we've begun.** A decade we want to remember for the opportunities we seized, not the possibilities we squandered.

**Re-imagining what's politically possible is a process that takes time.** As one of the best economic minds, John Keynes, said last century: the difficulty lies not in new ideas, but in escaping old ones.

**But despite the division that often engulfs our politics, most people know we can do better.** This crisis has seen people experience increased feelings of anxiety, but also solidarity. We've been reminded of how interdependent we are, and the vital role the government must play.

**While we might not all vote the same way, we share common values.** We may come from different backgrounds, but we want to move in the same direction: towards good jobs, safe homes, world class health and education, and affordable clean energy.

**These aren't radical ideas.** In a country as wealthy as Australia, they're common sense and basic decency. They are a path for recovering both from this pandemic, and the damaging neoliberal consensus that preceded it. A recovery that insists on putting people first. **A people's recovery.**

Sincerely,



Edward Miller  
Campaigns Director,  
Economic and Climate Justice

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# BEING BOLD AGAIN

**We have the resources to build a society where all our needs are met.**

After weathering unprecedented firestorms and navigating a global pandemic, Australia must rebuild – and we are at a crossroads.

We have everything we need in the way of resources, technology, and skills to build a society where no-one is forced to subsist in poverty. Where a secure, well-paid job is available to all who want one. Where all our energy comes from clean, affordable sources like the sun and wind. A society in which everyone has a place to call home, and the skills to build the life they want to lead.

This is an unapologetically bold vision – but it is built on the hope of past generations who were equally bold.

Australians were among the first to secure the eight-hour working day and guarantee workers both a living and a life. Previous generations stood up to demand free education, and won. And as a nation, we built a world-class healthcare system where a doctor will see you regardless of your bank balance.

**THESE TRANSFORMATIVE  
MOMENTS  
RARELY BELONG TO  
POLITICIANS.**

**THEY BELONG  
TO PEOPLE.**



The construction workers who downed tools to march on Parliament House in Melbourne in 1856. The brave people who were beaten on Oxford Street more than 40 years ago, at the start of a long fight for equality. The ten year struggle for Native Title by a determined Meriam man named Mabo.

What holds us back today is not scarcity, of resources or of courage. It's the stranglehold of powerful corporations who for too long have taken far more than their fair share. Corporations who have exploited a corrupt political finance system to seize control of our politics, and shout down the voices and needs of

everyday people. Corporations who promised us that deregulation, privatisation, and balanced budgets were a prescription for prosperity – that putting our faith in an unregulated market would bring stable jobs, falling prices, and more wealth for us all to share.

## After 30 long years of neoliberalism, we can judge the results for ourselves:

- ← **The top 1%** now control as much wealth as the bottom 70% of Australians combined<sup>1</sup> – income inequality is worse now than at any time in the past 67 years.<sup>2</sup>
- ← **3.2 million** Australians are living in poverty – more than 700,000 of them children.<sup>3</sup>
- ← **24.7% of Australians** – almost one in four – currently don't have a job or don't have enough hours at their job.<sup>4</sup>
- ← **2.6 million** Australians are trapped in casual jobs without the right to a paid sick day.<sup>5</sup>
- ← **First Nations communities** continue to suffer the consequences of dispossession, failed policy and racist policing: over-represented in our hospitals and prisons.

But we don't need statistics to know the economy is rigged against us. We see it every day.

It's the car window repaired with duct tape, or the overcrowded bus that gets us to work late. It's the forgone family holiday, and the postponed trip to the dentist. It's the oppressive feeling that there is never enough – enough work, enough money, enough time with those we love.

**These problems pre-date the coronavirus, and they'll last long after the pandemic has passed.** But it doesn't make them normal – or something that we must accept.

We need a new vision for our society – a 21st century charter of economic rights that replaces the narrow interests of wealthy elites with our collective interest as citizens. **We need to recognise the simple truth that we don't exist to serve the economy, the economy exists to serve us.**

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<sup>1</sup> Oxfam, Growing Gulf Between Work and Wealth: Australian Fact Sheet, 2018.

<sup>2</sup> Andrew Leigh, Battlers and Billionaires: The Story of Income Inequality in Australia, 2013; Roy Morgan Wealth Report, 2018.

<sup>3</sup> ACOSS, Poverty in Australia, 2020.

<sup>4</sup> Roy Morgan Unemployment & Under-employment Estimates, (2005-2020), April 2020.

<sup>5</sup> Geoff Gilfillan, COVID-19: Impacts on casual workers in Australia—a statistical snapshot, Australian Parliamentary Library, 8 May 2020.

# RETHINKING WHAT'S POSSIBLE.

Up until the age of 18, everyone is guaranteed a seat at a school desk at a government-funded school. **It's a powerful idea that deeply resonates with our strongly held belief in a fair go.**

No matter who you are, where you come from, or what's in your wallet – you're entitled to a decent education that will help you reach your potential.

It wouldn't be acceptable for the government to run out of the money required to provide enough seats for every child. Nor would it be acceptable for the government to cut funding to students, because they didn't meet a particular academic standard, or had differing needs. Because we've decided that education is a right, our government guarantees it – period.

If we were able to make public education a right despite the challenges of funding, staffing, and administering such a large and complex program – we can also expand our social guarantee to meet the challenges of the modern world.

We can guarantee people a decent job, a decent income, and give them lifelong access to education, training, and childcare. We can ensure everyone has access to safe and secure housing, basic utilities powered by clean energy, and banks that don't exploit us.

We have to step beyond the narrow vision of what we're told is “politically possible” and fight for the future we want. A new charter of rights, for a new age. A time to be bold again.

## The Failed Neoliberal Experiment

For decades our collective wellbeing has been increasingly entrusted to the whims of corporations and the market. But years into this experiment, the results are in: study after study has found little to no evidence of increased efficiency in markets subjected to privatisation.<sup>6</sup>

One study showed that across 34 OECD countries, the average price for energy charged by private companies is 23.1% higher than that charged by public utility firms.<sup>7</sup> Over the last few decades, Australian people lost control over some of our most vital public infrastructure – and saw their essential services deteriorate.

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<sup>6</sup> Christopher Stone, False economies: unpacking public service efficiency, Centre for Policy Development, 2014.

<sup>7</sup> Transnational Institute, The winners and losers in EU's great privatisation fire sale, 2016.

Allowing corporations to control essential services will always fail because corporations are motivated by profit, rather than people. They serve their investors, at the expense of everything, and everyone else – driving wages lower, corporate taxes lower, environmental safeguards lower – in order to enrich a growing billionaire class.

### **We can see this everywhere.**

- ← Woolworths and Coles have engaged in unrealistic price wars over essential goods like milk, while neglecting the impact of low prices on struggling farmers.
- ← Qantas call themselves the spirit of Australia, but went almost a decade without paying a cent in corporate tax.
- ← Uber and Amazon provide insecure contractor work, while moving to automate the jobs they create altogether. Their success is built upon the exploitation of insecure workers.

To build an economy that puts people first, we need to reduce the power of corporations, and empower governments. We need to make the case for government – because a truly democratic government is accountable to all of us, and can mobilise our common resources toward our common good.



# 1. JOB GUARANTEE: WELL-PAID WORK FOR ALL WHO WANT IT

**It was the right to decent healthcare that got us through this health crisis - and it will be a right to a decent job that will rebuild our battered livelihoods and economy.**

A Job Guarantee is a federally funded, locally administered initiative to directly end involuntary unemployment and underemployment. Anyone with the right to work in Australia would be able to accept employment in a publicly funded position at a living wage. Crucially, these jobs are not a workfare program. They come with all the workplace rights of full-time employment: award wages, holiday leave, sick leave, and overtime.

In the same way young people are entitled to a desk in school until age 18, every adult should be entitled to a job. Instead of wasting people's potential and subjecting families and communities to the massive social, psychological, and economic damage of unemployment - we could empower people with dignified jobs and liveable wages.



## Why do we need one?

Until the 1970s, providing every person with full-time, meaningful work was central to the Australian government's economic management.<sup>8</sup> High levels of public investment drove industrial expansion, and a thriving public service prioritised equipping people with in-demand skills.<sup>9</sup> In the 1980s, however, following the disastrous model of Thatcher and Reagan, the government abandoned its commitment to people in favour of deregulation and privatisation – drastically cutting our public service. In 1997 Australia became the first OECD nation to completely privatise our public employment services.<sup>10</sup>

Successive governments have since deliberately reframed unemployment as a personal failing, rather than the reality of being locked out of paid work<sup>11</sup> – **but the data tells a different story.**

Private corporations consistently fail to provide enough demand for people's skills. Labour force statistics for the start of 2018 show that there were only 201,600 private sector jobs being advertised for the 725,200 people looking for paid, full-time work.<sup>12</sup> Coronavirus has deepened this crisis – in April 2020, jobs ads averaged at 63,806;<sup>13</sup> in the same month, there were approximately 2.16 million people looking for work, and 1.33 million people needing more hours.<sup>14</sup>



**I lost my job in May due to COVID and there are hundreds of applicants for every job that I'm qualified for, I've been applying for jobs consistently, often without even a response. My partner and I now have to support 3 dependent children and try to pay our mortgage on a single income.**

- NICHOLAS, VIC



<sup>8</sup> Ellen Carlson & William Mitchell, *Unemployment: the Tip of the Iceberg*, CAER/UNSW Press, Sydney, 2001.

<sup>9</sup> Herbert Cole Coombs, *From Curtin to Keating: The 1945 and 1994 White Papers on Employment*, 1994.

<sup>10</sup> *Ibid.*

<sup>11</sup> Warwick Smith, *Per Capita, Unemployment Policy in Australia: A Brief History*, 2017.

<sup>12</sup> Australian Bureau of Statistics, *Job Vacancies*, Australia cat. no. 6354.0; Australian Bureau of Statistics, 2018, *Labour Force, Australia, Time Series Spreadsheet*, cat. no. 6202.0.

<sup>13</sup> ANZ Australian Job Advertisement Series: Media Release, 4 May 2020.

