

# Many 'living on the edge'

EMMA SPILLETT

ALMOST four people a week are declaring bankruptcy in the Illawarra as residents continue to feel the bite of job losses and spiralling living costs.

Almost 50 people across the region filed for bankruptcy in the three months to June 30, along with nine businesses.

New data, released by the federal government's Australian Financial Security Authority, shows Dapto and Port Kembla felt the biggest pinch with 18 people declaring bankruptcy.

Financial troubles also hit 17

people in Wollongong and 13 in Kiama and Shellharbour.

A further 40 individuals and businesses were forced to enter a debt agreement to pay back money.

Illawarra Legal Centre financial counsellor Maroun Germanos said the figures showed many people were living on the edge.

"We see at least 10 new people a week who are in financial trouble," he said. "It can be from loss of employment, a relationship breakdown or illness but most of the time it's overcommitment - they've borrowed too much and they can't pay it back."

Mr Germanos said soaring costs of living, including rising petrol and electricity prices, had also pushed people to the brink.

"Increased utility and petrol prices put pressure on people. They're more likely to use their credit cards to pay a bill they're not expecting or to ask for more time to pay."

But it's not all doom and gloom - overall, we're in less debt than we were in March.

More than 60 people had declared themselves bankrupt in the March quarter this year.

Wollongong was the worst hit with 26 personal bankruptcies re-

corded. An extra 10 people had applied for debt help in March, including 22 from Dapto and Port Kembla.

It seems the southern suburbs have done it tough since the end of 2013 as total debt figures show an increase in the past six months.

Just seven people in Dapto and Port Kembla had filed for bankruptcy in the December quarter 2013, while personal insolvency jumped from 20 to 41 residents in the June quarter this year.

Mr Germanos said that area often struggled.

"I think it's a lot more apparent there. Berkeley, Port Kembla and

Warrarong are three of the most disadvantaged areas in the Illawarra ... there are people there living on the edge."

Overall, the number of insolvencies in the Illawarra dropped slightly, keeping in line with the 10.1 per cent decline nationally.

But Mr Germanos believes the fall does not necessarily represent a decline in people in financial hot water.

"It could be the case that creditors aren't suing people as much or they're accepting more lenient payment arrangements so people aren't being pushed to the brink as much as before," he said.

## Students explore the power of the written word



**Bookworms:** KU Bulli Preschool students Mae, Louis, Alice, Freddie, Jed and Kaja share some of their favourite stories at Book Week celebrations on Tuesday. This year's Book Week runs from August 16 to 22 and has the theme, "Connect to Reading, Reading to Connect". KU Bulli Preschool director Jeanette Davidson said it was an opportunity for the children to share their favourite books and characters. "We also highlight the enjoyment and experience of exploring stories and travelling to other worlds," she said.

Picture: SYLVIA LIBER

## Asylum seeker kids to leave detention

ELISE SCOTT

ABOUT 150 asylum seeker children will be released from mainland detention centres but hundreds more will remain locked up in offshore locations like Nauru.

The Abbott government has announced plans to boost bridging visa support services - including access to health care, schooling and English courses - which will allow some detained children to move into the community with their families.

Children in mainland detention centres who are aged under 10 and who arrived before July 19 last year will be eligible for release under the new plan. Their families will also be released.

But the Human Rights Commission says the move does not go far enough, and bridging visa conditions that prohibit work means children could be forced into poverty.

Commission president Professor Gillian Triggs says the policy also neglects children over the age of 10, whose families have been locked up for more than a year.

Other human rights groups tentatively welcomed the move but echoed the commission's concerns about the hundreds of children left languishing in centres on Christmas Island and Nauru.

Greens senator Sarah Hanson-Young said keeping those vulnerable children locked up was unacceptable, and the centres should be immediately closed.

The Opposition said the government was merely claiming credit for a Labor plan to get children out of detention.

The government's changes also mean 1547 children now in community detention could be moved onto bridging visas.

Community detention, which has always been supported by a suite of social services, will be reserved for the most vulnerable families.

Mr Morrison defended the decision to keep children in offshore detention centres, saying the government had to deter people from getting on boats. The offshore resettlement policy came in on July 19 last year.

"I certainly don't want children getting on boats, and customs officers and navy officers having to go back to the gruesome tasks of saving children in the water, and in the worst case, getting corpses out of the water," Mr Morrison said.

His announcement comes just days before he is due to give evidence to the Human Rights Commission inquiry into children in detention which has heard claims of self-harm, mental health problems and medical neglect

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