
AUSSIE BATTLERS

The Thomas family

profile

Lyn Thomas was only twenty-two when we met her. She lived with her two young children, John, aged four, and Susan, aged two, in a privately rented unit, in an outer suburb of Melbourne.

Lyn married Max when she left school at the end of her fourth year of secondary school. They had little money and lived in a caravan for seven months. For the next four years they moved between rented flats and living with Lyn's family. Their marriage broke up in early 1985, a few months before the study began. The Ministry of Housing helped Lyn with the bond payment and rent in advance for a two-bedroom unit rented from a private landlord.¹

When the study began, Lyn's view of her situation was "an improvement on marriage. My husband was a foolish spender and ran up debts. The electricity and phone were cut off when he didn't pay the bills. I'm relieved to be in control."

Max regularly paid \$120 per month maintenance for the children (and a carton of cigarettes a week for Lyn). This amounted to a contribution of \$13.84 per child per week. Despite receiving this additional income, Lyn was still entitled to a full supporting parent's pension (\$132 per week). And living in private rental accommodation she was eligible for a rental allowance. Because she received maintenance, this was paid at a reduced rate – \$6 a week rather than \$15². Family allowance contributed a further \$55 per month. Her weekly income was 67 cents below the poverty line.³

Family and friends helped Lyn when they could with gifts and money, clothes for the children and a holiday offer.

The account which follows is Lyn's story about her attempt to control the family's finances and afford the high cost of rent. It also tells of Lyn's decision to improve her future employment chances by going back to school.

AUSSIE BATTLERS**The Thomas family
(cont.)****JULY - AUGUST**

During these first two months Lyn's major costs were food (\$224), a telephone bill (\$66), a gas bill (\$55), furnishings for the unit (\$35), and fees and a book for her course (\$26). Even without rent, these costs absorbed 58 per cent of her income.

In August Lyn put the \$120 maintenance payment towards paying rent. If her pension, family allowance and maintenance were converted to a weekly rate, \$178.74, the rent for the unit of \$90 per week absorbed 50 per cent of her income. This left Lyn with \$89.37 a week to manage all other costs - energy, clothes, food, transport and education.

Lyn had left school and married early but six years later she had decided she would like to return to study. She enrolled at a regional TAFE college four days a week in a preparatory course to a final year secondary certificate. Getting to the college was problematic as Lyn did not have a car. A bus ran to the shops and the college on weekdays, but did not run on weekends. Reliance on the bus to get to college annoyed Lyn, as "it lengthens my day by two hours."

SEPTEMBER - OCTOBER

To buy food Lyn went to an emergency relief agency for a food voucher. "I felt guilty because I thought there was probably someone out there far more needy and desperate who could use that money. I had to swallow pride."

Lyn had no money left for food because during these months she received her first quarter's bills for the unit - gas and electricity (\$249) and telephone (\$102). She had only budgeted for the monthly rent payment and did not know how she would manage to pay all these bills. She sought the help of a financial counsellor who recommended that she put aside \$130 a week towards paying rent and bills. In the fortnight Lyn received only supporting parent benefit (maintenance and family allowance payments were monthly) her income was only \$138.30 a week. "I managed to pay the gas and electricity and the rent by paying all I could and then cheating my husband. I filed for divorce and even though I won't be charged much, I told my husband it would be expensive. He gave me the extra money."

NOVEMBER

November was a much easier month to manage, with only the rent payment to be made. In the fortnight we monitored, Lyn's major expense was food (\$142). This included a bulk purchase of meat which would last the family some weeks.

When they could afford to, friends and family gave Lyn money and clothes for John and Susan. This month friends gave Lyn \$50 so she could take the children to the local show. An aunt gave some clothing for John and Susan. However, Lyn remained short of clothing herself. "It's very frustrating. I get sick of wearing the same thing day in and day out - it's depressing."

Lyn also received word from the Ministry of Housing to attend an interview for a house. She very much hoped her application would be considered. As a ministry tenant she would pay 20 per cent of her income in rent, rather than her current 50 per cent. This was some way off as Lyn was placed on a two-year waiting list.

