

LIVING WAGE CASE



Witness Statements

8 February 2002

A U S T R A L I A N
C O U N C I L
O F T R A D E
U N I O N S

LIVING WAGE 2002

Witness Statements

February 2002

Tag

1	Kevser Berat	Grade 2 Guest Service Attendant
2	George Nicolaidis	Level 2 Production Worker
3	Elizabeth Neville	Service Assistant
4	Albert Yakoubian	Level 1 Cleaner
5	Brenda Redmond	Service Assistant
6	Tesfay Tsegay	Level 1 Cleaner
7	Neil Mason	Wood / Timber Machinist
8	Shirley Bennett	Level 3 Public Area Attendant
9	Les Whatnall	Grade 2 Driver
10	Michael Howells	Bus Operator Class 6
11	Max Evans	Salesperson

TAG 1

Kevser Berat

LHMU

Grade 2 Guest Service Attendant

IN THE AUSTRALIAN INDUSTRIAL RELATIONS COMMISSION

AT MELBOURNE

IN the matter of: C2001/5719

WITNESS STATEMENT

I, Kevser Berat of [REDACTED] make the following witness statement:

1. I am 46 years of age. I am separated with 2 children. Both my children are grown up. My son is 21 years of age and my daughter is 26 years of age. Both however are still partly dependent and still live at home.
2. I am currently buying the abovementioned property. My mortgage is with the Director of Housing - Home Loan Program. This is a special mortgage assistance program for low income people.
3. I work at the Chifley Hotel (the 'employer') which is located at 5-17 Flemington Road, Melbourne. I am currently working as a Guest Service Attendant Grade 2 pursuant to 'The Hospitality Industry - Accommodation, Hotels, Resorts and Gaming Award 1998'. I have worked at the Chifley for approximately seven and a half years. I am currently on workers' compensation for a work related back injury.
4. I hold a full-time position with my employer and work a 38 hour week. I work these hours over 5 days on Monday to Friday. I work three 8 hour shifts and two 7 hour shifts during the week. My rostered hours of work are 8.00 am to 4.30 pm for the three 8 hour days and 8.00 am to 3.30 pm for the two 7 hour days. These hours of work include one 30 minute unpaid meal break each shift.
5. The work that I do involves cleaning and tidying of rooms at the Hotel once they have been vacated by guests. This includes vacuuming, dusting, cleaning of the room (including the removal of rubbish) and the bathroom and toilet, changing the sheets and making up the bed or beds in the room. Some of the rooms have up to 4 beds in them.

All of the abovementioned cleaning tasks job involve the use of cleaning chemicals. In addition, I am required to re-stock the housekeeping trolley.

6. I am currently required to clean 18-19 rooms a day in order to meet my quota. Sometimes if one of the girls is sick, the employer gets a casual in to do that person's work for the shift. But occasionally, no-one comes in to replace the sick person. In those cases, we all have to work harder to make up the room quota. On such days, I have to clean up to 22 rooms in the day.
7. My job is very busy, very nerve racking and it involves a lot of pressure. I have to run around to get the job done. It is mental the way we have to work.
8. I earn \$492.00 gross per week. After tax, this leaves me with a net take home pay of \$373.60 per week. Because I pay for all of the household bills (with the exception of the telephone bill which my children pay) and expenses including groceries and food for all the family, I receive \$50.00 board from each of my children per week to try and cover those expenses.
9. I spend approximately the following amounts on household expenses each week:

ITEM	DOLLAR AMOUNT
1. Food and Groceries	\$175.00
2. Mortgage	\$117.00
3. Electricity	\$11.00
4. Gas	\$14.00
5. Water	\$12.00

6.	Rates	\$8.50
7.	House and Contents Insurance	\$8.00
8.	Public Transport	\$25.00
9.	Medical Expenses	\$8.00
10.	Cosmetics	\$20.00
11.	Clothing	\$14.00
12.	Garden	\$7.00
13.	Home Maintenance	\$8.00
14.	Entertainment	\$35.00
15.	Miscellaneous Items	\$5.00
16.	Union Fees	\$5.20

10. I do not have a car and so I take public transport to and from work. The cosmetics I use are perfume, make-up and lipstick. I use these items everyday. Normally I go out once a week on a Friday to the movies or a restaurant. When I go to the movies I sometimes pay for my son.

11. I do not go on holidays because of the cost. I cannot afford to go given the amount I earn. The last holiday I went on was 4 years ago. On that occasion, I went to Sydney for one week with one of my sisters. The only reason I could go then was because my sister paid for the hotel room for the time we were there.

12. I would like to go back to Yugoslavia to see my parents who live there. However, I cannot afford to go. I have not seen my parents for 28 years. My father is 96 years of age. My mum who is 99 years of age, is turning 100 years old on January 15th next year. I would love to go to see my mum's for her hundredth birthday but that will not be possible. Given my mum and dad's age, I know that I will not see my parents again before they die. I am very very sad about that when I think about it.
13. It is a problem if something in the house needs fixing. The TV broke down 2 months ago. The TV was very old and the quote for repair that I got was that it would cost \$399.00 to fix it. I decided that it would be cheaper in the long run to buy another one. I did not have the money to buy it myself so one of my sisters lent me the money and I now owe her \$400.00 I have told her that I will pay this back to her sometime early next year after Christmas. Whenever there is any sudden or unexpected expense, I always ask one of my sisters to help me out in order to meet that expense. That has enabled me to keep my head above water.
14. With the bills that I have to pay, I often have to make instalment payments. I do this because I have no savings and therefore I do not have the money to pay the bill in its entirety when it comes in. I have trouble in particular, paying the larger bills up front. The rates bill an example of this. The rates bill is \$440.00 per year. I pay it in 4 instalments over the year at \$110.00 per quarter. However, I missed the last instalment for the rates bill because I didn't have any spare money at that time to pay it. So my current instalment due on 30 November 2001 for rates bill is \$222.49 which includes an interest penalty for late payment. With the gas and electricity bill, I always seem to have to wait for the reminder before I can gather enough money to pay.
15. I do not have any credit cards. I cannot afford to have them and I am too worried about what I will have to pay back if I get one. It is hard enough to pay the bills now let alone owing money and paying credit card interest rates.
16. The GST has been a problem for me. When I shop, I have to pay more and my bills have gone up. The tax cut when the GST was introduced did not cover my additional

