

## Linda's Story

Linda [*not her real name*] struggles to provide for her grandson and herself on an Emergency Benefit. The boy's mother was a drug user and he was badly neglected when Linda gained custody. Worry over money has created extra stress for her and her grandson over this difficult time. "It's hard to think of the future because we're just living week to week. I feel like my life is in limbo."

She has asked WINZ for three food grants in the past year, and has also relied on food parcels from Grandparents Raising Grandchildren. She owes money to her mother for a major car repair and has to scrape to pay her grandson's kindly donation. Owning her own home provides the pair with some stability.

Linda's grandson is doing well in her care. He suffered from night terrors for 18 months but they have now stopped. Unlike many other children being raised by their grandparents he does not have any long term effects from the neglect he has suffered. Linda says, "I'm very lucky that he is good."

Linda had been working full time for 18 years when she took in her grandson but her work situation quickly deteriorated. She worked for a care agency and her supervisor insisted she do shift work, which wasn't possible with a young child. Linda contacted WINZ before she left her job and was told, incorrectly, she would qualify for the DPB. She was then told she would have to go on the unemployment benefit and that WINZ would find her a job which she would have to take, whatever her circumstances. Eventually she made it clear she had a young child to care for and was put on the Emergency Benefit and a Special Benefit. Her grandson receives the Unsupported Child Benefit (UCB). Linda's son pays child support to WINZ.

At first Linda continued to work one shift on the weekend. She relied on her mother or daughter to provide the loving care her grandson needs, which involved driving significant distances. Whatever she earned was taken off her Special Benefit, leaving her worse off after paying for petrol. "Nobody wants to work for nothing," she says. She did it for three months to get a break from the demands of caring for her grandson, but gave up when her daughter tired of babysitting.

Linda needs to retrain to do any other kind of work but would have to take on a student loan as she does not qualify for the Training Incentive Allowance (TIA). [The TIA is only available to those on the DPB or Invalids benefit]. She feels this is deeply unfair and is reluctant to take on more debt. She does not qualify for a child care subsidy as her grandson goes to an AKA kindergarten. The donation is voluntary – she has been told 'just don't pay it'.

She says it is not straightforward finding out what she is entitled to. "The way the benefits are structured seems so complicated and different case workers tell you

different things. I am reasonably intelligent if things are explained to me properly and yet I still feel bamboozled.”

Linda and her grandson are unlikely to get respite from their financial struggle any time soon.

- She has missed out on \$15 per week Child Tax Credit [until April 1] and will not be entitled to an In Work Payment.
- The government is tightening up the Special Benefit [TAS] regulations and predicting large savings - leaving beneficiary families like Linda's feeling highly vulnerable.
- She needs to retrain to find suitable work to sustain herself and her grandson, without compromising on his care – yet will have to take on more debt to do so. This, at a time of life when she might have hoped to be saving for her own needs in old age.

This grandmother, desperately concerned about the welfare of her grandson during these vital early years, could well be forced to queue for food parcels again this year. Working for Families is not working for this family.