

# BUILDING BETTER LIVES TOGETHER

A newsletter for our valued friends and supporters



Brotherhood  
of St Laurence

Working for an Australia free of poverty

ISSUE 71 June 2018



**Above** Ita joined the Brotherhood's Stepping Stones to Small Business program in 2016.

## Stepping Stones participant steps up to the plate

Ita is benefitting from our program that supports women from migrant, refugee and asylum seeker backgrounds to build new skills and increase their participation in business and the community.

Ita came to Australia from Mexico 18 years ago. For several years she worked as a lighting designer. She loved her job, but was forced to give up the high-pressure role after being diagnosed with the chronic disease, lupus. Managing the demands of her career and raising her two young daughters while struggling with her illness had become too much.

'It has been a rollercoaster. You have the good days and the bad. It is very hard to juggle a stressful job plus the

two girls.' Although she receives a disability support pension, financial hardship is now part of everyday life. 'My financial situation affects my family', she says. 'I worry that I will never be able to catch up with bills and debts.'

An added consequence of having a lower income is that Ita and her girls often experience social exclusion. 'I miss out on everything: movies, concerts, family trips. I worry a lot because my girls miss out on extra-curricular activities that they would like to take.'

Ita wanted to create a life that accommodates both her illness and raising her two daughters. Starting a business was something she considered but did not know where to begin. So she joined the Brotherhood's Stepping Stones to Small Business program in order to make a change.

Welcoming, supportive and inspiring is how Ita describes her experience with Stepping Stones. 'When I started

Stepping Stones it was fantastic', she says. For those with little business knowledge, the program provides a solid introduction. 'They start with little steps; they take you by the hand. Always helping me — all my concerns and fears. If you follow everything then you are ready to start your own business.'

Drawing on her Mexican heritage, Ita has started her own business making commercial salsa sauces. 'I love and miss Mexican food. I love learning about the gastronomic history of Mexico.'

As she steps into the final phase of design and product development, Ita's next focus will be testing the products at local markets before concentrating on wider distribution.

Ita is positive about her family's future. 'It's empowering. I have a goal I want to meet so we can have a better future.'

Visit [bsl.org.au/steppingstones](http://bsl.org.au/steppingstones) to read more about our Stepping Stones to Small Business program.

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Above Conny Lenneberg

## Executive Director's message

In a turbulent world, Australians are fortunate. Our country is peaceful and has experienced 26 years of economic growth. Yet, amid our prosperity, we are seeing unacceptable and growing levels of poverty in our most vulnerable communities.

The Brotherhood's Spinning the Plates study finds that in some low income Australian households, parents confess

to going without meals themselves so their children can eat. Such a stark revelation, in the 21st century, highlights how our social safety net is fraying, and the urgent need to rebalance our national priorities.

I am deeply concerned, for example, that the Newstart Allowance for unemployed people remains as little as \$38.98 a day for a single person. Even accounting for a modest rental allowance top-up, the amount is below subsistence and proving a barrier to

work. It does not cover the real costs of job hunting, such as paying for a mobile phone, transport and presentable clothing for job interviews.

Whether it's expressed as a 'fair go', accessing 'opportunities', living in a 'lucky country' or being able to 'share the pie', as Australians we do believe in a bundle of values that express the egalitarian nation we believe ourselves to be. But there is a hard question we have to ask ourselves: are the values we cherish being undermined by a social security system which condemns some of our fellow Australians to food and housing insecurity? Please join our campaign to increase Newstart and sign up for our updates via [www.sharethepie.com.au](http://www.sharethepie.com.au)

In this edition of our quarterly newsletter, you will see examples of the important work the Brotherhood undertakes. The depth and breadth of this practical work, across age groups, and the support we have from the community, remains a source of strength in the pursuit of our mission for an Australia free of poverty.

A handwritten signature in black ink, appearing to read 'Conny Lenneberg'. The signature is fluid and cursive, written on a white background.