expenses. I estimate that on average, I am spending approximately \$28.30 more per week post GST, compared to my expenditure pre GST. The main areas where such expenditure has impacted on me include expenditure on some food and groceries items, public transport, utility bills and bills generally, clothing, cosmetics and garden and household maintenance items. For example, the GST that I pay on my bills is about \$5.30 per week, on food and groceries the GST is about \$14 per week, and on my expenditures on public transport, cosmetics, clothing and garden and household maintenance items the GST is about \$9.00 per week.

17. I support the application the ACTU has made for a \$25 per week pay increase. However, last time we only got \$13.00 per week. That is not enough. I cannot afford to live and cover the increases in cost of living and the GST on that amount of increase. If the application is granted in full, I would try and save as much of it as I could. But I know a lot of it would have to be used to cover expenses that I have. It might help with paying my bills on time.

Dated this 20th day of December, 2001


SIGNED: Kevser Berat

TAG 2

George Nicolaidis

NUW

Level 2 Production Worker

IN THE AUSTRALIAN INDUSTRIAL RELATIONS COMMISSION

IN THE MATTER OF C No. 39197 of 2000

LIVING WAGE CASE 2001
WITNESS STATEMENT OF GEORGE NICOLAIDIS

I, George Nicolaidis of [REDACTED] make the following witness statement:

Income and Work

1. I am employed by Duncan Rubber of Mirra Court, Bundoora in Victoria. I am employed under the Rubber, Plastic and Cable Making Industry – General – Award 1998 as a Level 2 – Production Worker. I am 52 years old.
2. My gross weekly wage is currently \$440.00. My net take home weekly wage is \$362.60.

Living arrangement and expenditure

3. I am married and live with my wife and two children.
4. Below is an estimate of my average weekly expenditure. Some items are averaged out as I may not pay of all of them every week.

Rent:	\$200 per month
Food and Groceries	\$150 per week
Electricity	\$15.00 per week
Gas:	\$10.00 per week
Telephone (Home & mobile):	\$20.00
Car Running Costs	\$50 per week
School Costs	\$800 per annum (\$15 per week)
Credit Cards	\$25 per week
Clothing	\$20 per week
Union Fees	\$5.40 per week
Insurance	\$20 per week
TOTAL COSTS:	\$380.40

General standard of living

5. I think my weekly budget speaks for itself. I find it extremely difficult to make ends meet. I believe I need to have \$550 per week to be able to pay any family living expenses.
6. My wife has a part time job which pays \$150 per week. One of my children also received an Austudy payment to subsidize education costs.
7. Our family has not been on a holiday away from Melbourne for 15 years.
8. My wife and I never go out together as we cannot afford the extra expense.
9. I only use a credit card to pay for my petrol expenses.

DATED: 17/12/01


.....
GEORGE NICOLAIDIS

TAG 3

Elizabeth Neville

SDA

Service Assistant

AFFIDAVIT OF ELIZABETH PAMELA NEVILLE

I Elizabeth Pamela Neville, of [REDACTED]
[REDACTED] state on oath as follows:

1. I am currently employed as a Service Assistant at Dimmey's Pty Ltd, Dandenong store. I work on a full time contract of 38 hours per week across a variety of departments including Menswear, Ladieswear and the Service Desk. I have been employed by Dimmeys for approximately nine years.
2. This is the first occasion in which I have provided an affidavit in support of the Living Wage Claim.
3. My wage is based upon the Shop, Distributive and Allied Employees Association – Victorian Shops Interim Award 2000. I do not receive any extra amount beyond my award classification minimum wage. I receive a nett wage of approximately \$370 - \$380 per week, provided that I do not take a sick day during the week.
4. Approximately 8 months ago I separated from my defacto partner of 11 years. The separation has caused me considerable financial distress and hardship. Faced with this situation it is very clear that my award minimum wage makes little impact in assisting me to adequately service my financial obligations.
5. Given my current wage it is impossible for me to make any headway on accruing any funds to discharge the debts that have arisen as a result of my separation. My wages are already accounted for before I receive them.
6. When I moved into a flat soon after my separation, I obtained a Commonwealth Bank Mastercard and took out a personal loan for the amount of \$3000 to enable me to pay for some basic items, such as crockery and cutlery, some bed linen and towels. I have been unable to service the credit card payments. The credit card has now been cancelled. The personal loan repayments are being managed through a progressive payment plan of \$20 per week
7. I had been living in a rental property in Narre Waren for only one month before I became ill and was diagnosed with the Meningococcal virus. In July 2001, I needed to take 6 weeks off work due to my illness. During this period I used up all of my sick leave and annual leave entitlements to pay my rent.
8. The symptoms of my virus were so acute that I needed an ambulance to get to hospital. I have been presented with two bills by the Ambulance Service of Victoria one service fee for \$342 and a late payment administration fee of \$45 respectively which remain outstanding.
9. Further to this I had to borrow \$500 from one of my children to supplement payments owing on my rent.

