

Shane's story: My brief dealings with the system

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Shane didn't have to access welfare for long, and luckily. As a family man who'd been in steady employment for his entire adult life, he'd found himself looking scornfully upon those who weren't so lucky, beneficiaries included. But his experience losing his job opened his eyes to what it's really like for families just trying to put food on the table.

"I take my hat off to the many families who have to deal with Work and Income (WINZ) on a weekly basis and who are finding it hard out there. From my recent experience – a first for my family and I, and a real eye-opener – I can tell you it's no easy feat. On top of losing my job and the uncertainty of income for my kids, dealing with WINZ added confusion and stress to what was already a really rough time.

I consider myself lucky: I had never been without work until recently. I've been pretty employable across a number of trade areas and never really struggled with prospects. My wife has her own business that she's kept ticking over throughout the births of our children, working part-time hours to supplement my income. We wouldn't have managed our mortgage except for her business head so like I said before, lucky. I know that this isn't the case for everyone.

I took a punt on a job opportunity last year with share options, and I left behind a job I'd been at for years. But though I trusted it was for the best, it turned out to be a bad move. The job fell through and after a few months was made redundant. Still, I was pretty cruisey about it; I'd always been successful finding work in the past.

But it became apparent that this time I wasn't going to be so lucky. For the first time I was faced with a lack of opportunities and when my last day arrived there was no new job to start in. We were soon living off the savings that we had been putting away for some much needed home maintenance. Despite even looking further afield, I wasn't having any joy finding a job. The weeks became months.

Leaving the household costs to my wife as I had, I'd never worried about anything. It never occurred to me how expensive our nutritious diet actually was, when stacked up against other costs in a tight budget. But now we were doing the numbers all the time. Suddenly the odd takeaway dinner was a huge luxury. We were arguing all the time about money and I was feeling depressed.

So we ended up at WINZ on the advice of friends, despite my determination not to seek assistance. We piled down there, my wife and I and the baby, on a day when our eldest was at school, only to be told after a significant wait among many other families for our appointment – an hour or so – that we were missing some paperwork the guy at the call centre hadn't told us about. But the assurance that we'd be entitled to some assistance convinced us to persist and we made another appointment for the following week. That was harrowing to say the least.

When the day rolled around and our appointment happened, the case worker seemed pretty confident that we'd get some support. And after a time at her computer, she informed us we'd get

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\$350 per week. We were actually really surprised, but the relief was enormous. I'd not realised how worried I'd been. We left the appointment, drained, but happy with the assurance our mortgage would be paid and our kids would eat. And I could carry on my job search without the the weight of guilt and shame for letting my family down.

But we were in for another surprise when the phone rang a week later. It was our case worker, who was ringing to inform us that she'd had it all wrong, and we were going to be entitled to \$50 a week between us. As it turns out my wife's part-time income was considered sufficient. What a kick in the guts. That was barely enough to pay the basics let alone the mortgage. \$50 - what a joke! How she'd calculated \$350 in the first instance was a mystery.

I was lucky enough to find a job and be back in work after eight weeks. So we'd managed to get \$400 of assistance over that time. But as it turns out, because of that assistance we'd lost more money from other potential sources.

When we went to do our annual taxes we found out that we were not eligible anymore for the Working for Families In-Work Tax Credit, which would have given us \$72.50 per week. But also if we hadn't gone in to WINZ for assistance, we could have also claimed the independent earner tax credit which would have been worth \$520.

My new job isn't perfect but I'm grateful that I have it. I have a handful of mates not as lucky – so to have walked in their shoes lately has given me a greater empathy for those guys living on low incomes. My point here is that work can be precarious. If you live week to week on earned income - losing your job can be disastrous - even if you have got some savings to back you up. But there are families for whom getting consistent, adequately paid work is much harder - these are the families that are really doing it tough.

I used to think people on benefits had it easy – but the meagre support WINZ offered my family, and the rules around Working for Families showed me otherwise. If the average income earner has been hit so hard by the rising costs of living, I don't know how families on benefits and low wages are expected to manage. No wonder so many families live in their cars."