<sup>14</sup> Roy Morgan Unemployment & Under-employment Estimates (2005-2020), April 2020.

The welcome doubling income support payments and wage subsidies were an admission by the government that in a crisis, only the public sector has the capacity to intervene. **The suspension of mutual obligations was an admission that you can't humiliate people into jobs that don't exist.**

This isn't reinventing the wheel. There's so much good work to be done building stronger, better communities. We're arguing that the government – already the single largest employer in the Australian economy – should do what private corporations can't: **ensure that nobody is left out or left behind.**



## What would people do?

As long as we need public services, we need people to provide those services.

Imagine a transport network that didn't run into constant delays. Or where you could call Centrelink and not have to wait hours for someone to answer. Or where aged care and childcare were offered as plentiful and affordable public services, and our parks and public spaces were kept clean. Imagine if registered charities could offer government-funded jobs for people to do the important work of feeding the hungry, restoring degraded land and rivers, and giving shelter to survivors of family violence. Imagine if our crumbling roads were maintained, and our kids went to school in proper buildings instead of stifling demountables.

Everywhere you look there are opportunities to connect the untapped potential of people with the unmet needs of the community.

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**I was working as a VET teacher and was made redundant in my mid 50s. I'm now 60 and haven't had a days work since. The Newstart Job active system was brutal and all for a sum of money that one simply cannot live on. I have since used up all of my savings including superannuation.**

- JEF, QLD



The current boundaries of what is considered “productive” labour were set by capitalists, colonialists, and patriachs. By separating the offer of employment from the profitability of employment, a Job Guarantee provides an opportunity to radically redefine those boundaries. We can compensate people properly for their unpaid labour, caring for homes, and families, and land. **We can end exploitative work-for-the-dole schemes like the CDP, and provide permanent funding directly to Indigenous communities.** It could mean properly funding an expansion of vital and successful projects of preserving culture and country.

# HOW DOES A JOB GUARANTEE SUPPORT PEOPLE?

The strength of a Job Guarantee is that it works to support people and communities through periods of economic transition. During economic booms, people will more easily find private-sector employment – equipped with better skills and more confidence from their time in public employment and training. And when the private sector cuts jobs during a recession, industry decline, or market failure, the government can enlist people’s skills to meet community needs. By earning a liveable wage for meaningful work, people will not be forced to live below the poverty line. Their increased disposable incomes will in turn support and stabilise local shopkeepers, retail workers, and small businesses during difficult economic times.

Jobs could be flexibly designed to accommodate people with different physical, intellectual or behavioural needs. **We can measure the economic gain, but what’s immeasurable is the feeling of dignity, certainty and empowerment this could bring to millions of Australians and their families.** A Job Guarantee is a powerful framework of social

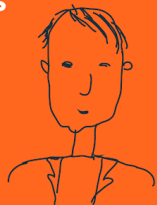
inclusion that allows us to broaden our understanding of valuable work, and is one reason it is preferable to a universal basic income. As our society changes, workers and the government can adjust working conditions directly, by shortening the working week, adjusting the retirement age, or improving other entitlements.

The bargaining hand of workers would also be strengthened by a Job Guarantee. Unemployment is used by employers to threaten workers into surrendering to unfair deals – a Job Guarantee would empower workers to negotiate better wages and more dignified conditions. Furthermore, private sector employers would have to at least match the conditions of public service jobs or attract workers through other benefits.



Prior to coronavirus, I had enjoyed 33 continuous years in the workforce.

In April 2020, though, the end of a 6 month contract (which had been 'rolling over' for 4 years) coincided the start of lockdown. Consequently, my contract was not renewed and, with no redundancy pay-out or long-service -leave entitlements, I found myself with no source of income to support myself or my family. I feel fortunate that the government has been able to provide a source of income for myself and those in a similar situation. The current JobSeeker payment has allowed my family and I to keep our heads above water until such time as we are able to secure another source of income.



- MARTIN, VIC

**A JOB GUARANTEE  
IS A POWERFUL  
FRAMEWORK OF  
SOCIAL INCLUSION.**



# GETTING THE JOB DONE: A RECOVERY THROUGH THE JOB GUARANTEE

The recovery effort will require all of us pitching in – to rebuild communities already devastated by bushfires, to strengthen our healthcare system, and to revitalise towns shocked by a deep recession. **Everyone will have a job to do – what isn't guaranteed is that these jobs will be dignified, paid a liveable wage, and awarded all the entitlements decent work deserves.**

A Job Guarantee *is that guarantee*. It ensures that our hard-work isn't just for the profit of the wealthiest, but is for the prosperity of our communities. Delivering public jobs – federally-funded and locally-administered – is a key step in our nation's recovery, and an investment in the future.



## 2. UNIVERSAL LIFELONG EDUCATION AND RETRAINING

**Education and retraining should be free, universal, and accessible at all points during a person's life.**

The rapid pace of industrialisation has brought many opportunities. Worldwide, the average worker produces ten times more value today than in 1930. Many jobs today are safer, more creative and more enjoyable than at any point in history.

But unless we take action now, these gains will be eroded. The world is in a state of flux. New industries rise and fall rapidly on the back of changing technologies. And even as we've become more productive and technologically capable, we've done a poor job of liberating people from long hours and exploitative conditions. This is because corporations take advantage of increased productivity to boost their profit margins, while forcing workers to compete for their jobs against increasingly sophisticated machines. Far too many people have been displaced by technological advances they could never have planned for.

Rapid change is the reality of the modern economy. And because the world of work is changing, workers must be equipped to change with it. All education and retraining should be free, universal, and accessible throughout the entirety of a person's life.



**Until my injury, I spent 24 years as a prison officer and 13 years an auxiliary firefighter. For 8 years now I have been trying to get another job. One that lasts more than 6 months and one that offers more than 4 days a fortnight. Not being skilled in any other work made it near impossible to obtain a job that offered a reasonable amount of hours and money to live on.**

- BARRY, QLD



To build thriving communities in the twenty-first century, we need to give every single person the opportunity to access new skills and unlock new opportunities, no matter how much education they've previously had – or how old they are. Australia currently invests just 0.23% of GDP on programs designed to retrain people back into work – almost nine times less than comparable economies abroad.<sup>15</sup>

We need to understand that investment in people is investment in the future of our nation. Proper retraining of labour displaced by automation would boost the Australian economy by \$1.2 trillion over the next 13 years.<sup>16</sup> When people skill up and find new and better jobs, they produce more goods, earn higher wages, and contribute more fully to society. **The reality is, we can't afford not to invest in the education of the Australian workforce.**

- 1. Technical colleges should be the centrepiece of our future education system.** TAFE is able to facilitate flexible education throughout a person's working life because of the short, skills-based courses they offer. People should be able to dip in and out of TAFE throughout their career, to re-skill, skill up, or change direction. TAFE colleges should become recognised centres of excellence for skills we need to develop for our economy to thrive – rather than neglected public colleges or exploitative private providers.
- 2. Robust support for apprentices.** At the moment, apprenticeships are penalised, with workers' hourly rates sitting significantly below a living wage. This discourages many Australians from learning valuable occupational skills, often highly sought after in the community. Apprenticeships should be funded by the Australian Government under a Job Guarantee program – so those who want to learn are given a decent living wage.
- 3. Publicly funded university, at any stage in a person's life.** While university was once the domain of the privileged – the advanced skills, critical thinking and problem solving that a university education provides have become necessary staples of the modern employment market. No-one questions the role of the government in providing free K-12 education because we all benefit when every child is equipped with basic numeracy and literacy skills. And we will all benefit from individuals equipped with the skills to demand higher incomes and more than pay back the cost of their education over their tax-paying lives. Our universal education guarantee should be extended to include university.

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<sup>15</sup> OECD, Public Expenditure on Active Labour Market Policies in 2015, 2015.

<sup>16</sup> AlphaBeta, Insights, The Automation Advantage, August 2017.



# UNIVERSAL ACCESS TO EARLY EDUCATION

**Young families should be able to provide their kids with the best start in life, while allowing men and women to be equals in the workplace.**

All parents should know that, no matter their life circumstances, their children will have the best possible start in life.

As wages fail to keep pace with the cost of living, more households need two incomes to make ends meet. One parent used to be able to support a family by working 5 days a week. Now many households contribute 10 days of work a week between two parents, and still struggle – with much of the benefit of the second income eaten away by the rising costs of early childhood learning and care.<sup>17</sup>

Ironically, families may need to work more, and see their children less, to help cover the costs of early childhood learning. This is even more challenging for single parent families, since more two-income households also means a greater demand for childcare, which leads to a scarcity of places and higher costs – especially when for-profit operators form the majority of the market.



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<sup>17</sup> Natsem modelling shows that a second low-income parent returning to work full time, will earn just \$4.55 per hour after taking into account taxes, childcare costs, and lost government support.

It's also clear that women who want to work are still bearing the burden of unpaid work at the cost of their careers. In February 1978, only 43.4% of women had a job or were seeking employment.<sup>18</sup> Today 61.4% of women are working.<sup>19</sup> This leap has been transformative for our society. But women still face structural barriers, exclusion and oppressive workplace cultures. **61% of women with a child under five work part time, while only 8% of men with young children do the same.**<sup>20</sup>

In April 2020, at the beginning of the coronavirus pandemic, the Government rolled out a three month package that heavily subsidised childcare, so the children of essential workers and children in vulnerable families could continue to attend.<sup>21</sup> Whilst the package was far from perfect, it allowed 76% of childcares to remain financially viable and helped many essential workers continue to carry-out their jobs.<sup>22</sup> The package is set to expire on June 28th.

Economic instability due to coronavirus has significantly increased the need for universal free childcare. With many families left out of work or struggling with financial uncertainty, a return to the previous system would mean many families will struggle to afford to put their children in childcare and many childcare providers suffer from a considerable drop in demand.

A full year of paid parental leave and universal access to free public early childhood learning would have significant benefits to families. It would empower more women to pursue careers. Two-income families would regain the benefit of their second income, which could actually give them the freedom to work less and spend more time with their children. And single-parent families would no longer be forced to make impossible choices between working to support their children and having care and early childhood learning for them.