10. Despite my efforts I found that my rental payments were falling into arrears. I was required to present before the Tenancies Tribunal because of the arrears situation. Initially my rental payment was 14 days overdue which quickly increased to a one month arrears position. I have tried hard to recover my position and am currently two weeks payment in arrears. In the week commencing 17th December I owe the estate agent \$375, otherwise I face eviction. All of my wages will go toward my rental payment this week.
11. During this period my telephone was cut off because I could not pay my Telstra account. This remains the case. To assist with the management of my debts I use a mobile phone with restricted general usage and restricted STD access.
12. Despite restrictions I find it almost impossible to make any headway concerning my debt position due to the fact that a series of accounts fall due while I am still paying off other outstanding accounts.
13. For sometime my electricity and gas accounts were being managed by paying an apportioned fortnightly amount. This continues to be the case for electricity account, but my gas has now been cut off due to my inability to maintain the payments. I now have no gas hot water or gas cooking facilities.
14. At this point I cannot afford to maintain or register my motor vehicle. This presents a real difficulty for me in that I need the car to get to work and I cannot afford a roadworthy certificate that is necessary to change over the registered name. Last week I was picked up by the police for driving an unregistered vehicle and received a \$500 fine.
15. As I am still requiring some treatment after my illness this is a real problem in that I have no sick leave and annual leave credits available to me. These were fully utilised during my time off work due to illness.
16. I have no spare funds for social outings, to pursue any hobbies or to buy replacement clothing, even work clothing.
17. My current financial position is very difficult. My wage level provides me with no scope to make any headway in the payment of my debts or the chance to gather any savings for emergencies.
18. Despite the fact that my current wages are inadequate in meeting my current financial obligations, award safety net adjustments are the only means by which I can achieve a wage increase. My wages are based upon the award minimum. A larger safety net increase would assist me in managing my debt situation.
19. My standard of living provides me with no enjoyment.

ATTACHMENT TO AFFIDAVIT OF ELIZABETH PAMELA NEVILLE

In relation to weekly budgetary commitments:

Although my circumstances do not enable me to adhere to a planned budget, my regular weekly commitments are as follows:

a) Rent	\$170 per week
b) Gas	\$22.50 per week (payment plan)
c) Electricity	\$22.50 per week (payment plan)
d) Medication	\$20 per week
e) Food/Groceries	\$15 per week
f) Lunches	\$10 per week
g) Cigarettes	\$30 per week
h) Petrol	\$20 per week
i) Personal Loan Repayments	\$40 per week (payment plan)
j) Credit Card Repayments	\$40 per week (payment plan)

While I know that smoking is an unhealthy and expensive habit, I find that it helps to calm my nerves. At the moment, I spend more money on cigarettes than groceries. Additionally I am managing to use up the toiletries and cosmetics I currently have, so I do not factor them into my weekly budget. I am often not able to pay my bills for Gas or Electricity, and often don't have enough money to pay my rent.

The bank fees I incur if I don't have the money in the account to pay direct debits are approximately \$70 per week. This is taken out the following week in addition to the direct debit amount. This affects the amount I spend on Food and Groceries in that week, and also affects my ability to pay my rent for that week. My daughter and her boyfriend also help with Food and Groceries by purchasing food for the house when we need it. I'm not sure how long she'll be staying there.

I know the facts deposed to herein of my own knowledge to be true and correct except where otherwise appears.

Sworn at Dandenongby the said)

ELIAZBETH PAMELA NEVILLE this)

E. Neville

17thday of December 2001

before me:

[Signature]

P. O. SULLIVAN
A/Sgt. 24290

Dandenong Police Station
50 Langhorne Street
DANDENONG 3175
Ph: 9767 7444

TAG 4

Albert Yakoubian

LHMU

Level 1 Cleaner

IN THE AUSTRALIAN INDUSTRIAL RELATIONS COMMISSION
AT MELBOURNE

IN the matter of: C2001/5720

WITNESS STATEMENT

I, Albert Yakoubian of [REDACTED] make the following witness statement:

1. I am 58 years of age.
2. I am married with 3 children. My eldest child is 27 years of age, my second is 26 years of age and my youngest child is 21 years of age. My two eldest children have left home and my youngest is currently living at home. I am purchasing the abovementioned property.
3. I work for Berkeley Challenge Pty Ltd ('Berkeley Challenge') as a cleaner pursuant to the 'The Building Services (Victoria) Award 1994' (the 'award'). In my cleaning job, I work at the Casino site to which Berkeley Challenge is contracted by the Casino to provide cleaning services. I commenced work for Berkeley Challenge in March 1999.
4. The position I hold with Berkeley Challenge is full-time. I work a 38 hour week. The hours that I work are 11.54 pm to 8.00 am Wednesday to Sunday.
5. The work that I do for Berkeley Challenge involves generally involves cleaning the casino's gaming floor where the gaming and poker machines operate. This includes cleaning the floors, vacuuming, mopping, dusting, cleaning the toilets, tidying up of the general areas within the gaming area and removal of rubbish. I consider the work to be quite hectic especially on the weekends.
6. I earn \$688.91 gross per week. After tax, this leaves me with a net take home pay of \$532.00 per week. This amount includes a shift allowance for night shift work and weekend penalty rates which are paid pursuant to the award. The family receives no other

income.