DECEMBER

However short of money, Lyn felt Christmas should be a special time for John and Susan. Preparations for Christmas were the focus of Lyn's activities this month. There was a little more to spend as Lyn found some casual work and her \$56 wages supplemented her income of pension, \$120 maintenance, and a \$20 gift.

As Christmas was a time of such high costs, Lyn decided to budget for the rent by using her maintenance payment to pay rent in advance. Her major cost was food, \$201, or 41 per cent of her income. In addition to special food for Christmas this included chocolates which she would give as presents to family and friends. She also bought toys for the children's Christmas stockings (\$35). Altogether, Lyn spent 115 per cent of her income, and she borrowed \$200 from Max to cover these costs. She planned to repay him by refunding part of his maintenance payment each month in the new year.

The Salvation Army gave the family a food voucher and toys for Christmas. The financial counsellor Lyn had asked for budgeting advice also contacted her with an offer of a \$25 food voucher. Family and friends gave Lyn money and the children toys for Christmas.

JANUARY

The Thomases were away for much of January. Max's parents shouted them a holiday on the south coast of New South Wales. Lyn's spending on food was therefore much lower than usual, \$64. She again used her maintenance payment to pay rent in advance. The only other major cost was a telephone bill (\$64). Her income of pension and maintenance was supplemented by \$10 from a baby-sitting job.

FEBRUARY

This month Lyn began to repay the \$200 her ex-husband had lent her. She therefore only received \$40 maintenance for the month. As her budget relied on maintenance to pay the rent, Lyn found February a very difficult month. "I'm in a financial mess. There's not enough money to go around. It's the rent that hurts the most."

She managed to pay only \$360 of the \$390 monthly rent. This took 115 per cent of her fortnightly income. To manage, Lyn restricted her spending of food – \$39 for the fortnight – and asked an emergency relief agency for a food voucher. Each morning Lyn and the children had a late breakfast so they would not need lunch. Lyn also decided to defer paying her gas bill.

Lyn had enrolled to do a final year secondary certificate this year but in this month of such high costs, could not afford to buy books. "It's been a worry. I don't want to be handicapped because I don't have the books." She also did not have enough money for bus fares and walked to the college – "it takes me about an hour with the kids". She asked if she was eligible for an adult education allowance to help her meet these extra costs. Unfortunately the allowance was paid only to full-time students. Lyn was studying part-time.

MARCH

During the fortnight this month in which Lyn made entries in her diary she did not have to pay rent and this made it an easier two weeks. Her major costs were food (\$99), a gas bill (\$24) and text books (\$47).

Commenting on how little clothing she had been able to buy in recent months, Lyn explained how important the children's and her own appearance were to her sense of self-esteem: "the day I can't feel comfortable and the kids are not dressed nicely will be the day I give up on myself because the children and my appearance are really important to me."

AUSSIE BATTLERS
The Thomas family
(cont.)

APRIL - MAY

In a new attempt to manage the high cost of rent, Lyn decided to pay \$180 a fortnight to the estate agent. Her other major costs were food (\$104) and a phone bill (\$69). These costs absorbed 76 per cent of her income, which included family allowance and \$120 maintenance. "All the bills came in this month and I managed to pay them without going into debt."

AUSSIE BATTLERS*The Thomas family
(cont.)*

Although Lyn had been able to buy the books she needed for her college subjects, she still felt she was disadvantaged in comparison to other students. "They have cars and are able to get to photocopying machines and easily get to libraries."

The only hitch in these two more stable months was that the washing machine broke-down. Lyn was unsure whether she would be able to afford repairs. With little clothing Lyn kept her family well-dressed by frequently washing. She now had to wash daily by hand.

JUNE

Max gave Lyn \$150 this month, in addition to \$120 maintenance, to buy the children clothes. The extra income made it much easier for Lyn to manage. She paid the rent and bought food (\$148) and clothes (\$149) and had the washing machine fixed.

