

THE QUARRY

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Thriving on the Poverty Line: A Guide for Gen Y

Our parents must hate us. They bought out all the nice houses and won't leave their jobs. In our youth we were promised success and happiness but instead we got a financial crisis and houses that cost more than our souls. Alas, instead of flailing in the gutter, crying about our empty hip pockets, let us band together and share our thrifty living ideas so we may soar into the future. Here are mine:

Cut your own hair

There is something liberating about cutting your hair off. Locking yourself in the bathroom, you blast some encouraging music such as “I Am Not My Hair” by

Indie Arie while looking straight at yourself in the mirror and saying 'you little rebel you' as you take that first slice off your pretty mane. Now that might sound weird, but having a stranger stand behind you with a sharp instrument making cuts at your head is weirder. And the amount of times my friends have come to me after a haircut absolutely devastated at the result has convinced me to just to do it myself.

The first time I cut my own hair was when I was three years old. I only cut one side leaving a lopsided do. To counter this, my mum would just pull my hair into a side ponytail, which I thought was hilarious. My best attempt at a home haircut though was when I was in year six and I hacked my fringe down to a crooked one centimetre tuft a day before school photos. More recently I angrily took a large pair of shears to my thick hair one night. My good friend Emily, after inspecting the damage, declared that although she thought I had done a reasonably good job, said that it did look very similar to a mullet. Lucky for me she is pretty handy with a pair of scissors and fixed it. Not only I did save myself the \$55 I usually spend at the hairdresser, I also saved myself from the hour long conversation of 'how's the weather today?' and got myself a haircut that no one else dared have.

Embrace the Hipster lifestyle:

A Hipster is described as a person who, according to the Urban Dictionary, 'rejects the culturally-ignorant attitudes of mainstream consumers, and are often seen wearing vintage and thrift store inspired fashions'. The Hipster embraces being poor and makes it trendy. Living in Newtown I see a lot of these 'Hipsters'. They walk with a swagger as their ripped jeans trail the sidewalk and always have a pair of dark sunnies on that make them ooze cool. The male ones grow their beards out, some almost down to their nipples (which I've been told helps them save on money usually spent on shaving cream and blades). There are even beard decorations, such as bobbles for Christmas and flowers for girlfriends that male Hipsters can weave into their hairy facial tangle. My husband went through the Hipster stage once and decided to grow his hair long. One day while visiting his family his niece Sophie pointed to his ponytail and, while laughing, said that he 'looked like a girl' and that 'only girls had ponytails'. It's fair to say she didn't find the Hipster look trendy or cool.

Make Op shops your 'go-to' shop!

The second-hand look was not always trendy. When I was younger I would never set foot into a second-hand clothing store. It was seen as very uncool. If my mum tried to drag me in while we were downtown I would cringe and offer to wait in the car. If she brought me back anything I would have nightmares of wearing it and finding out it was someone's old tatty piece of clothing from school. That would have been pure social death. The only clothes I would wear were brand names such as Nike or Adidas with the most ideal outfit being a matching tracksuit.

Now that I am out of school and living on my own, second-hand stores have become what Bunnings is to baby boomers. There may be no sausage sizzle out the front, but there's always a lovely old lady called Julie standing at the counter waiting for you to say hi so she can tell you a boring story from her week. As you pretend to look busy in the material cut-off section your eyes water as the dankness of the clothes fills your nostrils. Your friend laughs out loud before whispering in your ear 'I bet these clothes came from dead people'.

Nevertheless a sign out the front saying 'Fill a bag for \$5!' still gets me a little too excited. As I rummage through the \$2 bin singing 'I'm gonna pop some tags, only got twenty dollars in my pocket' Julie looks over giving me her stink eye. At least she won't tell me her foot surgery story now.

This change in culture, from buying new to buying second-hand, has been sparked by the cost of living for young people. With Sydney being named as one of the most expensive cities to live in it is no surprise people are turning to second hand goods to save some extra money.

Keep everything

Both my parents are hoarders. They have kept everything that has ever come in contact with them. It doesn't matter if a grimy container lid is missing the actual container to go on, the lid must be kept - just in case one day along comes a lasagne the size of a swimming pool that needs to go in the fridge, and all containers are needed on deck to pack away this giant lasagne for future eating. This habit of keeping everything has been passed onto me and almost become a relationship breaker. When my husband and I moved from a large, airy apartment on the coast into

a tiny matchbox apartment in Sydney we had to down-size, which caused a problem, as I couldn't bear to throw anything out. As he eyed my paintings from childhood, an array of fairy statues and my box of rocks from that nice day by the river, I found myself feeling sick. What if I needed those rocks one day? We would have to collect them again, or even buy some from a garden shop, wasting precious money. If you have something now, you might just need it one day, and that someday could be tomorrow, so keep everything... just in case.

Don't be fussy

Don't think you have choices. You don't. If you're at a restaurant and have \$5 in your pocket you're getting the cheapest, nastiest thing on the menu. No fancy salad for you, Gen Y. At the supermarket the 'almost out of date!' basket becomes your best friend. After wondering if sardines are still okay to eat after their use by date, or if it's even legal to sell fish so close to expiry, you remind yourself that you're not rich enough to ask these kinds of questions.