7. I spend approximately the following amounts on household expenses each week:

ITEM	DOLLAR AMOUNT
1. Food and Groceries	\$140.00
2. Mortgage Payments	\$225.00
3. Council Rates	\$12.00
4. Personal Loan	\$42.50
5. Telephone	\$16.00
6. Mobile Phone	\$24.00
7. Electricity	\$13.00
8. Gas	\$18.00
9. Water	\$12.00
10. Pay TV	\$14.00
11. House Insurance and Contents	\$11.00
12. Car	\$120.00
13. Medical and Pharmacy	\$30.00

14. Clothing	\$10.00
15. Entertainment	\$15.00
16. Miscellaneous	\$10.00
17. Union Fees	\$5.20

8. I use of all of my income and more to pay for my living expenses. I am therefore gradually increasing my debt week by week.
9. When my wages run out, I use my credit card to pay for things that the family needs. Because I relied on credit cards so much, I used to have three credit cards and I juggled expenses between the three in order to make ends meet. It was a constant nightmare of debt for me and my family.
10. The three credit cards I had were my Citybank card, my Commonwealth Bank Ezi card and my Commonwealth Bank Visa card. Over a period of time, I accumulated \$7,000 in debts on these cards. I did not use the cards for extravagant things. The money was spent on normal household expenses and to meet irregular expenses like my car breaking down and the new washing machine I bought (see paragraph 16).
11. Recently, I have re-jigged my finances through my home loan. I have consolidated the credit card debt by using the home loan to 'buy out' the debt. Therefore, the \$7,000 credit card debt has been removed and transferred to my home loan. I have also cancelled two of the cards. I have retained the Visa card. I still need the credit card to buy household items when my wages run out.
12. In September last year, my son Ahmad got married. As there was no money to pay for the wedding, I got a bank loan for \$7,000 which was used for that purpose. The loan is with the ANZ bank.

13. The mobile phone is necessary these days especially in a family situation. I use it for all sorts of purposes but mostly to keep in touch with my family and while I am at work.
14. I have a medical condition and need to see doctors regularly. As a consequence, I take a lot of prescription medications which costs a lot of money.
15. I have a number of nieces and nephews and I like to buy them presents sometimes. I have included this expenditure at item 16 in the expenditure list at paragraph 7 under the heading, Miscellaneous.
16. I cannot meet irregular expenses on my income. When irregular expenses arise, in the past I have always used one of my credit cards to pay. Three years ago, my car's engine blew up. It cost \$3,000 to fix. I need the car to get to work so I had no option but to fix it. I put it on my Visa card and really, have never paid the debt back since that time. About two years ago, the washing machine broke down. It was six years old and the quote for repairs was \$700. We bought a new one which cost \$1,100. I also put that purchase on one of my credit cards.
17. The family's last holidays were in 1991. I had taken a redundancy package from Australia Post where I used to work and we used that money for the holidays. We went to the Gold Coast together for a week in January. We then went home to Egypt in September where both my wife and I came from for three months. We have not been away since and I cannot see how my wife and I will be able to go away again.
18. The GST is killing me. It is very hard to live on one income with the GST. Prices have gone up and the tax cut did not cover the GST - the tax cut was not compensation for the GST hike. The GST has taken a minimum of 22 to 25 dollars a week from us without taking notes. Living standards have decreased since GST has come in.

19. I support the \$25 living wage claim of the ACTU. It is a modest and very reasonable claim. However for us it would only help with increased living costs and to help with debts rather than make any significant change.

Dated this 4th day of January, 2002



SIGNED: Albert Yakoubian

TAG 5

Brenda Redmond

SDA

Service Assistant

AFFIDAVIT OF BRENDA ANN REDMOND

I, Brenda Ann Redmond, of [REDACTED] in the State of Victoria, state on oath as follows:

1. I am currently employed as a Service Assistant at Dimmey's Pty Ltd Dandenong store. I work on a full time contract of 38 hours per week in an administrative position in the Cash Office.
2. I have made four previous affidavits to Living Wage Cases with the most recent being January 2000.
3. I am paid in accordance with the Shop, Distributive and Allied Employees Association – Victorian Shops Interim Award 2000. The last safety net adjustment I received in my pay occurred in June 2001. This adjustment resulted in an increase in my wages of approximately \$10 per week.
4. My weekly budget reflects the items listed in my statement of January 2000.

a) Mortgage Repayment	\$100 per week
b) Food	\$60 per week
c) Telephone (Landline)	\$18 per week
d) Mobile	\$10 per week
e) Travel Expenses	\$15 per week
f) Lunches	\$10
g) Personal Expenditure	\$12
h) Myer Account	\$12.50
i) Lay-By	\$15
j) Dog and Cat Registration	\$0.40
k) Ambulance Subscription	\$0.77
l) House Insurance	\$5.90
m) Contents Insurance	\$7.30
n) Council Rates	\$10.70
o) Water Rates	\$10
p) Electricity	\$17.65
q) Gas	\$12
r) Union Fees	\$5.50
s) Personal Superannuation Contributions	\$30
t) Holidays/Outings	\$10
u) Driving Lessons	\$30

5. After paying my budgeted expenses, I am left with approximately \$50 per week which I try to save for unexpected situations such as dental bills, and veterinary bills and for general living expenses.