By this last month of the study, Lyn's weekly income of \$198.54 was \$1 below the poverty line.

Lyn had what she called the 'mid-year blues' about her study, but was determined to complete the year. "I don't have much future if I don't have HSC."

It was further education which was Lyn's hope for the future, and she planned to use the years while her children were small to study. "I think staying at home with the children is important. They need me. But in five years time I hope to have nearly finished uni and be on my way to a successful career."

Thus Lyn hoped that her time of dependence on a low government pension would be a transition period between dependence on her husband and the financial independence of well-paid job.

Notes

1. The Victorian Ministry of Housing offers low-income persons renting a private house or flat assistance with bond payments, rent in advance, storage, and removal costs. A repayable interest-free loan is offered for security bonds and a grant made for the other costs. The scheme is income and assets-tested.
2. As at January 1988, pensioners and beneficiaries and low-wage earners with children renting privately are eligible for a \$15 rental allowance. Single unemployment and sickness beneficiaries receive up to \$10 a week.
3. The poverty lines used in the family case studies are for the quarters 1985-86 (National Institute of Economic and Industry Research). Where the breadwinner had a full or part-time job, poverty lines labelled Head in workforce, were used. Poverty lines labelled Head not in workforce, were used if the family was solely reliant on a social security income. The poverty lines are for all costs, including housing.

AUSSIE BATTLERS

The Parry family

profile

Tania Parry was 32 years old and lived with her two sons, John and Mark, aged eleven and ten, and her daughter, Rosemary, aged seven. When the study began, they lived in a privately-rented flat in a north-eastern suburb of Melbourne.

Tania left school at the end of her fourth year at secondary school. She worked as a book-keeper for five years, in a factory for a year, and then as a housekeeper. Her marriage to Greg ended in 1981 and she had received a supporting parent's benefit since then. "I am better off since I separated from my husband. I never had clothes when I was married to him. I didn't have control of the money. The kids are better off too. My husband would never buy things for the kids."

When Tania left Greg, the family lived in an 'old Ministry house'. The house was condemned and Tania and the children moved to a privately rented flat. The flat was crowded and expensive, absorbing 37 per cent of her income in rent. There was nowhere for the children to play, or store their bikes, which were soon stolen. The communal laundry was unusable.

Tania was determined to improve the family's housing situation.

After five years reliance on the pension, with rent as a major expense, Tania decided she had to make things change for her family. She applied to a bank for a housing loan but "they wouldn't let me have \$45,000 because I'm a pensioner. They say I'm a risk but I've got three years of paying \$75 a week rent behind me."

She therefore decided that she would find casual work and not declare this additional income to the Department of Social Security. The money would be used to support her application for a loan. "I've got this overbearing thing - I have to have a house. I really cracked up when I lost the house in the divorce. I don't want to live in Commission flats. My kids could be easily swayed to turn bad, if I lived in the Commission. I'm not a snob, I'm a single mother and I haven't the support of a father. I want my kids to have something."

The Parrys' income was made up of: supporting parent's pension (\$146 per week), family allowance (\$94 per month), child maintenance (\$70-80 per month), and Tania's wages. Tania's wages fluctuated from month to month but her weekly income in July (the first month we visited her) was \$22 above the poverty line.

Tania's ambition was to buy a house and her story tells of how she managed to do this. Her extended family - parents and grandparents - and boyfriend gave and lent money for the house.

AUSSIE BATTLERS**The Parry family
(cont.)****JULY**

During the first fortnight we monitored, Tania's income was \$575.95. This was made up of supporting parent's pension, family allowance, maintenance (\$70) and wages (\$104).

Tania said the fortnight was a comparatively easy one, with the money from her work helping to cover their costs. She paid her monthly rent (\$325) and bought food (\$121), clothing (\$93) and petrol (\$34). Gas, electricity and telephone bills (totalling \$165) were deferred until the following fortnight.