Conny Lenneberg



## Sambell Oration 2018

Professor Chris Sarra, leading educator and founder of the Stronger Smarter Institute, delivered a powerful speech titled Investing in Indigenous Children at our 2018 Sambell Oration in Melbourne on 11 April.

Professor Sarra argued that low expectations and deficit thinking have for too long framed Indigenous education. Drawing on personal and professional experience, he spoke from the heart about his philosophy to deliver a stronger, smarter future for Aboriginal and Torres Strait Islander students.

'In 1988 I started my career as an educator determined to change expectations of Aboriginal children throughout Australia. This passion and drive was fuelled by a very personal revelation about the extent to which I had been "sold short" by low expectations about who I was as a young Aboriginal student going to school in Bundaberg in the 1970s and '80s.'

Named after former Brotherhood Executive Director Geoffrey Sambell, the Sambell Oration is an annual forum for ideas that advance a fairer Australia.

Left Stronger Smarter Institute founder Professor Chris Sarra delivers the 2018 Sambell Oration.



To find out how you can volunteer at the Brotherhood go to [bsl.org.au/volunteer](https://bsl.org.au/volunteer)

## Volunteer makes links through learning

Soha, 27, originally from Iran, moved to Melbourne to complete her master's degree in Project Management. She now works for GHD, a professional services company, and volunteers at the Brotherhood's Homework Club helping students with maths and English.

Soha remembers how difficult understanding English was when she first moved to Australia. 'The accents were hard to understand and I struggled', she says. Soha appreciates the challenge of learning a new language and says: 'That's why I am trying to help the students to get to the level they want.' She ensures students have a clear structure in their learning and deploys classroom resources that helped her master English.

Teaching has been a rewarding experience for Soha. 'The students ask me if I am a mathematics teacher and I ask, "Why?" They say, "Because you teach so well!"' she says.

Like many volunteers, Soha has discovered the benefits of helping others. 'I never thought I would be a good teacher but now I am discovering new things about myself', she says. 'When you transfer knowledge to another person, it helps you to understand it in a better way. It is helping yourself and them.'

Soha has also enjoyed the opportunity to meet new people. 'Meeting people from different backgrounds, from different cultures is always interesting to me', she says.

Eventually, Soha hopes to return to Iran and use the skills she has gained to set up a program that encourages people to volunteer. She recognises that volunteering is a positive force: 'It is my turn to help others. We need to get that chain. I help them, then they can help someone else. You feel good about it. It is a positive thing!'

**Above** Soha (left) has found teaching at the Brotherhood's Homework Club to be a rewarding experience.



Youth unemployment remains high at **13.3%**  
In some regions it is much higher – **19.1%** in western Melbourne

Australian Bureau of Statistics labour force data, February 2018



**1 in 7** Australians live below the poverty line

ACOSS, Poverty in Australia 2016



Australia's poverty rate of **13%** is above the OECD average of **11%**

OECD, Society at a glance 2016



Above Since joining Saver Plus Shella has been able to save for the future.

## Saver Plus families build financial skills for life

Shella has learned a lot through the Brotherhood's Saver Plus program, which helps people on lower incomes improve financial capability and develop lasting savings habits.

In 2006, Shella arrived in Australia alone as a refugee from Myanmar (formerly Burma). She is now married with three children and works as a community guide for migrant settlement agency AMES, helping newly arrived people settle in to life in Australia.

Raising a young family is costly, and despite both parents working full-time, it's still a challenge to get by. 'Both me and my husband earn a lower income', Shella explains. 'It is difficult to place the kids in before and after school care as it costs more than what I earn.' Putting aside savings is always challenging. 'Everything is expensive: car, bills, school fees, child care, food. It's hard to save money.'

Shella finds that the cost of living is rising, and grocery shopping is pricier than ever. 'Things are getting more expensive every year. Before,

\$100 would get a lot in your trolley but now it's nothing.'