6. At the time I completed my last affidavit for the Living Wage Case my niece who was then 17 years old was living with me. My niece is now 19 years of age. She continues to live with me while she is completing her Community Health Centre Traineeship. She receives \$220 per week for the duration of her traineeship.
7. My niece continues to pay \$50 per week for rent. This money also covers her share of food, gas, water, electricity expenses and phone calls. My niece covers her own transport costs and buys her own toiletries.
8. During the second half of 2000, before the commencement of her traineeship, my niece was unemployed and I found the cost of our combined living expenses soared due to her increased time spent at home.
9. I shop on a monthly basis, and since the introduction of the GST, I now find the need to supplement cash with my EFTPOS facility which I find necessary to cover the cost of basic purchases.
10. I tend to budget approximately \$50 per month for social outings which may be spent in visiting a local hotel for a meal and to play the pokies. Money for this purpose comes from what is left after paying my budgeted expenses.
11. Recently my oven broke down. Ordinarily the replacement cost of this would need to be progressively saved from what money remains from my budgeted expenses. Where this occurs, sacrifices need to be made, for example the foregoing of social outings in order to save sufficient money for the replacement cost of the item. I am fortunate in this case in that my son is giving me a new oven for Christmas. Thankfully this is one item that I do not need to scrimp and save for.
12. Another example of this is where I needed to buy a new outfit for the SDA union delegates dinner dance. The most suitable outfit that I owned was five years old and ill fitting. I felt unable to justify the cost of the purchase of a new dress, particularly given other financial commitments that occur at this time. Consequently I did not attend the function.
13. Earlier this year I enjoyed a 10 day trip to Tasmania. This is the very first time that I have ever enjoyed a holiday away for this length of time. It took me considerable time to save for this trip. The cost involved makes such an excursion a very rare treat for me.
14. I am currently taking motor vehicle driving lessons, at a cost of \$30 per week. Payment for this is also sourced from funds remaining from my budgeted expenses.
15. Safety net adjustments are very important in assisting me to maintain my living expenses and financial commitments. My wages are based on the award minimum. I do not receive any extra beyond the relevant award minimum wage. Therefore a larger safety net increase would make a significant difference to my tight budget. I continue to struggle to get by on my current income despite my careful and detailed budgeting.

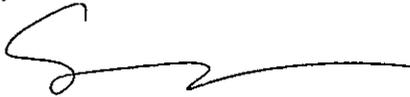
I know the facts deposed to herein of my own knowledge to be true and correct except where otherwise appears.

Sworn at CHELSEA by the said)

BRENDA ANN REDMOND this
14th day of December 2001

) B. Redmond
)

before me:



.....
Sean MURRAY
Sergeant 23933
.....

TAG 6

Tesfay Tsegay

LHMU

Level 1 Cleaner

IN THE AUSTRALIAN INDUSTRIAL RELATIONS COMMISSION

AT MELBOURNE

IN the matter of: C2001/5720

WITNESS STATEMENT

I, Tesfay Tsegay of [REDACTED] make the following witness statement:

1. I am 42 years of age. I am originally from East Africa and I came to Australia 10 years ago under the refugee program at the time.
2. I am divorced. I have one child. She is 11 years of age. My child lives with her mother. I am renting the abovementioned property.
3. I work for Berkeley Challenge Pty Ltd (Berkeley Challenge) as a cleaner pursuant to 'The Building Services (Victoria) Award 1994' (the 'award'). I work at the Crown Casino. I commenced work for Berkeley Challenge in May 1997.
4. I hold a full-time position with Berkeley Challenge as a Level 1 cleaner. I work a 38 hour week. My hours of work are 4.00 pm to 12.00 midnight Saturday to Wednesday.
5. The work that I do for Berkeley Challenge involves cleaning on the gaming floor where the gaming and poker machines operate. This includes cleaning and mopping the floors, vacuuming the carpets, dusting, cleaning the toilets several times a day, cleaning mirrors, cleaning ashtrays, tidying the general areas within the gaming area and removal of rubbish. The job involves working with chemicals. It is a very hard job. It is very busy and involves heavy work.
6. I earn \$621.72 gross per week. After tax, this leaves me with a net take home pay of \$492.72 per week. This amount includes a shift allowance for afternoon shift and weekend penalty rates which are paid pursuant to the award. The shift allowance is about \$22.00 a shift and I receive a 50% loading on Saturday and 100% on Sunday on top of the

ordinary rate of pay.

7. I spend approximately the following amounts on household expenses each week:

ITEM	DOLLAR AMOUNT
1. Food and Groceries	\$80.00
2. Rent	\$95.00
3. Telephone	\$25.00
4. Electricity	\$11.00
5. Water	\$2.00
6. Car	\$95.00
7. Parking at Work	\$15.00
8. Cigarettes	\$50.00
9. Child Maintenance	\$25.00
10. Family Assistance	\$10.00
11. Clothing and Laundry	\$50.00
12. Entertainment	\$25.00
13. Miscellaneous	\$5.00

14. Union Fees \$5.20

8. I spend all the money I earn every week. I do not save anything.
9. Not being able to save money is a great concern to me because this will prevent me ever buying my own house. I will never be able to get a deposit. Even if I had a house, I don't think I could pay a mortgage based on my income.
10. The place I rent is in the lowest price category. But it is what I can afford. My flat is one of a block of 14 units. My place is very small, basic and very modest. It has a small living room, a bedroom, a small kitchen and bathroom. There is no place to eat and no place to wash clothes. It would be nice to have a slightly bigger place.
11. Because I do not have a laundry at home, I launder all my clothes at the local laundrette. I have included this expenditure at item 11 in the expenditure list at paragraph 7 under the heading, Clothing. This involves the laundering of my uniform which I do twice a week as well as my clothes and bedding. Item 11 also includes costs for items like Manchester and bedding as well as shoes for work. As my work involves a lot of walking, I wear out shoes quickly. I need to buy 3 pairs of shoes for work over the course of the year.
12. I have a brother and 3 sisters in East Africa and my fiancée is in Switzerland. As a result, I make quite a few overseas phone calls during the year.
13. I pay a small amount of money to my family in East Africa during the year. If I have any spare money, it goes assist my family.
14. It is very difficult on my wages to pay for my day to day expenses and bills let alone the extra expenses that arise from time to time. I therefore have to try and squeeze my income to cover my expenses. For example, my car's front discs needed replacing about a year ago. It cost about \$400 to fix the problem. I did not have the money so I borrowed the money from my friend Abdul. I had to borrow the full \$400. I eventually

paid Abdul back but it took me 5 months to do it. If he had not lent me the money, I would not have had a car to get around in or to go to work in.

