



100 Families WA

The Life Experiences And Hardship Faced By Those On Newstart And Related Payments: Evidence From The 100 Families WA Study

100 Families WA Bulletin No 2
October 2019

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The 100 Families WA Bulletin is published by the 100 Families WA collaboration comprised of Anglicare WA, Centrecare, Jacaranda Community Centre, MercyCare, Ruah Community Services, UnitingCare West, Wanslea, WACOSS, The University of Western Australia (Centre for Social Impact, Social Policy Practice and Research Consortium, and the School of Population and Global Health).

100 Families WA has a commitment to ongoing engagement in the project of those with lived experience of poverty, entrenched disadvantage and social exclusion





100 Families WA

Through action research to reduce hardship and disadvantage for families living in Western Australia, the 100 Families WA project is working towards a vision of an economically, socially and culturally just WA where all families are supported to thrive together

100 Families WA Project Partners

Anglicare WA, Jacaranda Community Centre, The Centre for Social Impact The University of Western Australia (CSI UWA), the UWA Social Policy, Practice and Research Consortium, UWA School of Population and Global Health, Wanslea Family Services, Centrecare, Ruah Community Services, UnitingCare West, MercyCare, and WACOSS.

Comprehensive picture of entrenched disadvantage

Quantitative longitudinal survey

Quantitative researchers:
Responses by family members to questions set by researchers on the experience of entrenched disadvantage.

Linked administrative data

Government service usage:
Information about service usage is used to detail the experience of entrenched disadvantage.

Open-ended questions in longitudinal survey

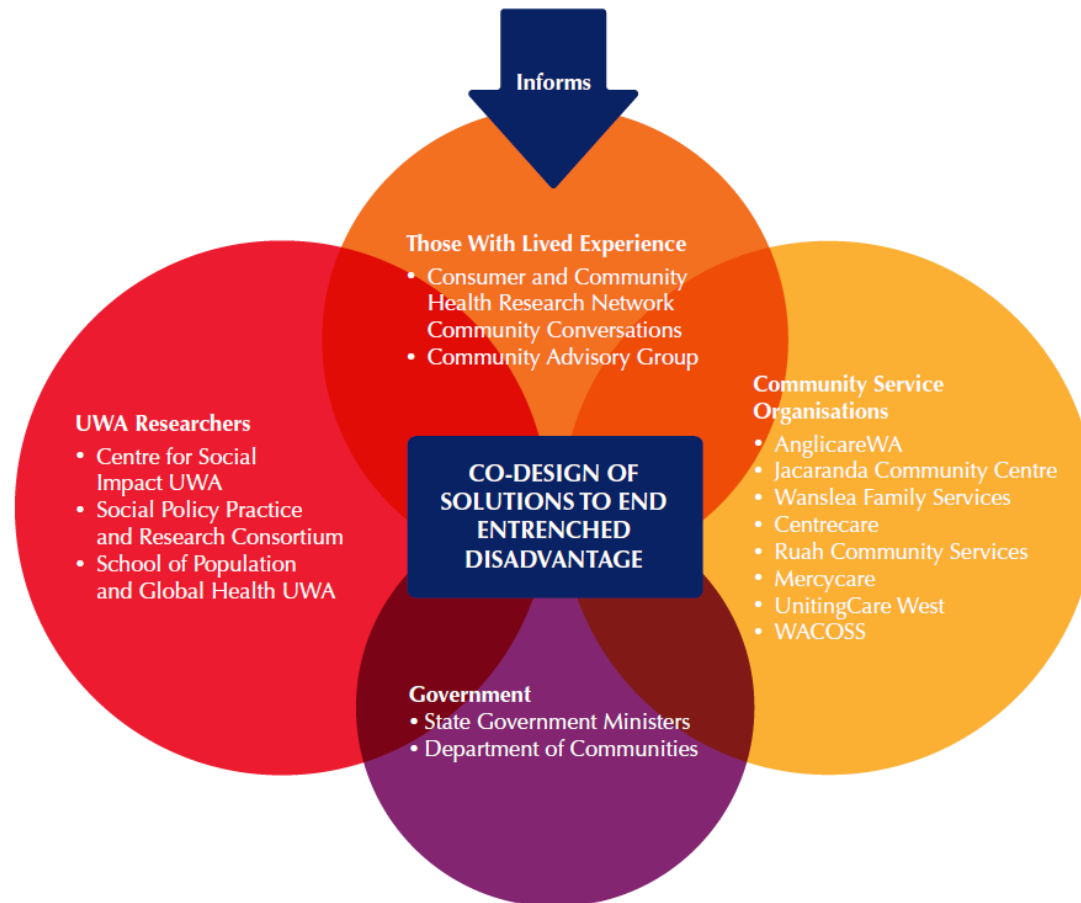
Qualitative researchers:
Researchers use the words of those with lived experience to detail their experience of entrenched disadvantage.