Finding a decent place to rent in Sydney is as painful as getting your genitals waxed. It always takes longer than you remember, is more painful than the last time and has you baring everything just so you can complete the process. In the end you settle for an awkwardly shaped, falling apart, dodgy apartment that you convince yourself is wonderful and that you'll be proud to call home.

Even after you secure a place you're still bubbling in hot wax with the threat of rent rises and shitty neighbours. Not to mention quarterly inspections where a stranger, known in general society as 'your agent' gets to poke around in your personal space for an hour before saying, 'You're doing a good job keeping the place tidy, but for next time make sure you wipe the dust of the blinds'. You smile politely and promise you will. As you shut your apartment door you stick your finger up in their direction while doing your best Jim Carrey impersonation of 'Alrightly then' in defiance.

Live with your parents for as long as possible

We all have those friends, you know, the ones who still live at home. The friends who go on overseas holidays every few months and have a car that actually works. The smart friends who seemed to foresee how expensive and unnecessary moving out would be. In this day where the median house price in Sydney has just reached around one million dollars, living at home is seen as reasonable, smart and even normal. The Australian Bureau of Statistics states that in 2011, 29% of 18-34 year olds were still living at home with one or both of their parents. That's almost 1 in 3. When you add up how much you spend on rent, bills and food, you realise how much you are chasing your tail. So why not extend the stay at home and add an extra ten years after high school? And let's not forget all the other benefits that you get living at home, such as having your socks and undies ironed, your dinners pre-made and left in the fridge for you and being able to see cute pictures of yourself as a child on every blank wall around the house.

Carry around loose change rather than notes

Carrying around coins rather than notes is a great way to spend less as the sheer weight of the coins makes it impossible to have too much with you. I once had to raid my coin jar before a night out with friends after realising I had no money left in my bank account. As I laid down my piles of 20c on the counter of the bar, I gave a strained, awkward smile while saying a pathetic 'I'm sorry!' to the bar staff who gave me an annoyed but understanding look. As they picked each coin up one by one off the sticky counter I sank a little deeper feeling more embarrassed. People looked on curiously as though witnessing a dodgy deal. Finally the transaction was over and I walked away sheepishly with my cocktail thinking, 'Can't wait to line up for the next one.'

Always look down

It is amazing how much change you can collect when you keep your eyes on the ground. When I was a teenager I once found two fifty dollar notes rolled up in a bobby pin while walking to school one day. It's fair to say that, as a fifteen year old, that was the best. Day. Ever.

Looking down will also ensure you avoid eye contact with the money sucking beautiful people that are often found on street corners. 'Hey nice to meet you! I'm Justin - that's a beautiful face you've got on today - will you sign your name here, here and here? No of course I won't sell your details to third parties!... Wait, where are you going?'

By looking down you will also stay grounded and realistic, as looking up into the clouds will only tempt you to dream a little bigger or hope a little more. Keeping your eyes on the pavement will also help you steer clear of a peek into the inner world of the rich. Glimpses of private jets, pent houses and VIP rooms will only make you cry. Instead look at those pretty flowers in the garden next door, that dog shit you want to miss stepping into and also for that step, since you probably don't have health insurance or enough sick leave to cover your time off work if you fall.

'I'm so poor this week ...'

Working in a seasonal job means that winter in my workplace becomes a contest of who is the poorest. Like the popular 'Yo Mamma' jokes of the 90's, winter becomes a time for one-liners such as 'I'm so poor this week I had to go on three Tinder dates yesterday, one for breakfast, lunch and then dinner just to eat', 'I'm so poor this week I washed my clothes in the change room's sink just to save on laundry money' and 'I'm so poor this week I lived on a \$2 bag of carrots for three days'.

Gen Y face a society where more part-time and seasonal/casual jobs are available than full-time work. This makes it harder to get a loan or afford weekly expenses. Even if you have two jobs your second one is taxed almost 50%. I once worked for a place that paid a daily rate rather than an hourly rate. Once I worked out how many hours I had actually worked and tax was taken, I realised I was getting less than ten dollars an hour. Not cool society, not cool.

Become a Homebody:

You know you're a Homebody when it's a Saturday night and you're at home on the couch in your PJ's, pouring chocolate sauce in your mouth and eating ice-cream out of the container and loving life. At the end of your crazy night the total bill comes

to just \$11.60, the price paid for the gooey caramel and vanilla ice-cream, now empty, and the out of date chocolate sauce you found in the cheap basket. Out with friends you can expect to pay at least ten dollars for one cocktail that lasts one minute before moving onto the next and the next and the next. Before you know it it's midnight and you're catching a taxi home, setting you back fifty dollars. You then wake up with a splitting headache, mascara-smearing face, stale beer-smelling clothes and a minuscule bank balance. Homebody = 1, Night out = 0.

Learn to live like they did in the good old days!

My Grandma knew her shit. She could sew her own clothes, make a killer roast and have a cupboard full of pickled goodies she had chopped, vinegared, sterilised and bottled herself. She didn't buy take-out every second day or pay someone to do her laundry, and would take the bus or walk instead of driving. She was self-sufficient, relying on herself to do all those extras that many of us pay someone else to do. Getting back to the roots of how things are made and grown can be a great way to not only save money but also feel more connected to the things you own and eat. So put the packet mix away, the electric hand mixer back in its box, go outside, pick some herbs and maybe drop by Bunnings for their free sausage sizzle because lord knows we malnourished Gen Y's need some meat this week.

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