We need sensible, 21st century policy arrangements so that families can provide their children with the best start in life, while creating more gender equality in the workplace:

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<sup>18</sup> Alexandra Heron, More women than ever are in the workforce but progress has been glacial, *The Conversation*, 16 March 2016.

<sup>19</sup> WGEA, *Gender workplace statistics at a glance 2019-20, 2020*.

<sup>20</sup> Australian Bureau of Statistics, *Gender Indicators, Australia cat. no. 4125.0, September 2017*.

<sup>21</sup> Early Childhood Education and Care Coronavirus (COVID-19) Information, Department of Education, Skills and Employment, May 2020.

<sup>22</sup> Paul Karp, A quarter of all Australian childcare centres say free scheme won't help them remain viable, *The Guardian*, 19 May 2020.

## 1. A full year of paid parental leave:

The ability to spend time with a newborn child is vitally important to parents – and in an economy as prosperous as ours, we should not be forced to choose between our work and important moments with our family. Parental leave should be paid at 80% of a person’s full time salary, capped at a maximum \$60,000 payment for the year.<sup>23</sup> Three months should be reserved separately for the mother and father as a non-transferrable allocation – to encourage men to play a greater role in early childhood.<sup>24</sup> The remaining six months can be split between the parents as they see fit, and taken concurrently or consecutively.

## 2. Universal, public kindergartens:

From the age of one, all children should be guaranteed a space in a publicly funded kindergarten or daycare centre – allowing both parents to work a normal working week should they wish to, or because they need to, without worrying about the cost of childcare.

In Norway, 90% of all children under the age of five are in a public kindergarten – for an average of 35 hours per week. The cost of admission is capped at \$395 per month, with a 30% discount for a second child, and 50% discount for the third.<sup>25</sup>



## 3. Professionally paid early childhood educators.

Valuing children means allowing them to grow and learn with qualified and experienced educators with whom they can form ongoing, secure attachments in a nurturing environment. The most important indicator and guarantee of quality early childhood education are engaged and stimulating interactions between educators and children. And yet research shows that educators are leaving the sector because of low pay, poor conditions, and the lack of professional recognition. Every time an educator leaves the sector, it’s children, their families and the quality of care and education available in our society that suffers.

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<sup>23</sup> Similar to the Swedish, Icelandic, Norwegian and Finnish systems.

<sup>24</sup> Apolitical, How a parental leave policy changed the way Sweden sees fatherhood, Case Study, June 2017.

<sup>25</sup> Kristin Holte Haug & Jan Storø, Kindergartens in Norway: From care for the few to a universal right for all children, Child Research Net, February 2013.

For too long, early childhood educators' work has been economically and socially undervalued due to its historical origins in domestic unpaid labour performed by women. Modern, high quality early childhood education is a complex field that requires educators with significant professional skill and knowledge to assist with the emotional, cognitive and social development of children. Early childhood educators deserve professional pay for the challenging work they perform. But parents cannot afford to pay more, it is time for governments to step up and fund equal pay.



# 3. GUARANTEED BASIC INCOME

Despite decades of uninterrupted economic growth, successive governments have left millions of people trapped below the poverty line. Since the early 1990s, our income support payments have been slashed relative to cost of living – denying millions of people who are locked out of paid work the right to a dignified life.<sup>26</sup>

**Coronavirus has thrown more people into poverty than any time since the Great Depression – but it has only worsened an already existing crisis.** Before the pandemic, 3.42 million Australians were struggling below the poverty line; 774,000 of them being children under the age of 15.<sup>27</sup>



**IN A COUNTRY AS WEALTHY AS AUSTRALIA, NO ONE SHOULD BE FORCED TO LIVE IN POVERTY.**

<sup>26</sup> David Richardson & Matt Grudnoff, Inequality & poverty in Australia: The case against the removal of the clean energy supplement, The Australia Institute, August 2016.

<sup>27</sup> Peter Davidson et al, ACOSS and UNSW, Poverty in Australia 2020, 2020.

These numbers were trending upwards, driven by unacceptably low income support payments that push people into poverty. Aboriginal and Torres Strait Islander people are far more likely to experience poverty than other Australians, with 19.3% living below the poverty line, even before the pandemic – **the inevitable consequence of stolen land and stolen wealth.**

Despite decades of economic growth – government payments and benefits have dropped below the poverty line since the early-1990s. And, until the mid-2020 boost to income support through the Covid Supplement, this gap was widening.



Figure: Government benefits versus poverty line



As a single mother of 4 kids under 10 it's heartbreaking that I constantly have to tell my kids that we can't do what their friends were doing. After school activities, going places or even stopping at a cafe for a snack or drink is too expensive. But what was worse than that was having to ration everything they eat so we would have enough food for the week - every single bit of fruit, bread and cheese.

- MAKUSHLA, NSW



This trend of declining government benefits reflected the trend of demonisation and stigmatisation of income support recipients.

This was agitated by a cruel neoliberal turn in the economy – one that put misguided budget surpluses, precarious jobs made for desperate and vulnerable people, and corporate profits above public job creation and guaranteed support to keep people out of poverty.

Maintaining a social safety net that protects people from the misery and violence of poverty is the pact we have with one another to live in a society together. A Guaranteed Basic Income should be one part of that social safety net.

# CORONAVIRUS AND THE STIMULUS RESPONSE

The immediate economic problems caused by the coronavirus compelled the Government to put ideology aside and pursue the correct approach: stimulating the economy from the ground up. This meant providing wage subsidies to workers, offering free childcare, and doubling the rate of JobSeeker (formerly Newstart) through the Coronavirus Supplement.

For the first time in many people's lives, unemployment income support was above the poverty line. This provided vital assurances to unemployed people that their survival – putting food on the table and keeping a roof over their heads – wasn't put in jeopardy because they had been locked out of the labour market.

**The poverty crisis didn't begin with Coronavirus, and it won't end with it.** On July 20, the Morrison Government announced an end to the Coronavirus Supplement and proposed a rate of JobSeeker lower than the poverty line.<sup>28</sup> This cut will plunge millions of Australians back into poverty and risk destroying entire communities, particularly regional and remote towns.

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**The thought of the constant struggle to exist on the lower level of income support fills me with anxiety and despair. Not eating a couple of days a week because you can not afford to buy food, the constant harassing phone calls from financial institutions, the late payment fees added to ever increasing utility bills, toast becomes a luxury because of the cost of electricity. The sheer hopelessness of trying to live on a Newstart equivalent payment crushes optimism and all you are left with is poverty and social isolation.**

- GARY, QLD



Unless these cuts are reversed and the original increases are permanently extended to disabled people, carers, elderly pensioners, and migrants on temporary visas – JobSeeker threatens to become a band-aid solution to the deep wound of a permanent underclass in our society.

**It is critical that the original rate of JobSeeker is maintained – and is extended to all people.** We can do this by reimagining and restructuring JobSeeker as a Guaranteed Basic Income.

<sup>28</sup> Peter Davidson at al, ACOSS and UNSW, Poverty in Australia 2020, 2020.

# A SOCIAL SAFETY NET CENTRED ON PEOPLE

There are different proposals that use different terminology in this field. Unlike a Universal Basic Income, which is provided to everyone regardless of their financial circumstances – a Guaranteed Basic Income is a targeted, simple, accessible safety net above the poverty line. Combined with a Job Guarantee, a Guaranteed Basic Income safeguards the value of work by providing ongoing skills, a sense of purpose, and social inclusion – while ensuring that no-one is forced to live in poverty.

When times are tough, we need to make it as simple as possible for people to get the help they need.

**1. We have a rate that's working – it's JobSeeker with the additional Coronavirus Supplement.**

In immediately increasing the rate of income support in response to this crisis, the Government has admitted what we knew all along – *there was never a question they couldn't afford it.* By keeping this rate, with increases in accordance with wage growth and inflation, all people can be assured that they will never fall into the misery of poverty because they experience hardship. Cutting the rate below this would be needlessly cruel, asking the people suffering the most through this crisis to make the biggest sacrifices.

**2. Payments should be unconditional and automatic.** The current cost of monitoring payments is huge. We can save money, and provide people with a better service by radically simplifying access. A single declaration, once a month, of how much a person earned in the previous month will entitle people to a weekly payment of the gap between what they earned and the indexed rate for the subsequent month. No cashless welfare cards, no work-seeker requirements – just timely help for the people who need it most.



I know many clients whose risk of suicide has increased as a result of living below the poverty line, and many who have become paralysed by anxiety and depression due to the pressures of unsustainable financial pressure. I also know many people who need vital medication, but go without to keep a roof over their head and food in their children's stomachs. Since the introduction of increased Jobseeker payment I have observed many of my clients being able to afford medication and feel part of the community again. Amazingly, for some, mental and physical health have either improved or stabilised in the midst of a worldwide pandemic as a result of having a rate of payment able to sustain basic needs.

- NAME WITHHELD FOR PRIVACY REASONS





**3. No penalties for finding employment.** To maintain an incentive to work, there won't be any penalties for people who find work after making their monthly declaration. That means you won't have to repay money you earned that put you above the indexed rate. Instead, your payments will just be reduced the next time you make your declaration to reflect your new circumstances. We should invest time in helping those who need it, not chasing up miniscule amounts of money from people who have finally found paid work.

**4. Accommodate different living circumstances accurately.**

The costs of living in a rural or remote community are not the same as living in a metropolitan centre. Rental and housing prices vary, and there are often unexpected costs associated with getting access to fresh food and basic necessities. We can accommodate these nuances with existing information about cost of living. We can also accurately model the changing costs of raising children as families grow and ensure that the arrival of a new baby doesn't mean taking food away from their elder siblings.

**5. A Guaranteed Basic Income works in unison with a Job Guarantee.** Many people desperately want the connection and sense of contribution that work provides. A Job Guarantee is sufficiently flexible to provide people with disabilities or who need workplace support with opportunities to engage and be included in meaningful work in a way that the

private sector has historically failed to provide. Fewer people will need to access a Guaranteed Basic Income in our world.