Community consultations and in-depth qualitative interviews

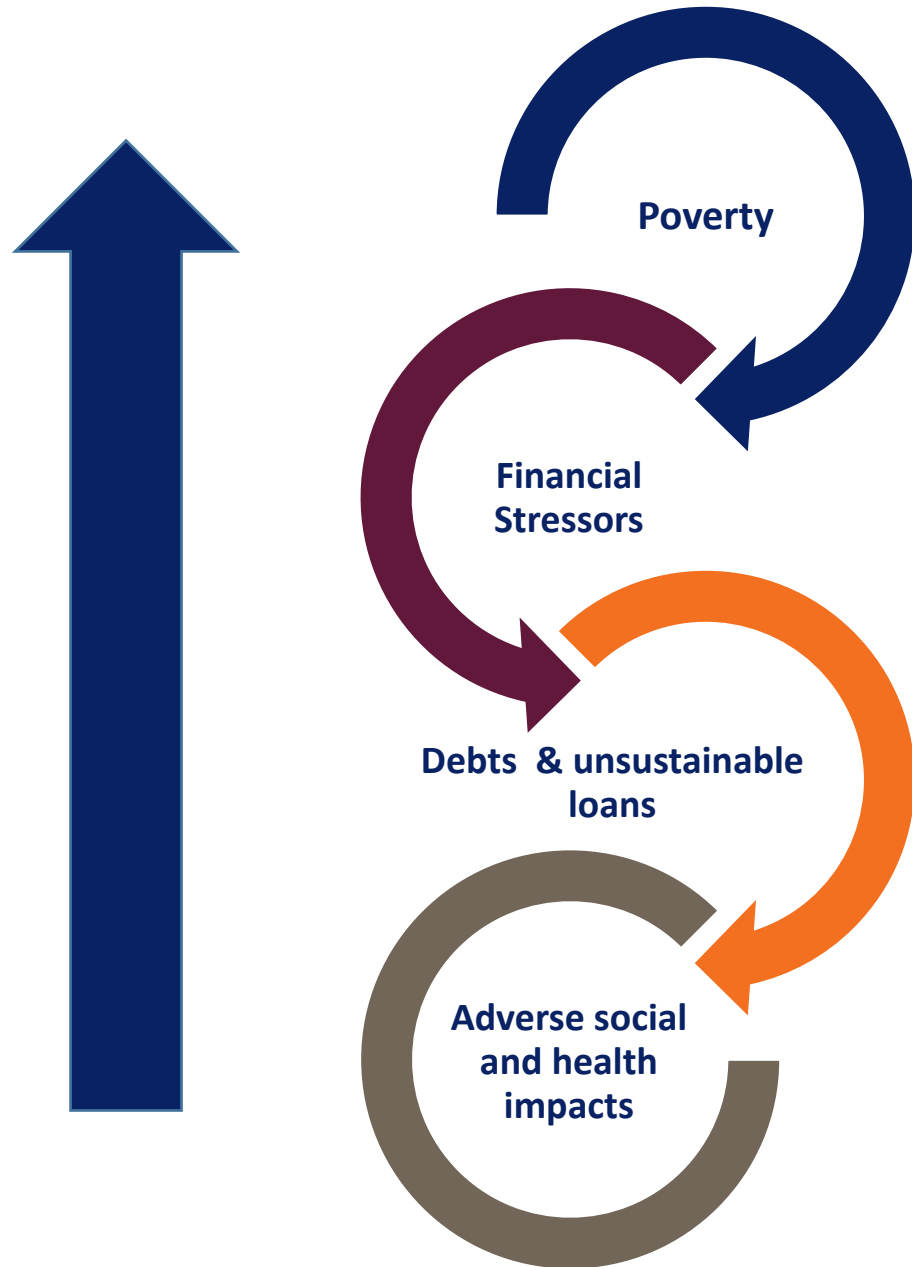
Those with lived experience:
Those with lived experience use their own words to detail their experience of entrenched disadvantage.