15. I do not have either home contents insurance or car insurance. This is because I cannot afford those items. I consider them items which I can forgo as they do not have to be paid.
16. I have never been on holidays in the 10 years I have been in Australia. This is because I cannot afford a holiday. I have therefore never been out of Victoria.
17. I have a fiancee who I met in Sudan just before I came to Australia many years ago. At that time we were friends, however, we got engaged about 3 years ago. We have had discussions about her moving here to Australia so that we can be together in as short a period of time as possible. She is currently working in Switzerland as a waitress. If I cannot bring her here, I would like to travel to Switzerland to see her. However, I do not have any money for either option and neither does she. We have not seen one another for many years. This is very difficult for me. I also haven't seen my family - my sisters, brother or father for almost 17 years.
18. The GST makes my financial problem worse. Many things have gone up and has made it hard to afford simple things. I got a tax cut but the cost of GST is more so I have gone backwards since the GST was introduced.
19. The ACTU has claimed a \$25.00 increase to wages. This would help me if the claim was granted in full. It would help in maintaining my living expenses.

Dated this 4th day of January, 2002


SIGNED: Tesfay Tsegay

TAG 7

Neil Mason

CFMEU

Wood / Timber Machinist

I, Neil Mason, of [REDACTED] say as follows:

- 1 I am employed as a timber or wood machinist at Otto & Co PTY. LTD. I do not receive an overaward payment. I have been employed at Otto & Co for nearly 3 years now.
- 2 My net weekly pay is \$414.20. I receive \$507.20 gross, pay \$93.00 tax and \$7.50 union fees. I have no other income.
- 3 I am 48 years old, single and live alone.
- 4 I rent and pay \$135.00 per week.
- 5 I spend around \$150.00 per fortnight on groceries.
- 6 I smoke, smokes cost me \$55.00 per week.
- 7 I own a car, a Commodore VN 1990. Petrol costs me \$40.00 per week. Registration is \$370.00 per quarter (3 months).
- 8 I own two dogs a shishu and a fox terrier, I pay approximately \$10.00 to \$15.00 a week on dog food.
- 9 Electricity costs me \$149.00 per quarter [\$11.55 pw]. I have two telephone lines and they cost me \$300.00 per quarter [\$23.25 pw]. Computer rental is \$133.00 per month [\$31.00 pw]
- 10 I have a credit line card [\$5000.00 limit] and make monthly payments of \$150.00 [\$34.90 pw].
- 11 I am not able to save any money from the wage I earn.
- 12 I cannot always pay my bills on time as this is leading me farther behind in payments. I make sure that the rent is payed at all times.
- 13 I have had the phone cut once but not the power.
- 14 My social life consists of staying home and using the computer. Can not afford to go out.
- 15 My luxuries is owning the dogs, smoking tobacco and using the computer.
- 16 Things I need but can not afford are a new car, furniture and a television.
- 17 New cloths and going out are the sort of things that I am doing without.
- 18 Last xmas was the last time I had a good holiday.
- 19 The wage I am earning does not allow me a reasonable standard of living because I am unable to save anything. I regularly find it difficult to make ends meet, and its harder to do so now than 3 years ago because the cost of living has risen sharply.
- 20 Not being able to afford a decent standard of living affect my confidence and my health is affected by the stress of being broke most of the time.
- 21 A net wage of \$600.00 per week would allow a reasonable standard of living, because it would mean that you could pay the bills on time, have a social life and save a little and upgrade the computer.

NEIL MASON

19/12/01

TAG 8

Shirley Bennett

LHMU

Level 3 Public Area Attendant

WITNESS STATEMENT

I, Shirley Bennett of [REDACTED] make the following statement:

- (1) I am 54 years of age as I was born on the 10th of August 1947.
- (2) I am divorced with three adult children, and two children living with me. I am currently renting the above mentioned property where I live.
- (3) I work at the Sheraton on the Park as a Level 3 Public Area Attendant on a full time basis. I started my employment in March 1995. My working hours are rotating on morning shifts, afternoons and split shifts.

I always take an unpaid 30-minute break during my 7.6 hours daily shift.

- (4) The work I do is mainly cleaning male and female toilets, vacuuming, polishing brass items, mopping floors, and keeping public areas of the hotel clean.
- (5) In the last 3 months of work our working environment has been changed. Several of my work colleagues have been made redundant, and as a consequence the workload of the remaining staff has increased. As a result of the changed rosters and workload we are working under tremendous stress. Sometimes we now feel our jobs are not secure at all. Some of my fellow workers are on workers compensation as well.
- (6) I earn an average of \$505.00 gross a week and my take home pay is around \$422.00 a week.
- (7) I pay rent of \$320.00 a week. My son sometimes shares with me board expenses, which is not a lot at all. We do share electricity, water and telephone bills, between three of us.
- (8) I spend approximately \$625 on household expenses each week, with my children helping out with the difference between my income and my expenditure :

Item	Amount
Food and groceries	\$125.00
Rent	320.00
Electricity	16.60
Telephone	9.00
Transport	33.00
Credit Card	10.00
Mobile Phone	11.25
Clothing/miscellaneous	80.00
Union fees	5.00
Daily lunch at the staff dining	<u>10.00</u>
	619.85

- (9) I find it very difficult to make ends meet, particularly if any unexpected expenses arise. After many years I went on a holiday to New Zealand in March 2001 on a very cheap air ticket and accommodation but it will be very difficult to take any holiday - for example, to Europe - because I simply cannot afford it. All my current income is used for living costs

and general expenses. I have my children grown up but still as a single parent it's my duty to look after them as well.