Thanks to the Newstart / Jobseeker bonus I could go to the dentist again after many years without. Before I simply did not have enough left after rent, power and basic food. After a near fatal accident in 2016 the GP advised disability pension - Centrelink judged otherwise and forced me into poverty.

- THEO, NSW



My life has improved immeasurably since Newstart/Jobseeker was effectively doubled.

I'm far less stressed about money, which means that my mental health is better. I've finally been able to replace my 30-year-old refrigerator and my 15-year-old mattress, both of which I've needed to do for years. I can afford better food, which means I'm eating better. I can afford to buy new clothes and shoes because I want them, not just because I need them. I can finally start to save for a rainy day. I was even able to afford to go on a short holiday to celebratemy birthday last month. None of that would have been possible on the base rate of Jobseeker.



- AERYN, NSW

# 4. A ROOF OVER EVERY HEAD

People should be confident they'll have somewhere safe to sleep each night, and they shouldn't be kept awake by the threat of evictions or unjustifiable rent increases.

Access to stable, affordable housing – connected to public transport, schools, and good jobs – should be a non-negotiable government guarantee. People should be assured of a place to sleep each night, and rest assured they won't be kicked out of their home at short notice, or have the rent put up without warning or justification.

Although wages and housing costs grew consistently for decades after the 1970s, in the last twenty years, changes in land valuations and housing policies have resulted in a dramatic affordability gap.

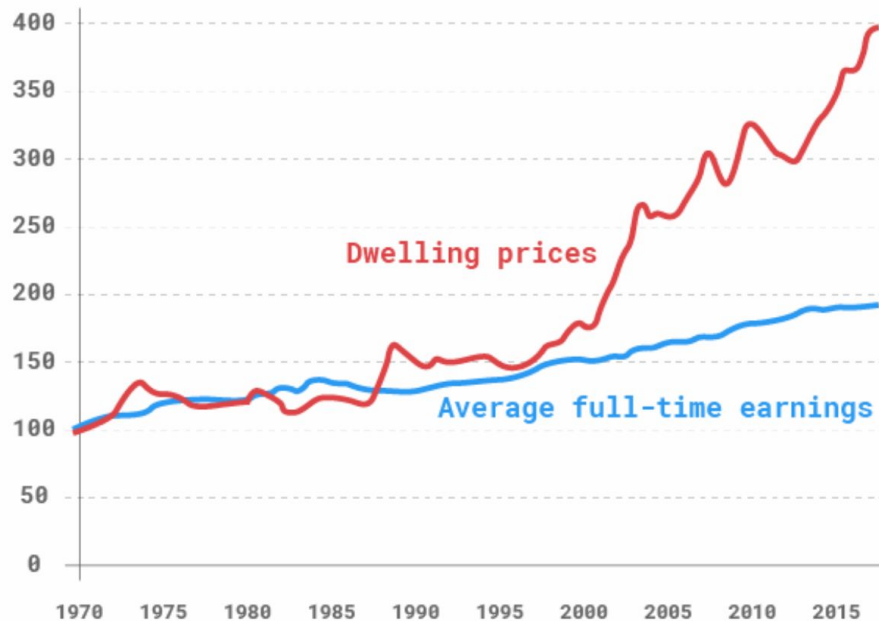


Figure: House prices have grown much faster than incomes since the mid-1990s  
Sources: Yates(2011), ABS(2017c) and ABS(2017d)

There has been no attempt to rein in this trend, and has been felt by all of us struggling to keep up with rent or mortgage repayments, and those of us living in fear of evictions, foreclosures, or homelessness.

**In June 2018, there were 140,600 people languishing on the government waiting list for social and Indigenous housing, forced to compete for a handful of vacancies.**<sup>29</sup> On any given night in Australia, over 100,000 people go to sleep without a home – that’s 1 in 200 people.<sup>30</sup> Almost 18,000 children don’t have a place they call home.<sup>31</sup> **Aboriginal and Torres Strait Islander people are over six times less likely to own their own home than other Australians.** And in some parts of Arnhem land, the average number of occupants living in a two bedroom house is 15.

While coronavirus has paused the runaway costs of housing, it has also hit wages and salaries – and without a concerted government and community intervention, there is no guarantee that we won’t return to the same scarcity of homes and housing rights as before this crisis.

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<sup>29</sup> Australian Institute of Health and Welfare, Housing Assistance in Australia 2019, Australian Government, 18 July 2010.

<sup>30</sup> Homelessness Australia, Fact Sheet, 2016.

<sup>31</sup> Ibid.

# GUARANTEE A RIGHT TO HOUSING DURING THIS CRISIS – AND BEYOND

Before the pandemic, only two private rental listings in Australia were affordable for a single person on Newstart or Youth Allowance, and zero in capital cities.<sup>32</sup> At the same time, gross profits from property resales in the September 2019 quarter amounted to \$18.7 billion.<sup>33</sup>

**Coronavirus has worsened the persistent insecurity of housing in Australia**, leaving more of us than ever at the mercy of the banking and real estate sector. While some action has been taken to ensure tenants and low-income households aren't put out in the cold during the pandemic (such as the increased JobSeeker payment, and state-based eviction moratoriums), **a right to housing is urgently needed to resolve the structural problems with housing in Australia beyond the crisis.**

Guaranteeing a right to housing would ensure no tenant or mortgage holder is saddled with debt because they can't afford their arrears. It would put an end to cruel and unjust evictions and foreclosures in the pursuit of higher profits for a predatory landlord or the big banks. It would ensure anyone who *did* face eviction would do so in the confidence they had access to quality support through properly funded legal and tenancy assistance.

A home is so much more than a roof and a bed – it is a place to build a life with the promise of stability and routine. A guarantee of shelter includes a right to affordable energy and a ban on utility shut offs, and requires a genuine attempt by governments and landlords to protect our homes against climate change, pests, and diseases.

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<sup>32</sup> Rental Affordability Snapshot, Anglicare Australia, April 2019.

<sup>33</sup> Pain and Gain Report, CoreLogic, January 2020.

# A MASSIVE INCREASE IN FUNDING FOR AFFORDABLE HOUSING SUPPLY

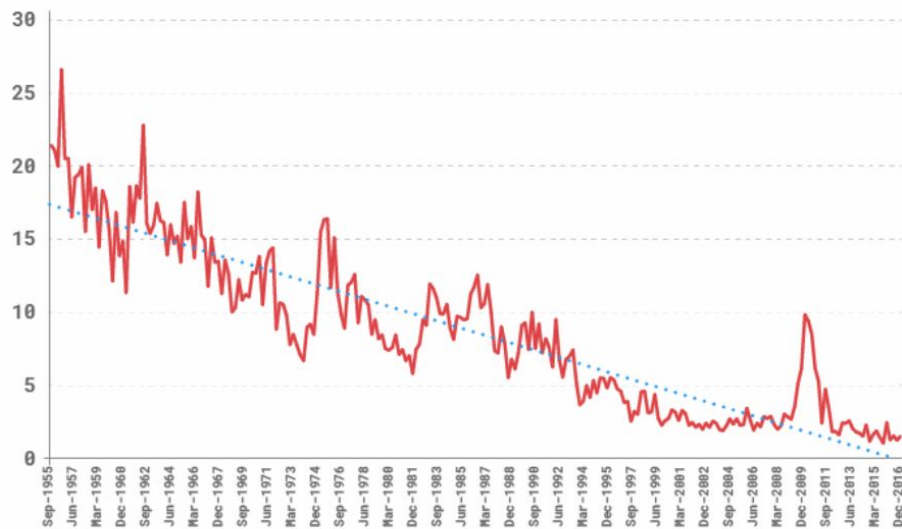


Figure: Percentage of New Dwellings Funded by the Government

Sleeping rough, rental stress, overcrowding, or just living in houses without basic amenities has disastrous consequences for people’s health, wellbeing and sense of safety. We need to transform our public housing programs and stop rent-gouging at the hands of the wealthy.

Just 30 years ago, the Australian government was responsible for funding the construction of 12% of all new dwellings. In the last decade, this number fell to just 2%.<sup>34</sup> As a result, the proportion of social housing stock has been decreasing, despite already being extremely low, relative to other wealthy nations.

We need a Housing First approach, modelled on the success of places like Finland and Denmark. The Australian Government can and should reprioritise social housing, and focus construction of new housing in areas that are close to public transport, good schools and public amenities. This kind of nation building investment won’t just create new homes – it will generate thousands of well paying jobs. It will give people the confidence, and security they need to raise a family or get involved in their communities. And with environmentally sustainable construction, it could spur on a boom in sustainable materials and renewable energy.<sup>35</sup>

<sup>34</sup> Keith Wardrip, Laura Williams, and Suzanne Hague, Centre for Housing Policy, The Role of Affordable Housing in Creating Jobs and Stimulating Local Economic Development, 2011.

<sup>35</sup> Australian Sustainable Built Environment Council and Low Carbon Living Cooperative Research Centre, Growing the market for sustainable homes: industry roadmap, 2019.

In addition, the government could also purchase vacant private housing developments. Housing should be a right – not one person should be sleeping rough without emergency housing while there are investment properties that lay empty.

## REFORMING OUR HOUSING SECTOR

Housing reform can transform our lives and our communities. By putting shelter at the centre of our housing policies – not returns on private investment – we can lift the standard for what a safe home can look like during and beyond this crisis.

- ← Abolish no-grounds rental evictions.
- ← Encourage long-term tenancies that allow people to settle down.
- ← Cap rent increases to inflation.
- ← Increase Commonwealth Rent Assistance.
- ← Ban “rental bidding” to ensure fair access to rental properties at their listed price.
- ← Improve tenant entitlements, like allowing pets in all properties and permitting modifications that don't decrease the value of the property.
- ← Establish Community Land Trusts to provide genuinely affordable housing, and give people a democratic say in their local communities.
- ← End negative gearing, and lower the capital gains tax discount to 25%.
- ← Replace stamp duty and property taxes with a broad land value tax, including owner-occupier properties.