100 Families WA



The 100 Families WA project involves a rich research design and a strong partnership bringing together academics from different disciplinary backgrounds, families, community service organisations, community advocacy organisations, policy-based stakeholders and those with lived experience of entrenched disadvantage



Poverty creates financial stressors which leads to debts and the taking on of risky high interest and risky debt worsening the financial circumstances of people and leading to adverse health and social impacts which in turn lead to low income



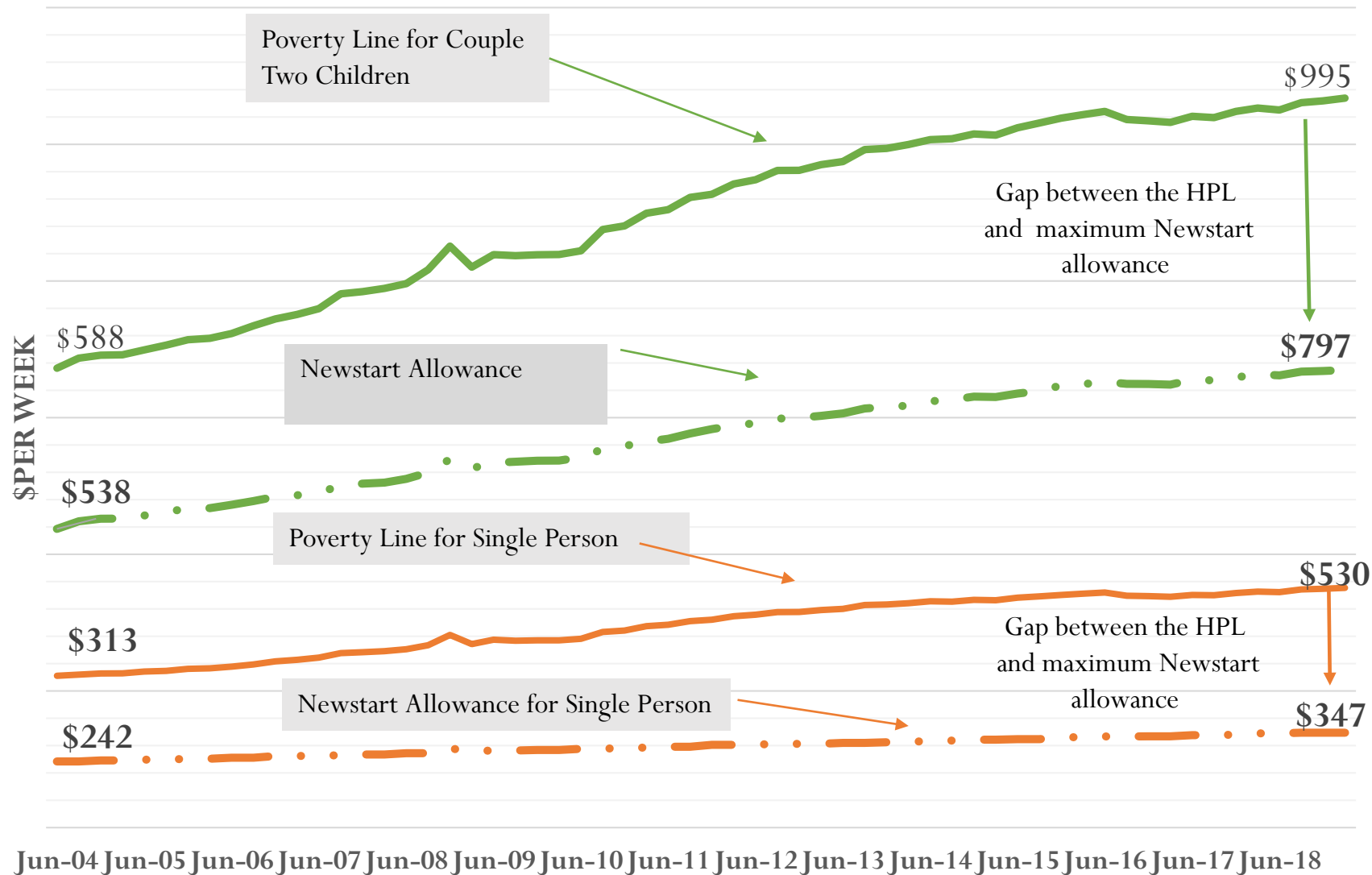
- Demographics
- Use of Services
- Housing
- General wellbeing and quality of life
- Economic participation
- Health
- **Income Support Payments**
- Drug and alcohol
- Mental health
- Adverse life experiences
- Open ended questions to close out the survey