- (10) I take public transport to work which cost me \$33.00 for the weekly train ticket. It takes about an hour and a half to arrive at my doorstep at home. Given my rostered hours of work sometimes the last part of my journey requires me to travel in the dark.

In the Croydon Park area, crime rates are said to be skyrocketing and I am very concerned about safety. I do my best to avoid walking home in the dark. I have occasionally encountered problems with drunk or loud people who misbehave in public areas and as a precaution I have purchased a mobile phone. This has added other costs for me, including GST on the phone bill.

- (11) I am, in a way, a bit luckier than some of my work colleagues as I do not drive, therefore I don't have to pay a car loan or the cost of maintaining a car, etc.
- (12) I do have contents insurance for my house and I've noticed that the premiums have gone up as well.
- (13) As I don't have much savings to rely on I do have a credit card. Whenever I need some extra cash to spend, especially during the festive season, I have to use the credit card.
- (14) The pay rise we got last time almost all disappeared in GST, but a little bit extra money into our pockets is always helpful to make our ends meet. I also need to mention here that even if we achieve this year a full \$25 pay increase, still we cannot watch a movie once a month, or play golf or go to the theatre regularly which we would love to do.
- (15) I think that we should be given \$25.00 a week increase that is being claimed this time around. I know this will not change my life but it will help me to save a little bit. If I could save some money, at least I could go for a nice holiday which I think I deserve for my working life.

Dated 12th of December 2001

Signed: Shirley Bennett

S. Bennett

TAG 9

Les Whatnall

TWU

Grade 2 Driver

IN THE AUSTRALIAN INDUSTRIAL RELATIONS COMMISSION

AT MELBOURNE

IN the matter of: C No. 5803 of 2001

WITNESS STATEMENT

I, Les Whatnall, of [REDACTED] make the following witness statement.

1. I am 36 years of age. I am separated from my partner and have custody of my two children who are aged 10 and 11 years respectively.
2. I work at Serco Sodexho at Swartz Road, Oakey. I am classified as a Grade 2 Driver and have been employed at Serco since 1999.
3. I am employed as a permanent full-time employee. I perform a 38 hour week and work from 7.30am until 4.00pm. At the present time this involves a lunch break of 54 minutes.
4. My job function is as a driver of a Hi-ace van. My main tasks involve driving to Brisbane and back. In my job as a driver I am required to deliver pharmaceutical goods, medical equipment and general stores. I also drive to a number of army bases in the vicinity including Kabala to stock medical supplies, general stores and mail.
5. I am presently paid \$901 gross per fortnight and receive \$751 nett. I have no access to overtime.
6. I also receive family assistance of \$102 per fortnight. In addition, I receive rent assistance and pharmaceutical benefits of \$300 per fortnight. In total my disposable income per fortnight is \$1153.

7. My expenses per fortnight are the following:

Food & Groceries:	\$260 per fortnight
Rent:	\$260 per fortnight
Telephones (inc. mobile):	\$50 per fortnight
Electricity:	\$35 per fortnight
Transport:	\$110 per fortnight
Personal Loan Repayment:	\$130 per fortnight
School Fees (inc. text books)	\$20
Clothes:	\$25
Entertainment:	\$20
Rental TV:	\$50
Credit Card:	\$50
Miscellaneous expenses:	\$140
Savings:	\$nil

8. My miscellaneous expenses are very high because I frequently have unforeseen bills. For example, when my car broke down over Christmas I had to pay for a major repair as well as pay for my own transport.
9. I do not have insurance on either my home contents or comprehensive insurance for my motor vehicle. It is impossible to afford insurance which worries me greatly.
10. My personal loan was obtained partly to fund the purchase of goods necessary after the termination of my relationship. It is for a 7 year period.
11. I am unable to save at all because of our financial circumstances. This means we find it impossible to purchase a home and we are forced to continue renting. It is also difficult to prepare for any unusual or unexpected purchases and I am not in a position to deal with this when they occur.
12. The inability to save also means that I have been unable to take my children on a holiday for the past 2-3 years. While their mother takes them on a holiday with her sometimes, I have been unable to. Her lessons will cost approximately \$250 per annum.

13. The only way to survive on this income is to juggle bills and delay paying one if something unexpected occurs. For example, my daughter wishes to undertake gymnastics lessons next year. This will involve delaying payment on something else to ensure that I can pay for these lessons.

14. An additional \$25 per week would provide me with the opportunity of saving enough each week to pay for a family holiday. This would provide an opportunity for me to have greater access to entertainment with my children.

Signed: S. Whit
Dated: 29-1-02.