Since joining Saver Plus Shella has been able to save \$50 a month. 'Before I couldn't do it', she says. 'That's a good thing to have the habit of saving now.' Saver Plus offers up to \$500 in matched funds from corporate partner ANZ to go towards education costs. This means Shella can now buy her daughter an iPad, which she needs for school.

She plans to use some of the money to go towards swimming, art and music lessons for her children. Having savings means the funds can be used if the family need something in the future. 'I'm going to keep saving up', Shella says.

Shella found the MoneyMinded financial education workshops that are part of the Saver Plus program useful in helping her reach her savings goals. 'It works to buy things cheaper – even if you are just saving a few cents.' Shella says that even her children have learned a thing or two. 'Now they always look for the best deals on ice cream because they want more!'

## Saver Plus

Our Saver Plus program is a financial education program, developed in partnership with ANZ and is delivered by community organisations in 60 locations throughout Australia. The program supports individuals and families who are on lower incomes to enhance their financial skills and assets. Since its introduction Saver Plus has supported more than 36,000 Australians develop lasting saving habits.

The program encourages practical saving habits through financial skills workshops and matched savings.

The MoneyMinded workshops teach financial management skills in a fun and informal manner, free of cost. Over the 10 months of the program Saver Plus Coordinators guide participants, helping them to establish savings goals and to develop positive money habits.

Each participant sets a savings goal and over the 10 months makes regular deposits towards their goal. At the end of the program Saver Plus partner ANZ matches the amount up to \$500. This sum may then go towards education expenses, including uniforms, text books, laptops, sports equipment, music tuition and TAFE or apprenticeship costs.

Saver Plus helps people to build better habits, and encourages long-term management of money.

Find out more at [bsl.org.au/saver-plus](https://bsl.org.au/saver-plus)



**Above** Paul's future is now bright with study and volunteering.

## Youth Foyers puts young people on path to brighter futures

Financial hardship may arise at any time but, with effective support, situations can improve. Paul, 20, lives in one of our Education First Youth Foyers, the Brotherhood's accommodation for young people who have been homeless.

The Education First Youth Foyers break the cycle of homelessness by providing young people with safe, secure and affordable accommodation on TAFE campuses for two years and supporting them as they study towards a career.

A few years ago, Paul's life was very different. All he thought about was 'football, school and sport'. He dreamt of completing Year 12 and studying at university.

At only 17, unexpected family circumstances forced Paul to face some harsh realities. After a family breakdown, he had to leave home and suddenly found himself isolated and unclear about the future. 'One night it all changed and I had to grow up', he explains.

Paul lived in a refuge and then rented accommodation. He had never paid bills before but was now responsible for managing everything. He found the experience very challenging. 'I didn't know how to be an adult. You have to grow up quickly.'

The issues Paul faced were intensified as he lacked work experience, and out on his own, he struggled to find employment. 'I couldn't work for 10 months. I would apply for everything.'

Unexpected changes in circumstances often can result in people falling into economic insecurity, through no fault of their own. 'One small moment can change everything', observes Paul. He has struggled to find work and believes that jobs are harder to come by due to the rise of casual employment. Paul has had to miss out on activities other young people enjoy. 'Not having money definitely isolates you from being social.'

Paul has been living at the Youth Foyer for six months now and is grateful for the support he receives from everyone there. He is volunteering and will soon begin studying a certificate in youth work. 'My main goal is to make a difference', he says. 'It will take a little longer but I will get there.'

Find out about Education First Youth Foyers at [bsl.org.au/youthfoyers](https://bsl.org.au/youthfoyers)

## Brad's story

In December we shared with you a story about Brad who was then attending our David Scott School. His positive experience at the school transformed his education and confidence. We are pleased to share with you that Brad has since passed the senior VCAL (Victorian Certificate of Applied Learning) and is now studying for a Certificate III in Community Services at Chisholm Institute of TAFE. He is also volunteering for the Brotherhood's Urban Camps program.