It's vital that we redefine housing in this economy – putting homes before investments, and people before profits. By guaranteeing shelter for all people, we can guarantee the welfare of our communities and the safety of our friends, families, and neighbours.



**I have been on Newstart for years and now disability pension. Even on DSP it is a struggle to get and maintain housing, on Newstart I was almost guaranteed to be homeless by the end. My housing has often had periods of instability and even now I made a compromise that means that I struggle to get to places I want or need to go. We have ended up in cycles of suicidal actions followed by an uncaring health system that leaves you with nothing because they can't fix your financial and housing position.**

- LOUISE, SA





**IT'S VITAL THAT WE  
REDEFINE HOUSING  
IN THIS ECONOMY -  
PUTTING HOMES  
BEFORE INVESTMENTS,  
AND PEOPLE  
BEFORE PROFITS.**



# 5. HOUSEHOLD CLEAN ENERGY GUARANTEE

**We should all be able to heat our homes in winter, keep our food refrigerated, and enjoy a hot shower without worrying about whether we can afford it.**

We should all be able to heat our homes in winter, keep our food refrigerated, and enjoy a hot shower without worrying about being able to pay for it. Yet far too many Australians find themselves unable to afford the energy and hot water they need for a healthy and comfortable life.

Since the 1980s successive governments have privatised, corporatised, and deregulated many of the essential services people depend upon. Unaccountable CEOs have replaced elected representatives – and everyday people are paying the price. Private generators withhold supply and drive prices sky-high.<sup>36</sup> Network companies abuse their monopoly over the poles and wires to increase prices further.<sup>37</sup> And greedy retailers pad their profit margins by adding markups unrelated to the cost of service to their customers' bills.

**Over the past decade energy policy has become highly politicised.** In 2012, the Australian Renewable Energy Agency (ARENA) and the Clean Energy Finance Corporation (CEFC) were established by the federal government to improve the competitiveness of renewable energy technologies and increase the supply of renewable energy in Australia. Since then, ARENA has been drastically defunded, and more recently both ARENA and the CEFC face mandate changes that would see them fund carbon capture storage and gas. Behind these ploys is the fossil fuel lobby, which seeks to immortalise coal and gas in Australia's energy sector, despite its dwindling economic efficiency.



**I have worked for Enova Energy for 4 1/2 years and am passionate about making a difference in the Energy sector. Enova is staffed by an incredible bunch of people who are passionate about making a difference in the energy industry and in tackling climate change. We were started due to CSG protests in the area, we realised that our energy bills were being paid to companies wanting to drill for CSG, so the crowd asked "why can't we have our own energy retailer".**

**And here we are.**

- KIM, NSW



<sup>36</sup> Bruce Mountain, GetUp, Dirty Power Games, 2016.

<sup>37</sup> Nicky Ison & Miriam Lyons, GetUp and Solar Citizens, Homegrown Power Plan, April 2016.



During the coronavirus pandemic, there has been a distinct push to fund gas projects across Australia. This is due to the heavy involvement of the fossil fuel lobby through an advisory body called the National COVID-19 Coordination Commission (NCCC). The Head of this Commission, Neville Power, is a former mining CEO and sits on the board of a gas company.

**Energy is a fundamental necessity of modern life.** And access to it should be guaranteed – free of charge. To do this, we need to replace the existing privatised tangle with a national, publicly-owned public-interest system that delivers 100% renewable, affordable energy to every single household in Australia.



**I am a retired electrician. I installed PV panels and battery systems. It reduced carbon emissions and helped the customer become more self reliant.**

- SANDY, NSW



## ENERGY FOR EVERY HOUSEHOLD:

A free connection to the electricity grid should be guaranteed to all. On top of this, the government should provide everyone with a sufficient daily energy allocation to keep the house lit, the food fresh and enough water warm to serve everyone's needs. Using grid data and smart metering, the government can calculate the basic requirements for any given household, taking into account geography and family size.

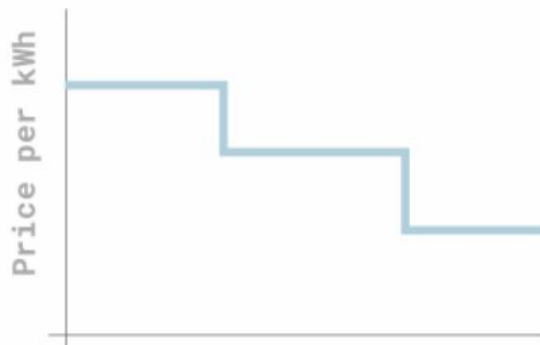
A basic energy guarantee is common sense. Currently, fixed fees make up a huge proportion of people's electricity bills, with discounted rates given to heavy users. This is designed to incentivise maximum energy use – and boost the profits of energy corporations. Instead, we should provide the basics free of charge, and charge progressively more for those who use excessive amounts. By changing the current tariff structure, we can guarantee people's basic energy needs – and recoup some of the cost through higher tariffs on heavy users.



**What a difference solar uptake is making to the energy balance in Australia - and to local jobs.**

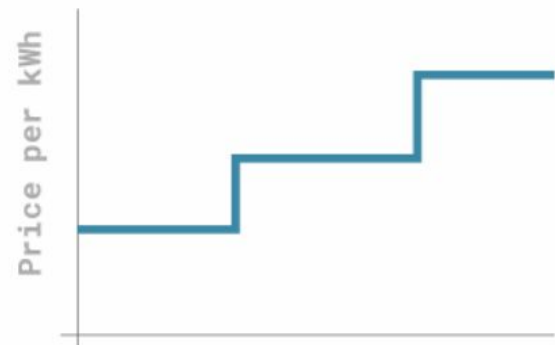
- KEN, NSW





Consumption

Figure: Profit (and usage) maximising tariff structure



Consumption

Figure: Conservation and equity maximising tariff structure

## A PUBLIC-INTEREST ENERGY SYSTEM:

We can replace our dirty, expensive and unreliable energy system with one that delivers clean and affordable energy for all:

1. **Federal investment in publicly owned renewable energy generation and storage including funding the Australian Renewable Energy Agency and maintaining its strict mandate:** Australia already produces enough renewable energy to supply 70% of Australian homes. That comes as no surprise when solar and wind energy are now cheaper to build than coal, and the combination of renewables and storage is already cheaper than burning gas for electricity. We need to rapidly accelerate investment and get to 100% renewable energy by 2030.
2. **An electricity grid owned and run in the public interest:** Regulators have failed to stop network companies abusing their monopoly over the poles and wires. We should return that monopoly power to an elected government who can be voted out if they fail to run them well. Governments are also best placed to manage a smooth transition from a grid dominated by big, centralised power stations to one with lots of local rooftop solar and storage, and to ensure that old energy dinosaurs don't use their market power to squash the newcomers.

- 3. A public option in the retail market with a mandate to provide 100% clean, affordable energy to households:** Retail markups account for a significant portion of the price increases that have been forced on consumers in recent years. Corporate investors shouldn't amass wealth at the expense of people who can't afford to turn the heater on during winter – and a public option would force private sector retailers to compete at the lowest possible profit margins. Additionally, a public clean energy retailer could help households lower their usage by investing in efficiency measures like solar panels or hot water systems – reducing costs and further cutting climate pollution.

# 6. A PUBLIC-INTEREST BANKING SYSTEM

**Government backed banking facilities, available through our postal service would rid the financial system of predatory lending and exploitative fees. Banks are vital to life in the modern economy.**

They are where we deposit our salaries and store our life savings. They provide the credit we need to make urgent repairs to a car or pay for an unexpected trip when a parent falls ill. And if we wish to buy a family home or start a family business, access to credit gives us the autonomy to be the architects of our own lives.

Despite the systemic importance of banking, control of our financial system has been handed off to large for-profit corporations. They've exploited their privileged position by gouging their customers with exorbitant fees, selling shonky insurance and handing out negligent, self-serving financial advice – all the while accumulating more and more of our money for themselves. And anyone whose current income or previous financial mistakes paint them as a risk to banks' profits is refused service, and cast out into the unforgiving world of criminal loan sharks and predatory payday loans.

It is high time Australians had access to a Public Interest Bank that would operate both online and through existing government infrastructure such as our post offices.

The government already provides public financing in many areas of the economy. It acts as a low-cost lender for education through the Higher Education Loan Programme (HECS-HELP), and provides access to cheap credit for renewables projects through the Clean Energy Finance Corporation. It's time to take things one step further.

## **A Public Interest Bank would provide many benefits:**

- ← **A low-cost, secure destination for people's cash.** Without the need to make a profit, a Public Interest Bank can put people first: providing a safe, no-fee destination to store people's salaries and savings without being gouged by corporate banks.

- ← **Affordable emergency lending service for those most in need.** Having a low income, or making a credit mistake 10 years ago, shouldn't prevent people with a sensible plan from accessing credit to fix their car so they can get to work, or make an interstate trip when a loved one passes away.
- ← **Priority lending for social good.** A Public Bank could encourage social impact investments that improve labour standards, public housing, environmental conditions or another community need.
- ← **Become the standard for banking services.** By being accessible to all, the Public Bank will finally force private banks to lift their service and ethical standards to compete with a no-fee, fully-guaranteed destination for deposits.

## PUBLIC ECONOMIC INFRASTRUCTURE IN PUBLIC HANDS

The payments system is the fundamental economic infrastructure that allows funds to be stored and transferred between people and businesses in the economy. When banks were privatised, the payments system was privatised too, and the banks' control of it has given them unwarranted structural importance to the economy. They're too big, and too important, to be allowed to fail – and they know it.

The banks have parlayed their control over the vital payment infrastructure into a unique privileged status in the economy. Their deposits are formally guaranteed by the government, and in times of crisis they are given unrestricted access to public funds. With this privileged status, they've taken reckless bets on risky financial products – pocketing huge profits and leaving the public to pick up the bill when the house of cards inevitably collapses.

As long as for-profit corporate banks are allowed control of the national payments system, they will be able to privatise their profits and socialise their losses. We need to bring the payments system back into public hands – and our economy back under our control.