Spending on food was helped by Jim, Tania's boyfriend, who took the family out for meals during the fortnight. However, Tania wished to remain as independent from him as possible. "I don't mind him making it possible for us to get out of the flat a bit. He offered to set us up in a flat. I knocked him back because I won't be beholden to him."

AUGUST

Tania's income in the fortnight we monitored this month was \$609.35 - supporting parent's pension, family allowance, maintenance (\$150), and \$50 from Jim.

The amount of maintenance received was higher than usual, because Greg had not paid maintenance the previous fortnight and so sent her a double cheque. Tania had been counting on maintenance being paid on time to pay bills: "I had to pay the gas and electricity at the last minute."

Her major expenses during the fortnight were rent (\$325), food (\$138), a school camp (\$28) and petrol (\$21). These costs absorbed 84 per cent of her income.

Although Tania thought the school camp was expensive, she decided that Mark should go. He had missed out on other school camps and had felt very left out. "Because of our financial pressures the kids can't be the same as all the other kids. So they hate school."

SEPTEMBER

Tania's income was lower this month, \$489.35 - supporting parent's pension, family allowance and maintenance (\$80). She had lost her job and was busy searching for another one.

To manage their living costs, Tania decided to defer her rent payment and payment of a telephone bill for a fortnight.

The children were home from school on holiday and Tania noted that she needed to buy more food than usual as the children ate more when home all day. Her petrol costs also increased, as she took the children on outings.

Tania began planning for Christmas this month. She put toys for the children on lay-by.

AUSSIE BATTLERS

The Parry family (cont.)

OCTOBER

By October, Tania had found a waitressing and a cleaning job. She expected her first wages in the week after we visited her. During the fortnight she kept the diary, her income was supporting parent's pension, family allowance and \$80 maintenance.

Her big news this month was approval from the Ministry of Housing for a housing loan. They were prepared to lend her \$44,000 and required that she contribute a \$6,000 deposit within thirty days.¹

While excited at the prospect of realising her ambition to buy a house, Tania was immediately confronted with two problems: raising the deposit, and finding a \$50,000 house. With the money from her jobs and assistance from her boyfriend and family, Tania felt she could cobble together \$6,000. However, from her quick perusal of the Melbourne real estate market she despaired of finding a suitable house for \$50,000. Tania therefore decided to look in country towns within a reasonable distance of Melbourne. She found a house in such a town and Jim paid a \$200 holding fee while she liaised with the Ministry. She then had to pay a \$75 inspection fee before the loan was approved.

During the fortnight we monitored, her other costs were food (\$150) and a phone bill (\$65). The search for a house also led to higher than usual petrol costs (\$38).

John had been very unhappy at school. "The kids are picking on him and saying we are poor because of my old car. He's been coming home crying." Tania therefore decided that although her budget was stretched, she would afford a \$35 school camp for him.

All three children were feeling the strain of Tania's two jobs. She had to start work at 7am and left the children at school very early in the morning.

NOVEMBER

Negotiating the house purchase, and earning money to pay for it, continued to be the focus of Tania's energies in November.

The processing of the loan application was held up when documents were mislaid in the Ministry. Tania was most concerned that if the loan was not finalised quickly enough she would lose the house. She paid a further \$100 for a land survey.

Tania's income in the fortnight we monitored was \$534 – supporting parent's pension, maintenance (\$80) and wages (\$120).

DECEMBER

The cost of Tania's house purchase continued to escalate this month. She had managed to raise the \$6,000 house deposit from earnings, borrowing from family and friends, and incurring a \$1,500 debt on her Mastercard. She discovered that, in addition to this money, she would need an extra \$4,200 to renovate

AUSSIE BATTLERS

The Parry family (cont.)

the house to the Ministry's required standards. The renovation included new spouting and re-painting. Tania did not know how she would find the money for this. (The Ministry eventually agreed to increase her mortgage by this amount.)

During the diary period Tania also paid \$120 for house insurance. A further \$400-500 would be required at a future date. Solicitor's fees of \$300 were also expected.