TAG 10

Michael Howells

RTBU

Bus Operator Class 6

WITNESS STATEMENT

I, Michael James Howells of [REDACTED], in the State of Tasmania make the following witness statement:

1. I am 41 years of age. I am married with five children. My eldest child is 17 years of age and my youngest child is 4 years of age. My wife is unpaid and works at home. She performs domestic cleaning, laundry, food preparation, child care and rearing and sundry other duties as required.
2. I work for Metro Tasmania at their Springfield Depot at 212 Main Road, Moonah. I currently work as a Bus Operator Class Six. I commenced work for Metro Tasmania on the 29th of January, 1996.
3. My position is full-time. I work varying rosters. I can be required to start work any time from 5:00 AM until 5:00 PM and can be required to finish work any time from 1:30 PM until 1:30 AM the following day. I am required to work any day of the week. I am also called upon to work during my annual leave period. I find it very difficult to refuse these rare requests because I need the extra income. These arrangements do at times make family life extremely difficult.
4. I would describe my work as demanding and stressful. I am required to be responsible for handling money, controlling a large vehicle and conveying the travelling public safely over

in excess of one hundred routes, which I am expected to know like the back of my hand.

The behaviour of some of the patrons makes these tasks arduous.

5. I earn \$603 gross per week. I pay tax of \$123 per week this leave me with an after tax income of \$480 per week.

6. The following items are automatically deducted from my pay:

ITEM	AMOUNT
a) Health Insurance	\$31.63
b) Union Fees	\$ 4.50
c) Superannuation Contribution	\$30.16
d) Additional Tax	\$20.00

This gives a total of \$86.29 deductions per week, leaving a take home pay of \$393.71 per week.

7. My wife receives \$222 per week payment from CentreLink. This combined with my take home pay as above of \$393.71 per week gives a disposable income of \$615.71 per week.

8. The following is a list of approximate weekly expenses:

ITEM	AMOUNT
g) Electricity	\$20.00
h) Telephone	\$23.00
i) Council Rates	\$15.50
j) Food	\$200.00

k) Car Registration	\$16.00	(car, van)
l) Insurance	\$15.60	(car, van, home, contents)
m) School Fees	\$138.00	
n) Transport	\$50.00	(petrol, vehicle maintenance, bus fares)
o) Home Heating	\$15.00	
p) Miscellaneous	\$30.00	(children's' sports activities, etc.)
q) Van Hire Purchase	\$76.00	
r) Clothes	\$15.00	
s) Christmas Club	\$25.00	
My weekly expenses total	\$639.10.	

9. The stove we have been using for sixteen years has overtime ceased to work. The oven stopped working three years ago, leaving my wife to prepare meals on two hot plates. Then she was reduced to cooking on one hot plate for six months. We could not afford to replace the stove until we received my tax refund last year. Without the forced savings from my tax refund my wife would still be cooking on one hot plate. We did not have any other savings to use.

10. We would like to save but every time we have some money put aside another unexpected expense occurs. The house in which we live is in need of much maintenance. The walls are deteriorating and the roof needs replacing. These expenses are beyond our reach financially.

11. We have committed ourselves to investing money in our children's education. However, the costs are difficult for us to meet. The oldest child is at matriculation level. Three are in high school. Each year we have had to approach the schools to organise to make the payments for the fees over twelve months instead of the usual nine months. There are then other expenses like uniforms. The children have only ever had second hand uniforms. We have never been able to afford new uniforms. There are also excursions and school sports for which we have to pay. Three of my children participate in gymnastics. The only way we could do this was to find the cheapest place which was the P.C.Y.C. I would like them to go to the best place to learn but it cost more than I can afford.

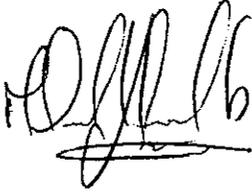
12. My family has never been able to afford to travel for a holiday. Every holiday I have ever had has simply been at home. It is not possible for the family to go to a restaurant, the cost is far too much for seven people. Apart from their sporting activities I can not give the children money for other entertainment expenses. We have not bought any new clothes for the last two years. We buy our clothes at second hand stores. As the children grow older their expenses for education, food and clothes are increasing which is constantly putting extra pressure on my limited income making it ever more difficult to pay all the bills.

13. I insure our house because if we lost it to fire we would not be able to rebuild on our income, nor could we afford to rent a house.

14. The simple task of buying food has to be a planned activity. In order that we save money, my wife will go to the supermarket on Saturday afternoons and wait until the perishable

items like meat are reduced in price. Some times she has to wait until money has transferred into the bank account before she can go to the shop to purchase food.

Dated this first day of February, 2002

A handwritten signature in black ink, appearing to read 'M. Howells', written over a horizontal line.

SIGNED: Michael Howells

TAG 11

Max Evans

SDA

Salesperson

WITNESS STATEMENT

I, Max Evans of [REDACTED] make the following statement.

1. I am employed under an enterprise agreement which refers for wages and conditions to the federal Vehicle Industry Repair Services and Retail Sales Award.
2. I am married with three (3) school aged children.
3. I earn \$452.60 per week gross and \$395.00 net per week.
4. My wife has casual employment and earns approximately \$300.00 per week. She receives no other income.
5. My weekly budget consists of the following payments:

Home Loan	\$135.00
Car Loan	\$ 64.00
Hydro	\$ 35.00
Car Rego	\$ 17.30
Car Insurance	\$ 13.00
Rates	\$ 23.00
Telephone	\$ 20.00
House Insurance	\$ 18.00
Fuel	\$ 40.00
Food	\$100.00
Children's Allowance	\$ 75.00
Miscellaneous Clothing, School Fees, etc	\$100.00
Health Insurance	\$ 66.25
Total	\$706.55 per week

6. I do not have any spare finances to take my family on any kind of holidays or have any luxuries such as going to the movies or having a meal out at a restaurant, etc.
7. Up until approximately three years ago I was unemployed. I considered myself to be better off financially when I was unemployed as I received the discounts on Health care.

Dated this Day the 4th of February 2002

Signed Max Evans