# 7. HOW DO WE PAY FOR IT?

**The way successive governments have talked about the budget is wrong - and dangerous. We can afford anything we want, just not *everything* we want.**

In his 2017 budget, then Treasurer Scott Morrison made an unprecedented concession. **He admitted there's such a thing as "good debt"**. He argued that it's not the size of the deficit that matters, but what we get for it.<sup>38</sup> His reasoning: increasing the deficit in a manner that generates growth and expands our productive capacity into the future is not only sensible - it should be standard operating practice.

This is a subtle but important admission that breaks down the gross oversimplification of public finance that has dominated political discourse for decades. A budget deficit is not the same as household debt. Government spending is not just acceptable, but good economic policy.

This offers us a starting point for funding the policies in this document. Knowing what is possible opens up a conversation about what is valuable. Getting people into meaningful work, reskilling them over the course of their lives, investing in efficient, affordable, renewable energy, will directly boost our economy.

For example:

- ← Reskilling the workforce to deal with automation will have \$1.2 trillion economic return over the next 12 years and an immeasurable social return.
- ← Investing in full employment will shorten economic downturns by acting as an automatic stabiliser for the economy - injecting more money when the private sector shrinks, and less when the private sector is booming. This shortens downturns, and keeps people skilled up and ready to re-enter private sector jobs when they become available.
- ← Ensuring everyone has a living wage is the best thing we can do for jobs and innovation. Businesses don't invest, expand or create jobs unless they know there are customers who can afford what they produce. A more generous social wage supports local small businesses where those wages are spent.

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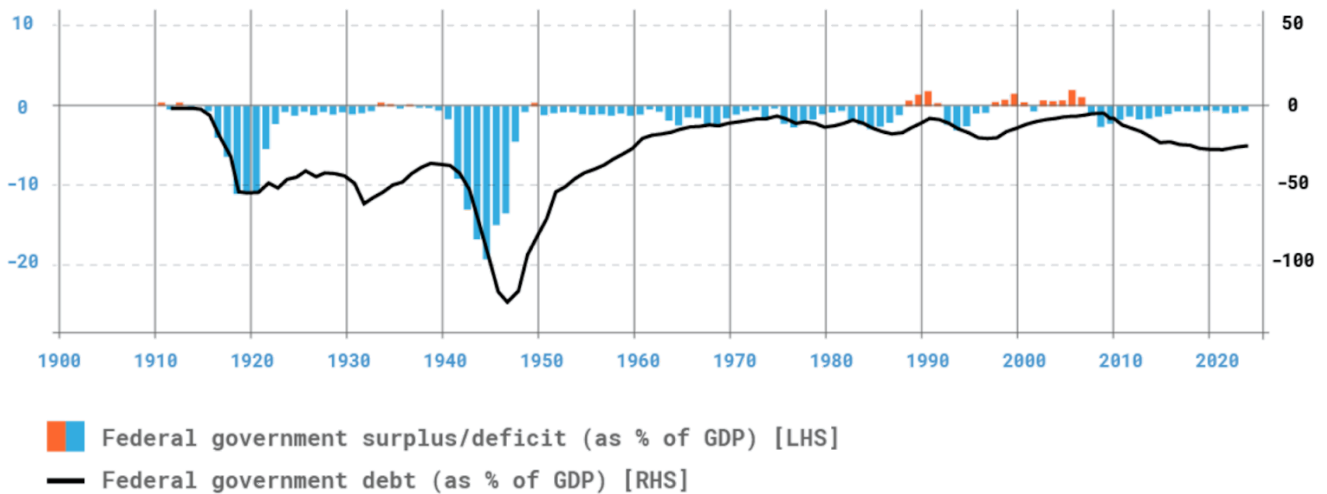
<sup>38</sup> David Sharaz, Morrisons 'good, bad' debt claim under fire ahead of the Budget, SBS, 27 April, 2017.

## We can afford anything, just not everything.

Historical data vindicates Morrison's admission – the Australian government can *comfortably* spend more than it takes in from taxes. In fact, Australia has *never* run meaningful government surpluses, nor has it needed to. **Since Federation, we have been in deficit 77% of the time, and our deficits have always been significantly larger than our surpluses.**<sup>39</sup>

This simple fact isn't discussed enough – although it is widely understood by central bankers: **A government who issues debt in a currency they control is never at risk of default.**

Deficits only become a problem for governments when the economy is approaching its productive limits. At that point, injecting further money into the economy without other checks, such as a robust progressive tax system, risks inflation. Inflation, not revenue, is the real constraint on government spending. But Australia is a long way off reaching our productive capacity. Investing in a more generous social wage will benefit all of us.



<sup>39</sup> Ashley Owen, Philo Capital Advisers, Running up and paying off government debt; ABC, Was Labour responsible for a record deficit, ABC Fact Check, 2016.

## **We can't afford not to.**

The status quo is expensive. We pay extraordinary amounts to avoid fixing problems. When considering this vision, it's important to bear in mind all that it will save us, not just the investment it requires.

We spend billions on "job incentives" that leave us languishing in unemployment.<sup>40</sup> Rather than preventing poverty and homelessness, we spend billions on healthcare and law enforcement to address their symptoms.<sup>41</sup> We spend billions helping people reskill at shonky private colleges, and then millions more investigating why it went badly.<sup>42</sup> And while we may have lower taxes, we spend more than ever on energy bills, childcare costs, and bank fees because corporations continually ramp up the prices of essential services we depend on.

And it's also worth noting that the costs of these proposals are shared. The more people who engage with a Job Guarantee, the less people who will require income support. If early education, energy and housing become more affordable the indexed level of income support will reduce.

Finally, when has a politician ever felt the need to explain how they'll pay for \$300 billion dollars of corporate and income tax cuts? Or \$270 billion in additional military spending? We don't need to justify the cost of this agenda – we simply need to do what they do: **Argue its value.**

**This is an argument we will not lose. We are, all of us, united by a common concern for the health of our neighbours and the happiness of our loved ones. We shouldn't put a price on that.**

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<sup>40</sup> Rick Morton, "Failing job sites branded a mess", The Australian, October 2017

<sup>41</sup> Ellen Witte, "The case for investing in last resort housing", Melbourne Sustainable Society Institute, Issues Paper No. 10, March 2017.

<sup>42</sup> Report of the Senate Education and Employment References Committee, "Getting our Money's Worth: The operation, regulation and funding of private vocational education and training (VET providers in Australia)", October 2015.



# APPENDIX: MEMBER STORIES

This report was inspired by the passionate stories of our members. Our membership is diverse and represents people from all corners of the country and all walks of life.

In July, we reached out to GetUp members and asked them to share their experience on income support.

We were overwhelmed by the sheer number and diversity of the stories, receiving over 400 responses.

Below are the stories of people who agreed to have their experiences included in the budget submission.

NAME	POSTCODE	SUBMISSION
<b>ELIZABETH</b>	<b>5165</b>	I was struggling to survive on the previous Newstart allowance. Having the extra funds on JobSeeker during this time, has been a Godsend. I honestly don't know if I can survive, if it's cut back to the old rate of payment.
<b>JULIE</b>	<b>4562</b>	<p>I am so grateful for the income support I have been receiving. This money goes back into the community by way of goods and services and pays part of my rent as my income from work has decreased.</p> <p>Do not use the current situation to increase GST... use the billions you want to put to military spending and direct it to Australia's social safety net. Lord knows with the slashing that has been going on for the last 15 years [shame job all parties] in one of the supposedly wealthiest countries in the world we sure have a sad record.</p> <p>One look at St Vinnies advertising on tv that 1.5 million Australian kids live in poverty [and that was before COVID] should keep those pollied awake at night..but as Mandy says I doubt many of them have ever had to do it tough or make decisions about what to pay for today and what not to.</p> <p>This is a very lucky country. There is enough money for all to live with dignity.</p> <p>So do not decrease job seeker or job keeper and include the disabled, Aged and Carers by increasing the paltry amount that is dispensed to them each fortnight.</p>

<p><b>MACIEJ</b></p>	<p><b>6060</b></p>	<p>Before coronavirus came along, I had about \$300 to survive. After I paid \$210 for rent that left me with \$90 to pay for bills, food, transport, clothes, and medical.</p> <p>I'm currently studying for the second time in my life. Can't get Austudy because - second degree. The first never landing me a job that paid enough to pay my HECS debt so I thought I would try something very different.</p> <p>Now I can get my Super out too! Woohoo. This means I can pay all the debts I accrued while 'living large' on the dole. I can also fix my car, so that I can get to work, when I get a job. I wonder how much longer I can keep this up... hopefully I can finish this degree. Still three semesters to go.</p> <p>Hopefully I can get a career where I can pay back my super.</p>
<p><b>GARY</b></p>	<p><b>3006</b></p>	<p>I was put out of work due to a workplace injury and it took me 5 years of constant searching to finally land another job. Six months later came coronavirus putting me out of work again. The thought of the constant struggle to exist on a Newstart equivalent payment fills me with anxiety and despair. Not eating a couple of days a week because you can not afford to buy food, the constant harassing phone calls from financial institutions, the late payment fees added to ever increasing utility bills, toast becomes a luxury because of the cost of electricity. The sheer hopelessness of trying to live on a Newstart equivalent payment crushes optimism and all you are left with is poverty and social isolation.</p>
<p><b>ELSPETH</b></p>	<p><b>7004</b></p>	<p>I tried to live on JobSeeker, years ago back when it was Newstart, for just a few months while in Hobart – a relatively inexpensive Australian city – and it was only just enough to get by on back then. The basic payment rate has barely changed and, I know from personal experience, how hard it is to have the energy and drive to improve your own way of life when you are in a state of financial crisis. The fact is that more people will be able to take practical steps to get off JobSeeker if they're not being held down by poverty while in the system.</p>