Tania's income for the fortnight we monitored was \$854 – supporting parent's pension, maintenance (\$80) and wages (\$440). To conserve the money she had, Tania decided to defer paying the rent and a phone and power bill. When her car broke down she decided to accept a friend's offer of the use of a car, rather than paying for expensive repairs.

Finalising the house purchase overshadowed Christmas for Tania. For the children, however, there were clothes and toys she had been paying off since September. They also received much-needed summer clothing as presents from relatives.

JANUARY

During the January diary period, Tania and the children moved into their house. The major costs of the fortnight were the move: \$534 housing costs and \$200 removal costs.

Tania borrowed money to meet these costs. Her income during the fortnight we monitored was: supporting parent's pension, family allowance, maintenance (\$80), a \$600 loan from her grandmother and a gift of \$20.

The support of family and friends made the move possible: Jim lent her \$1,500 to cover the solicitor's fees, her grandfather paid for the septic tank to be pumped out, and her sister looked after John, Mark, and Rosemary. Tania had also been forced to sell her car as it required expensive repairs. Her mother lent her car.

FEBRUARY

By February Tania and the children had begun to settle into their new home. Major costs this month were the children's return to school. John began high school and needed a uniform, stationery and books. Mark and Rosemary also needed school clothes. Each of the children needed hair cuts. All this amounted to \$200. Tania had applied for an education maintenance allowance but it had not arrived at this time when school expenses were highest.²

To help her manage these extra costs, Tania's income of supporting parent's pension and maintenance (\$120) were supplemented by a \$70 gift from her family.

Although the house had been cheaper to buy than a comparable one in Melbourne, Tania was beginning to experience the extra costs of living in a small country town. Food was very expensive – in fact, she maintained it was cheaper to use \$10 worth of petrol and drive to Melbourne to shop. Telephone calls to Melbourne were also more expensive and Tania felt isolated from friends and family as they limited their calls to her.

AUSSIE BATTLERS

The Parry family (cont.)

MARCH

March was a stable month. After the substantial costs of the move, Tania's costs this month were more those of day-to-day living. She made her first mortgage repayment, \$224 (per month), bought food (\$97) and petrol (\$34). She also paid \$150 off her Mastercard debt. A phone bill (\$130) and council rates (\$800) were deferred. Her income was supporting parent's pension, family allowance and maintenance (\$80).

Tania's mother gave the children clothes and made a gift of her car to Tania.

APRIL

This month Tania reported feeling very disappointed with her move out of Melbourne. She had been unable to find a job and employment prospects in the small town were not good. Without work, Tania despaired of repaying the \$3,000 her friends and family had lent her. She continued to shop for food and clothing in Melbourne. She was beginning to wonder if the family would not be better off back in Melbourne.

The children had brought home information on their school camps this month – \$160 to Tasmania; \$200 to Swan Hill and Echuca and \$120 to Somers. Tania could not afford such expensive trips and explained to the children that they were beyond their means.

This month Tania also decided to apply to the court to have her maintenance payments paid through the court. Tania felt this would make the payments more regular. Since the beginning of the year Greg had rarely paid maintenance on time. It had regularly been one or two weeks late.

MAY

Tania continued to feel depressed about her situation - the move had not brought all she had hoped for. Her costs were increased by a phone bill (\$126) and repairs to the car (\$118).

Her income was supporting parent's pension, education maintenance allowance (\$104) and a gift of \$20.

The outcome of the application to the court for a maintenance variation had been an out-of-court settlement and an increase in the amount she received fortnightly to \$110. Tania was pleased that an out-of-court settlement had been possible. As an 'off the record' transaction she did not feel obligated to inform the Department of Social Security that her maintenance had increased.

JUNE

This month Tania and the children moved back to Melbourne. "We were very unhappy up there. The bills were higher. I couldn't afford the rates and was a long way away from my friends and family."