Brad is happily on the path to success and is excited about his future.

**'I feel very proud of what I have achieved in the last two years. I have gone from having no direction of where I wanted to go in life to having a clear picture of what I am meant to do. I've overcome so many obstacles and achieved milestones that I thought I couldn't reach.'**

Your generosity allows us to help more young people with their education and to build better lives for themselves.

**Below** Brad has made great leaps since attending the David Scott School.



## Growing Learners: a '2Gen' approach

### Program helps kids to be school-ready and parents job-ready

Growing Learners is expanding into its fourth pilot site in south-east Melbourne. This program takes an evidence-based multi-faceted approach, which is called '2Gen' as it focuses on two generations, children and their parents, using education as the key to breaking intergenerational poverty.

After operating since the start of 2017 at three Brotherhood service hubs in the northern growth corridors of Melbourne, Growing Learners will start next month in our first school location – Mahogany Rise Primary School in Frankston North.

The suburb is one of the most disadvantaged communities in the country and is an area in which the Brotherhood has had a presence for many years.

At Mahogany Rise there is an understanding of the importance of intervening as early as possible to foster positive outcomes for children and families.

'The school already has a working relationship with the early childhood centre located next door, and both will provide referrals to our program, which will be right there on site', says the Brotherhood's Senior Manager of Early Years Development, Dr Anita Kochanoff.

Mahogany Rise will be an ideal partner with the Brotherhood in simultaneously supporting young children and their parents. The school provides a family friendly environment by employing a family engagement staff member and making office space available for allied health services, particularly those that families otherwise wouldn't visit.

Growing Learners targets families with children under the age of four as research shows that parents' capacity to support their children's learning and development is important for school success and needs to start at birth. The program helps parents learn ways to support their child at each developmental stage. At the same time, it helps parents take steps towards their career aspirations, through individual and group support. Supporting those aspirations and fostering more parental involvement in their children's learning are two main ingredients in the recipe for lifting families out of poverty.

## Research and Policy Centre update



**Dr Dina Bowman**  
Principal Research Fellow,  
Work and Economic Security

### Spinning the Plates

Insecure work, low and erratic wages, inadequate and unreliable welfare payments, and escalating household costs are increasing the risks of financial harm for many Australians. Despite sustained economic growth, many households are doing it tough in Australia. The Spinning the Plates study examined how people with low and uncertain incomes make do in the short and longer term.

Many of those we interviewed had previously held stable employment, but a series of events had cascading impacts. For example, caring for a seriously ill child triggered job loss, depression and poverty. Others had always had a tough time, with little luck on their side. Born into poverty and disadvantage, they had few resources to fall back on when the going got even tougher.

Everyday costs are higher because low-income households cannot afford to reduce expenses by buying in bulk, for example, pre-paid monthly or annual

Myki public transport travel cards. Delaying payment of bills was a way of making do, but this attracts penalties that increase costs.

Wafer thin buffers in household budgets combined with high costs and unplanned expenses create financial insecurity. Even small, unexpected expenses such as a broken kettle or an unanticipated school excursion could tip the balance from managing to not managing.

Paying the rent or mortgage came first. But with low incomes and high mortgage or rental costs there is often very little left. Regular bills such as gas and electricity are hard to estimate so to avoid large bills some participants avoided using heating.

Missing meals so that children had enough to eat and avoiding going out to save on petrol were common strategies. Participants juggled expenses. They carefully estimated how long medications would last and which bills could be delayed so that they could cover more immediate costs.

Inadequate and or uncertain incomes make it hard to save for the longer term. Low-income households tend to save small amounts towards predictable expenses such as the rent. A common strategy was to pay a little more than required in an attempt to get ahead – or at least not fall behind.

For more information about our research and policy work visit [bsl.org.au/research](https://bsl.org.au/research)