<p><b>ROZ</b></p>	<p><b>4053</b></p>	<p>Due to physical and mental health, in early 2019, I decided to wind down as a self employed cleaner and go into hibernation to try and get well. I went into insolvency as I wouldn't be receiving any income. Mentally I knew I wouldn't be able to deal with Centrelink so I didn't apply. With support from my daughter I got through til early 2020, then COVID-19 hit. Everything was very uncertain so in March 2020, I applied for JobSeeker payment and started receiving it from mid April. This has financially assisted me to live, to enable me to come out of hibernation only to be then locked down with COVID-19 as everyone else was. Just received the dreaded call from Centrelink today which I missed as PTSD had been triggered yet again, to cope I have to close myself off from all outside communication. It's not sustainable for people to live on the amount that it was before COVID-19. JSP must be at an amount for people to live - pay bills, put food on the table, pay for medication they need, go to job interviews neatly dressed &amp; for people to have their dignity. I know that because of my mental health, when Centrelink or the so called Job Seeker Agency become too much, I'll cease financial assistance &amp; go back into hibernation/ off grid. Which I know isn't right, coz I'm entitled to seek assistance as I've paid taxes all my life. Also I'm one of the lucky ones - I didn't receive a robodebt, I knew if I did, I would've been in the statistics of those who took their own lives. Thanks for listening.</p>
<p><b>LOUISE</b></p>	<p><b>5163</b></p>	<p>I have been on Newstart for years and now the disability pension. Even on DSP it is a struggle to get and maintain housing, on Newstart I was almost guaranteed to be homeless by the end. My housing has often had periods of instability and even now I made a compromise that means that I struggle to get to places I want or need to go. I feel like I did something impossible getting disability, there are other people like my partner who are in impossible situations with disability on JobSeeker. It affects everything, including relationships, mental and physical health. We have ended up in cycles of suicidal actions followed by an uncaring health system that leaves you with nothing because they can't fix your financial and housing position.</p>

<b>KAY</b>	<b>3175</b>	I'm on a carer payment for my husband, we haven't got disability yet, so he is on JobSeeker. That extra money means that I am able to isolate during this pandemic without losing our ability to pay our rent and bills. Myself and my husband are in a high risk category and I would have to go to work without the raised rate. If the rate was kept outside of the pandemic we'd be able to afford things like proper dental care and maybe a service dog to help with his anxiety.
<b>SARA</b>	<b>4225</b>	The extra \$ from the JobSeeker payment has been so helpful. I feel for the first time in ages, I can breathe rather than be holding my breath week to week. I am 60 now and have a 14 year old at school, I work 15-20 hours per week as a Personal Carer and use my car to numerous jobs daily, My rent is 48% of my weekly income....hard to exist let alone pay utilities, food, car Etc ...the extra JobSeeker has allowed me to get a hope to pay bills and save for future possibilities.... I'm thankful to breathe weekly not just stressfully exist weekly! Money isn't everything, but the extra JobSeeker payment, it's a practical support and mental reprieve for me, a single mum. Please keep it going.
<b>BOBBY</b>	<b>6104</b>	My grandmother and my dog died. Funeral/vet costs add up. Lots of my family are out of work. Having some extra income really helps.
<b>THEO</b>	<b>2084</b>	Thanks to the Newstart / JobSeeker bonus I could go to the dentist again after many years without. Before I simply did not have enough left after rent , power , basic food. After a near fatal accident in 2016 the GP advised disability pension - Centrelink judged otherwise and forced me into poverty. It's as simple as that.

Where to start....

I left a job last year which I loved. I worked with people I loved. I got sick. I could no longer work. This is not the first time I have been unable to work due to ill health, and yet, the story from over five years ago (the first time I was unable to work)to now, has not changed.

Newstart (now JobSeeker) did not even cover my rent. Decisions had to be made as to what bill should be paid first, whether there was money to fuel the car, whether there was money for food or medicine. When all your income goes to keep a roof over your head, your health suffers even more.

Sure, there are people out there who rort the system, however I am at a loss as to why anyone would choose to live on \$40.00 per day? Yes, the rate has currently doubled, but what happens when the rate lessens, which it will? How many times in a year do you have to think about killing yourself because it feels like an easier option than battling to just survive?

Typical of the government, they removed Commonwealth Rehabilitation Services about 5 years ago, now those with health issues are lumped with any employment provider, and they just do not have the skills or resources that CRS did, so that's just another horror to deal with. Luckily, I am currently under a medical certificate and do not have to deal with job providers who have no clue as to how to help people who just cannot walk back in to a job. It is heartbreaking when I see jobs I would normally apply for, yet knowing that I actually cannot work right now. Even typing this is difficult.

As a 57 year old female, my chance of ever getting back into the workforce is slim to none, and so, I picture my future life at the mercy of Centrelink, useless job providers, and not enough support to simply survive.

When you are ill, Centrelink don't care. They just don't care, and I would not be surprised if that was actually a mandated rule. Dealing with Centrelink is hell.

This message feels disjointed, so hopefully it can be understood. At the end of the day, most of us on benefits are doing the right thing, it is not something we choose, it is not something we want. What we do want is care, compassion, and just enough money to pay the rent, along with the bills, food & medicines.

To end, I am tired. Indescribably tired, as each week is just another week to nowhere good

<p><b>NAME WITHHELD FOR PRIVACY REASONS</b></p>		<p>As a clinical psychologist I see many people who's mental health suffers as a result of housing and food insecurity. The Newstart payment at its previous level was inadequate to address the risk of homelessness or hunger that many Job Seekers face. Certainly, I know many victims of Domestic Violence who have chosen to stay with violent partners rather than face housing and food insecurity and the extra demands of mutual obligation at a time when they are suffering from trauma. ""Better the Devil you know""? I know many clients whose risk of suicide has increased as a result of living below the poverty line, and many who have become paralysed by anxiety and depression due to the pressures of unsustainable financial pressure. I also know many people who need vital medication, but go without to keep a roof over their head and food in their children's stomach's. Moreover, at a time when the government has recognised the impact of the virus on mental health and increased suicide risk, should we be taking away necessary safety net. JobKeeper and JobSeeker are vital Public Health Measures. They are also measures that will help stimulate the economy by providing people with enough to live on so they can pay their landlords and buy their groceries. Anything less results in risk and stagnation.</p>
<p><b>SIMON</b></p>	<p><b>3072</b></p>	<p>Jobkeeper has been a lifesaver, as my business has dropped by about 70%. If it is suddenly cut off, I will struggle to manage, especially as my partner works at latrobe uni, which is facing a very uncertain future</p>
<p><b>ROBYN MAGGS</b></p>	<p><b>4520</b></p>	<p>My eldest son has struggled over time with severe anxiety, panic disorder and ocd. He has striven to live independently throughout this and to survive financially (on JobSeeker), has rented some horribly basic accomodation and survived mostly on baked beans, plain pasta, and peanut butter sandwiches.</p>

<p><b>NAME WITHHELD FOR PRIVACY REASONS</b></p>		<p>Before the Covid-19 supplement, every week I worried about paying my rent. With the 'normal' benefits (which are far from normal), I was \$200 short every week. I ended up eating my meagre savings up into nothing just to live.</p> <p>At least with the Covid-19 supplement I don't have to choose between a meal and paying my rent. It's still a bit short but it does get you by if you are flying solo. I can't imagine how families with children are ever able to make ends meet, even with the supplement.</p> <p>I don't want to sound ungrateful for the supplement. It's been a lifesaver. But once Mr. Morrison decides things have snapped back to 'normal', they're going to take it away. Well, this crisis is the new normal and the Government must realise it or they will leave people like me into anguish and desperation once again.</p> <p>I truly hope - and in fact demand - on behalf of those who are suffering, that the government realises things cannot simply go back to where they were. Allowing people to go back into abject poverty will make this already horrible situation even more crushing for everyone.</p>
<p><b>JEF</b></p>	<p><b>4053</b></p>	<p>I was working as a VET teacher and was made redundant in my mid 50s. I'm now 60 and haven't had a days work since. The Newstart Job active system was brutal and all for a sum of money that one simply cannot live on. I have since used up all of my savings including superannuation. I have been on the verge of homelessness and also on the verger of suicide. As a result of all this, I am severely depressed and also suffering from severe anxiety. As a result, I have been classified by Centrelink as having a significant disability and am now in the much kinder Disability Employment Services stream. Since the announcement of JobSeeker with the \$550 'bonus' I have had reduced levels of anxiety as I now have enough money to live on. Its still difficult, but I don't stress as much about how to pay the bills.</p> <p>A return to anything approaching old Newstart allowance levels would again plunge me into deep depression and high anxiety. I would again face homelessness and taking my own life. Please keep the level of benefit at a humane and livable level, or others like me will face the same future.</p>

<b>NICHOLAS</b>	<b>3765</b>	<p>I lost my job in May due to COVID and there are hundreds of applicants for every job that I'm qualified for, I've been applying for jobs consistently, often without even a response. My partner and I now have to support 3 dependent children and try to pay our mortgage on a single income, when my partner works part time and has just started a new job.</p>
<b>JULIE</b>	<b>2198</b>	<p>I have 2 chronic and debilitating health conditions, but I have been told that I do not qualify for the DSP. I am on multiple medications, one of which I have to collect weekly - it is \$25 a week. This means that \$50 every fortnight is already gone, and prior to the current increase, I had to juggle what to pay, and what to leave. I have had to ask my son for money, which is humiliating. I am not going to get better - in fact I am going to get worse, so I am truly hoping that the government acts with empathy and increases the base level payment, so that people like me, who prior to the changes to the DSP would have been eligible can look after themselves along with their health needs. I am 58, so I am too old to be dealing with this stress and dealing with Centrelink fills me with dread.</p>
<b>SHERYL</b>	<b>7310</b>	<p>I'm 64, live in a small, regional town, redundant 4 years ago, living frugally on a very small super hoping to make it to Age Pension, but super losses made it necessary to apply for JobSeeker to get to 66.5 years. I have reduced lung function and am concerned that I will be forced to "volunteer" when mutual obligation requirements return. 30 hours a fortnight would be difficult to find here and would involve multiple days with multiple organisations to get even close to the hours, all of which would expose me to covid risk. The current rate of JobSeeker is humane and livable, if it returned to the previous amount there are very few, if any, who could survive on it. The Age Pension amount should be the minimum amount anyone is expected to live on. I also believe that in these unusual circumstances that jobs should go to the young and older people should be encouraged to retire to create more jobs for them by reinstating the old Mature Age Allowance or temporarily lowering the pension age, as many older people, particularly women do not have enough super to leave the workforce even when physically and mentally exhausted.</p>



**BARRY**

**4880**

Until my injury, I spent 24 years as a prison officer and 13 years an auxiliary firefighter. I resigned from my position as a Prison Officer, because I had to. Work cover was not going to spend any more money on my rehabilitation or further treatment. The end result was, I was due to re-qualify for control and restraint. A requirement to have to remain in my position, if you failed or refused to re-qualify, they marched you out the front gate of the prison like a monaural dog in front of everyone. I never received a payout for my injury, as I was not told you only had three years to submit any claims.