So in our final interview with Tania she was back where we had first met her – renting a house for \$350 a month. She hoped to be able to rent her country home to cover the \$224 monthly mortgage payment and subsidise the rent of the Melbourne house.

AUSSIE BATTLERS*The Parry family
(cont.)*

Tania's major costs in the study's last fortnight were associated with the move - \$350 rent, \$61 petrol, and \$55 removal costs. Tania had to sell some of her furniture to afford the cost of moving.

We ended our visit to Tania with the sense that we had monitored a year of great dislocation in her life. Her dream of owning a house had been the focus of so much of her energies, but had soon soured.

Once back in Melbourne she found a casual job in a factory. And her hope for the immediate future was secure part-time work. "The kids still need me, particularly in school holidays." In the longer term, she saw that the future security of her family lay in her finding full-time work and entering into a new relationship with someone who could help support the family.

Notes

1. The Victorian Ministry of Housing administers a loan scheme to assist low-income home buyers. Under the scheme, home buyers pay 25 per cent of their gross weekly income as a loan repayment. Eligibility for the scheme is means-tested and there is a two to three-year waiting list for consideration of an application.
2. The Victorian Ministry of Education paid low-income families with children in years 7-10 an allowance of \$208 per year. In the 1987 State budget this was increased to \$240 per year, and was extended to cover children at primary school at a rate of \$120 per year.

AUSSIE BATTLERS

The Behar family

profile

Omar and Fatima Behar came to Australia from Lebanon eight years ago. They had six children, Hadice (13), Zainab (12), Hind (11), Hanna (9), Nawal (8), and Yassar (1). Omar and Fatima could speak little English. Their eldest daughter, Hadice, translated the diary and an interpreter was used to conduct the interviews.

Omar and Fatima both had a primary school education in Lebanon. Omar then worked as a furniture engraver. On arriving in Australia he discovered that this specialist skill was not used in Australian furniture making. He worked in a car assembly plant for three years. After this time he was laid off and he had been unemployed for five years when the Behars joined our study. The Behars received an income of unemployment benefit (\$241 per week) and family allowance (\$224 per month). They were living \$71 per week below the poverty line.

Reliance on unemployment benefit had brought a drastic change to their standard of living. During the years Omar was working, the Behars saved a \$10,000 house deposit and bought much of their furniture and household equipment. As the following description of a year in their life now will show, the Behars struggled to house, feed and clothe their children on unemployment benefit. There was certainly no money saved.

Until two years ago the Behars lived in a Ministry of Housing house in an outer north-western suburb. Without a car they felt very isolated and they applied for a transfer to a suburb closer to the city. The Ministry were unable to offer them a suitable house in such an area in the foreseeable future. The Behars therefore decided to use their savings to buy a house in an inner north-western suburb. The house they could afford was in need of much repair. For instance, the roof over the kitchen leaked badly. With only three bedrooms, the house was too small for their large family. Three children shared a bedroom. The toilet was outside.

The Behars' story is about the critically low income and living standard of a family of eight reliant on unemployment benefit. In it, Fatima also tells of her wish to have more control of the family's money.

AUSSIE BATTLERS

The Behar family
(cont.)

EXPLANATORY NOTE

One of the problems we encountered with the Behars' participation in the study was that Omar was very much the head of the household and the controller of the family's money, yet did not wish to keep the diary or be interviewed. These tasks were to be Fatima's. This has meant that we have a good record of the household costs that were largely Fatima's responsibility - food, clothing, the children's school expenses and some bills. But because Omar only gave Fatima an allowance from his unemployment benefit to cover these costs, we do not have an accurate record of how the remaining income which he kept, was spent. This has meant that over the year we visited the Behars they appeared to only be spending an average 62 per cent of their income per fortnight.

Much of their remaining income would have been absorbed by housing costs. Omar made quarterly home mortgage payments which took 33 per cent of their income. In 1985, while they were also repaying a personal loan they had put towards the house purchase, housing costs absorbed 48 per cent of their annual income. (Council and water rates also added to their housing costs.) The study's diary period only covered the fortnight Omar paid their home mortgage in June 1986. However, every fortnight we monitored in the preceding months, Fatima told us that he put aside money for the expected mortgage payments. She also explained that Omar often had to borrow money from his brothers when the family's costs were very high, and he then tried to repay them in the following weeks.