When I resigned I was more focused on trying to gain employment, another full time job. I tried very hard, but to no avail. I was ashamed to go for unemployment benefits. I have worked all my life since I was 17. Back then we did not have superannuation, It was not until I joined the prison service that we had access to superannuation. I gained early access to what superannuation I had and lived on that until it ran out. After paying out all my financial commitments, there was not a great deal left.

For 8 years now I have been trying to get another job. One that lasts more than 6 months and one that offers more than 4 days a fortnight. Not being skilled in any other work made it near impossible to obtain a job that offered a reasonable amount of hours and money to live on.

The JobSeeker payment does not give you enough money to live, yet they expect you to be in the position to find employment. Where does the money for fuel come from? How am I meant to buy decent clothes for a job interview? And how are you expected to gain experience to obtain other employment without the correct qualifications? I'm over 60, so finding a job in farming or with other rural producers is hard.

I was almost at the point of having a job, all I needed were some safety boots. I went and saw the employment agency to see if they could help me buy them. But all they are allowed to give is \$50. I couldn't even buy the cheapest pair with that. After a while, you lose your self-esteem, confidence, the why bother attitude sets in.

I have some support, I am possibly one of the lucky ones. It is only because I have a caring family, otherwise, I would be living on the street.

<b>MARTIN</b>	<b>3142</b>	<p>Prior to the arrival of the global pandemic, I had enjoyed 33 continuous years in the workforce. In April 2020, though, the end of a 6 month contract (which had been 'rolling over' for 4 years) coincided with the arrival in Australia of Covid-19 and the accompanying lockdown. Consequently, my contract was not renewed and, with no redundancy pay-out or long-service-leave entitlements, I found myself with no source of income to support myself or my family.</p> <p>I feel fortunate that the government has been able to provide a source of income for myself and those in a similar situation. The current JobSeeker payment has allowed my family and I to keep our heads above water until such time as we are able to secure another source of income.</p>
<b>NAME WITHHELD FOR PRIVACY REASONS</b>		<p>I have a job as a kitchen hand. I suffer from depression and chronic pain also had a bad injury to my left knee so I can only work 20hrs max. If i did not have job keeper i would not be able to payment, keep up with my meds or be able to keep up with my bills. I am a bill away from homelessness. Please do not stop JobKeeper also because my workplace would probably have to close for good.</p>
<b>PETRA</b>	<b>3083</b>	<p>In some ways I'm lucky, becoming unemployed and accessing JobSeeker (for which I'm very grateful) after it was increased. Even so, after paying the essentials: rent, utilities, phone and internet which I virtually have to have to access and report to Centrelink on applying for jobs that literally don't exist, which is depressing, demoralizing and humiliating, not to mention needing medication and trying to budget for car registration, I have approximately \$100 left to cover petrol and food for the fortnight; forget about servicing my car which is hanging on by a thread, getting new prescription glasses which I desperately need or seeing a dentist for broken teeth: just saying. I realise that even this amount is probably more than so many others have left, and my heart truly goes out to them but when JobSeeker is reduced I literally won't survive, let alone live. So I guess I should cherish every single day because I and so many others are on borrowed time! Don't even know how we'll all survive the stress and anxiety let alone JobSeeker being cut, which it will, but we'll soon find out.</p>

<b>AERYN</b>	<b>2527</b>	<p>My life has improved immeasurably since Newstart/JobSeeker was effectively doubled. I'm far less stressed about money, which means that my mental health is better. I've finally been able to replace my 30-year-old refrigerator and my 15-year-old mattress, both of which I've needed to do for years. I can afford better food, which means I'm eating better. I can afford to buy new clothes and shoes because I WANT them, not just because I need them. I can finally start to save for a rainy day. I was even able to afford to go on a short holiday to celebrate my birthday last month. None of that would have been possible on the base rate of Newstart/JobKeeper.</p> <p>Taking the Coronavirus Supplement away in September would harm so many people. It would effectively be a punishment for daring to not have a job, when there are literally not enough jobs to go around. Furthermore, not extending it to all income support recipients would be cruel. People on pensions and carer payments need that extra support as well.</p>
<b>BRINE</b>	<b>4121</b>	<p>Please be aware that not only is the economy reliant on the lower social economic part of society but those without jobs are lost without this support. Social and economic outcomes are dependant</p>
<b>NAME WITHHELD FOR PRIVACY REASONS</b>		<p>My family member is on Newstart, not approved for DSP, but somehow given exemptions from looking for work. She has been in extreme poverty for years, except with this economic boost payment currently.</p>
<b>JUDY</b>	<b>3067</b>	<p>I was on part of Newstart/JobSeeker &amp; working as a freelance musician. when covid-19 arrived. Suddenly I missed out on a significant amount of my work because of cancelled performances; and also on much of my teaching income because around half of my students either couldn't or didn't want to take up my offer of.</p>
<b>MARK</b>	<b>5086</b>	<p>I worked in the community sector for 26 years. Then we were defunded and I lost my job. i am 59. i have been unemployed for 3 years. I spent 9 months being homeless. the increase in payments has enabled me to rebuild a little - purchasing kitchen gear etc. i've been cutting my own hair for 3 years.</p>

<p><b>NAME WITHHELD FOR PRIVACY REASONS</b></p>		<p>I am a Disability Pensioner. My wife had her Pension cancelled by the Morrison Government and put on JobSeeker then Jobkeeper as she was working casually in the childcare industry. She got her job back due to Jobkeeper now that it has been cancelled by the Morrison Government she will be going back on JobKeeper. Her hours have now dropped. She has only 10 hrs on next weeks roster has the amount of children has dropped. We are now losing \$300 per month due to what has happened. Poverty is something this so called liberal government need to sort out very quickly. I would like them to live on our income and see how they survive.</p>
<p><b>MICHAEL</b></p>	<p><b>4130</b></p>	<p>Newstart, grudging and demeaning as it was, was a support when we needed it. That should be there for all, whenever they fall out of work.</p>
<p><b>SHAEA</b></p>	<p><b>3121</b></p>	<p>I live with two people on JobKeeper who have been stuck on it since this started with no sign of being able to return to work. As it was before this things were tough as they couldn't keep jobs due to ongoing medical issues but were refused the DSP. We all live together in a too small unit we can barely afford but are here for our proximity to the required medical services. The JobKeeper coronavirus supplement has made living for them both and our household substantially easier as well as allowed them to get things to ease and improve their quality of life. These are things that would normally have to be budgeted for as "If things work out." Cutting the payments when planned would mean going back to barely being able to afford everything and scaling by week to week for our household.</p>
<p><b>NAME WITHHELD FOR PRIVACY REASONS</b></p>		<p>My daughter is a single mum with 3 kids and struggling to pay rent and bills plus put food on the table. She can not do this on the old JobSeeker pre COVID19 payment.</p>
<p><b>MAKUSHLA</b></p>	<p><b>2550</b></p>	<p>As a single mother of 4 kids under 10 it's heartbreaking that I constantly have to tell my kids that we can't do what their friends were doing. After school activities, going places or even stopping at a cafe for a snack or drink is too expensive. But what was worse than that was having to ration everything they eat so we would have enough food for the week - every single bit of fruit, bread and cheese. With the JobKeeper supplement I still can't enrol my 10yr old into the woodworking class she wants to do but at least I don't have to decide between food and petrol every week.</p>

<p><b>JACQUELINE</b></p>	<p><b>3165</b></p>	<p>After completing my Masters degree I had to go on Job seeker payment due to difficulty finding work. I got some part time employment that wasn't related to my qualifications and received a top up with JobSeeker.</p> <p>As a single Mum I could barely afford food for myself let alone two children. I had to borrow money from my mum, a pensioner to pay my bills. Job seeker just covered my rent. The increased rate means for the first time I can save money, pay off some debts and stock up extra food for my kids during the pandemic my cupboards are full and I could buy my kids clothes. I'm also doing an online course in child counselling. I'm definitely not wasting that money, it's supporting a better future for my children and helping to get out of poverty. I am applying for jobs that weren't available before but there are more work from home opportunities which is great because I need the flexibility to also do home learning with my kids. I have the earning capacity of \$90K, now that I'm not as stressed about survival I believe I will get there.</p>
<p><b>JULIE</b></p>	<p><b>2517</b></p>	<p>We are a couple on the Age Pension. Our 47 year old daughter lost her job immediately when the theatres were closed. She received Newstart quickly, then the production company of the stage show she was in were granted Jobkeeper. Our daughter is the sole parent and supporter of two daughters, 16 and 11. her rent is \$385 per week. She drew \$10,000 of her super to clear her debts so that she could manage on Jobkeeper. As her parents, we have been the "bank" to draw on for school needs etc. Most of the \$750 "stimulus" grants we received have been used to sustain our daughter and granddaughters, not spent at retail or other businesses. We are all grateful for this support but unless our daughter is able to return to her role in the stage show after September she will continue to need Government support. She has taken on study in health allied field ( pathology) so that in 12-18 months' time she may have more stable employment. BUT, if JobSeeker and Jobkeeper do not continue after September this year our pension income is going to have to stretch even further.</p>



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