Omar had some expenses of which we have no record. For instance, we knew he was the only family member to use public transport but we did not know how often and how much his fares were.

JULY

In the fortnight before the Behars kept their first diary for our study they had made a quarterly house mortgage payment. Their budget was recovering in the fortnight we monitored. In particular, to manage to pay the house mortgage they had to cut back their spending on food. In the fortnight we monitored, this was compensated for by a large food shop, \$239, or 34 per cent of their income, which included a family allowance.

Fatima commented that there were many things the family needed which she could not afford to buy. The baby needed a bed and pusher and all the family needed clothes. No one in the family had enough of any type of clothing; jeans, shirts, dresses, tops, underwear, nappies or shoes. "The children get annoyed and complain. My husband and I don't talk about it. What can you do?" She was particularly concerned that they could not afford orthopaedic shoes for their fifth child, Nawal. Nawal was born with a foot deformity and without specially made shoes, found it difficult to play with other children and join in school activities.

This month, Fatima would have liked to buy the children's school photographs but it was \$10 she could not afford.

They also did not have enough money to pay an SEC bill and decided to defer payment until they received a second notice. The Behars did not know that they could claim a 20 per cent rebate on winter energy bills, or arrange to pay their bills in instalments, until our interviewer and interpreter provided them with information.

Fatima's final comment for the month on her family's situation was: "When my husband works it's better. But even on wages it's not enough to keep six kids. And my husband wants another child - a boy."

AUSSIE BATTLERS

*The Behar family
(cont.)***AUGUST**

During the fortnight we monitored in August, the Behars' major costs were food and the personal loan repayment. These costs absorbed 53 per cent of their income, which included a family allowance payment. Again this meant that other living costs could not be afforded.

Fatima recorded that she was not able to afford enough bread or meat for her family. She spent \$18 on meat for her family of eight for the fortnight. She did not use their one heater while she was home by herself. The heater was only turned on when the children came home from school. Her daughter wanted to go on an excursion. It cost \$4.60. I said, "Stay home, it's too much money. She was very upset."

SEPTEMBER

The children were on holiday from school and Fatima said this made it a more difficult time. "I had to buy more food because they ate more and they wanted money to do things." A fortnight before the diary period, the Behars had paid their mortgage payment, and again this had taken a heavy toll on their budget. Fatima was only able to buy \$10 worth of meat for the family in the fortnight we monitored.

Although the children were desperately short of clothing, Omar had told Fatima that he did not want his children dressed in second-hand clothes. Pressure came from the children too. "My daughter is thirteen and a half and wants fashionable clothes. Every week I say, next week."

OCTOBER-NOVEMBER

The Behar's major costs during October were water rates, the personal loan repayment and food. These absorbed 71 per cent of their income. Fatima felt that the diary fortnight in November was less difficult to manage. Their housing costs were lower, with only the personal loan repayment to make.

Fatima did, however, note that the leak in their kitchen roof had become much more serious. Water now poured into the kitchen when it rained. They had no money to pay to have the roof repaired.

She was also concerned that it was nearly the end of the school year and she had not yet received the second instalment of the education maintenance allowance. In the first half of the year she had used the allowance to buy school uniforms and books. Without the allowance in the second half of the year, Fatima had struggled to afford the children's school expenses. Hadice, the eldest child, said, "Mum came up to the school and I translated for her. She said we didn't have enough money for excursions and all the school uniforms. When the other kids were going on about me, a teacher explained that my family didn't have the money."

DECEMBER

Housing costs, a gas and electricity bill, and food absorbed 71 per cent of the Behar's income in the fortnight we monitored.

Although the Behars as Muslims did not observe Christmas, they decided to accept a Christmas hamper of food and toys from the Salvation Army. The food in particular helped to supplement their food purchases and made the fortnight a slightly easier one.

AUSSIE BATTLERS

*The Behar family
(cont.)***JANUARY**

Fatima said that the fortnight we monitored this month was "a bit hard" because the children were on holiday, and they paid an electricity and telephone bill. Omar borrowed \$100 from his brother so that they could afford these costs.

Fatima also bought socks and a shirt for the children's return to school (\$21). Clothing continued to be a source of tension. "The children are always nagging me. They needed sandals for summer but I just couldn't afford them."

The children had spent their summer holiday at home, playing together and watching television. Fatima said that going to a movie or swimming at the local pool were all too expensive. As a special treat the family took a tram to the beach one day.

FEBRUARY

There were no bills to pay during this month. The children's return to school, however, made the family's clothing shortage critical. Hadice's only dress was her school uniform which she washed and pressed each night for school the next day.

Fatima found it difficult to find an emergency relief service with clothing in her area - the local services she tried had only food vouchers or furniture. A Lebanese community worker suggested the Smith Family in Collingwood. Fatima was very concerned about how she would get there and manage to convey the family's need. Our interpreter gave her directions and suggested she take her eldest daughter to act as an interpreter.

Fatima did have a sewing machine and would have been able to sew clothes for the children. It was badly dilapidated, however, and would have required costly repairs to return it to working order.

This month Fatima also noted her concern about the state of the family's teeth. "When my husband was working we used to go to a private dentist. Now our teeth need a lot of repairing - we've got some missing teeth and need fillings."

MARCH - APRIL

The trip to the Smith Family had not been successful. Fatima and Hadice had become lost and eventually returned home. This incident confirmed Fatima's disillusionment with charity. "Last year the lady from the welfare told me I could get some more beds. When they brought them they were rotten." The family's clothing situation remained critical. "The clothes they have they wear all the time. They wear them and wear them again."

Without a car, the Behars were reliant on public transport. Fatima mentioned how much she would like to be able to use public transport. "It's so expensive, it would be lovely to be able to get public transport whenever I wanted to."

As an unemployment beneficiary Omar received a concession card which allowed him to travel on public transport at half fare. He used public transport to travel to the Commonwealth Employment Service, to look for work, to go to the mosque, and to visit his mother. Fatima rarely used public transport, and when she did she had to pay full fare. "The government should give the card to me. I'm the one who looks after the family."

AUSSIE BATTLERS

The Behar family (cont.)

MAY - JUNE

During May it was Ramadan. The end of Ramadan is a time of celebration and as an important event in the Muslim year, the comments Fatima made echoed the comments of many of the study's other families about Christmas. "It's exactly like Christmas. Everyone wears new clothes and some people buy presents. We couldn't buy anything and that was hard."

The June fortnight was a difficult one for the Behars. In order to pay their house mortgage they borrowed \$250 from Omar's brother. The mortgage, a gas bill and food took 80 per cent of their income, which included the brother's loan and family allowance.

By June, the Behar's weekly income of \$318.05 was \$87.35 below the poverty line.

At the end of the study we talked with Fatima about her family's future. The comments she made were an interesting mixture of hope that her husband would find a job and concern that some way would be found to guarantee her greater access to his income.

For herself, Fatima did not see future employment. "I couldn't leave the baby with someone else. It would cost a lot of money and after I got home from work I would have to do the cooking for the family. Having six children is my job."

For her husband, however, Fatima clearly saw that the family's future hinged on his employment. She did acknowledge that without English, skills, and experience, he found job seeking very hard. "Truly my husband would prefer to have a job, but with more money than he has got now. He'd like to get more money for his family and not be bored staying at home all the time and making trouble."

She went on to explain that whether her husband had a job or not, she would like some of their income to be paid to her. "The best way is for the husband to be working, even if the salary is not very much. But the government should support women because even if the husband is working maybe he won't give them any money. It's not fair to give all the money to the husband, even when they are on unemployment benefit."