Fortnightly interviews

The Increasing Gap Between Poverty Lines and Newstart

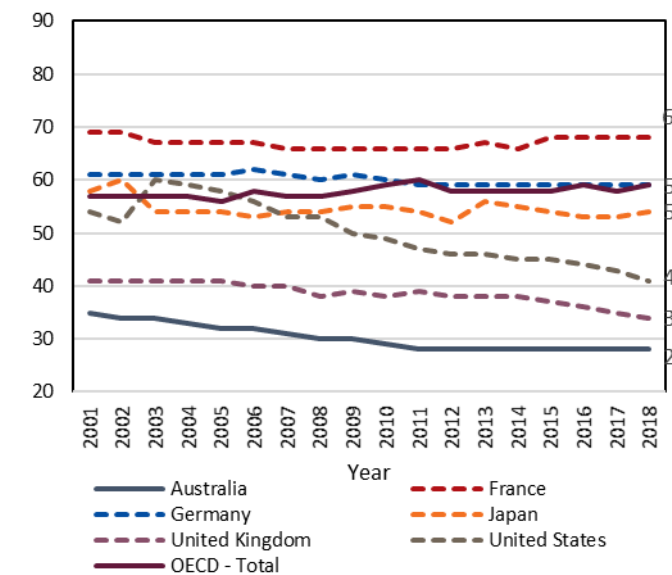


100 Families WA



Source: Poverty Lines

**RAISE
THE RATE**



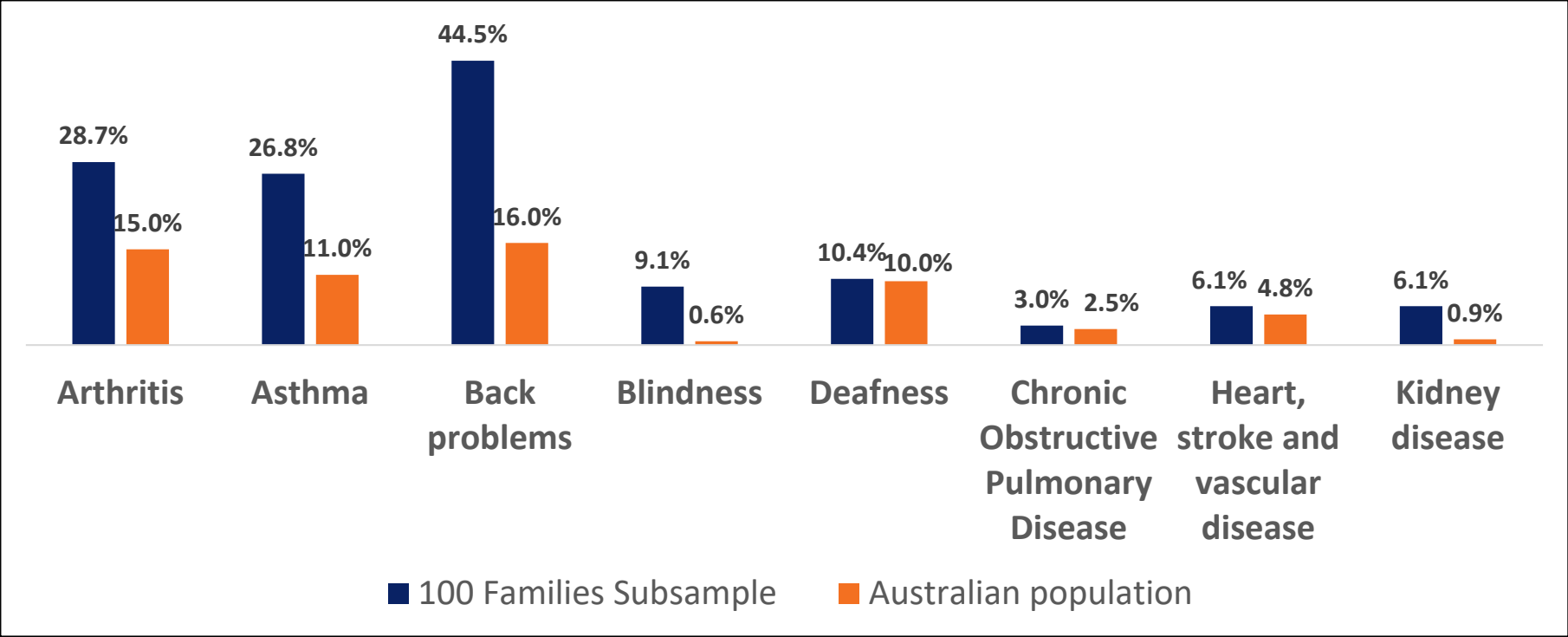
Newstart & Related Payments



Payment type	N(% of total sample)
Newstart	147(36.8%)
Austudy	10(2.5%)
Youth Allowance	7(1.8%)

Also Abstudy, Sickness Allowance, Special Benefit, Widow Allowance, and Crisis Payment

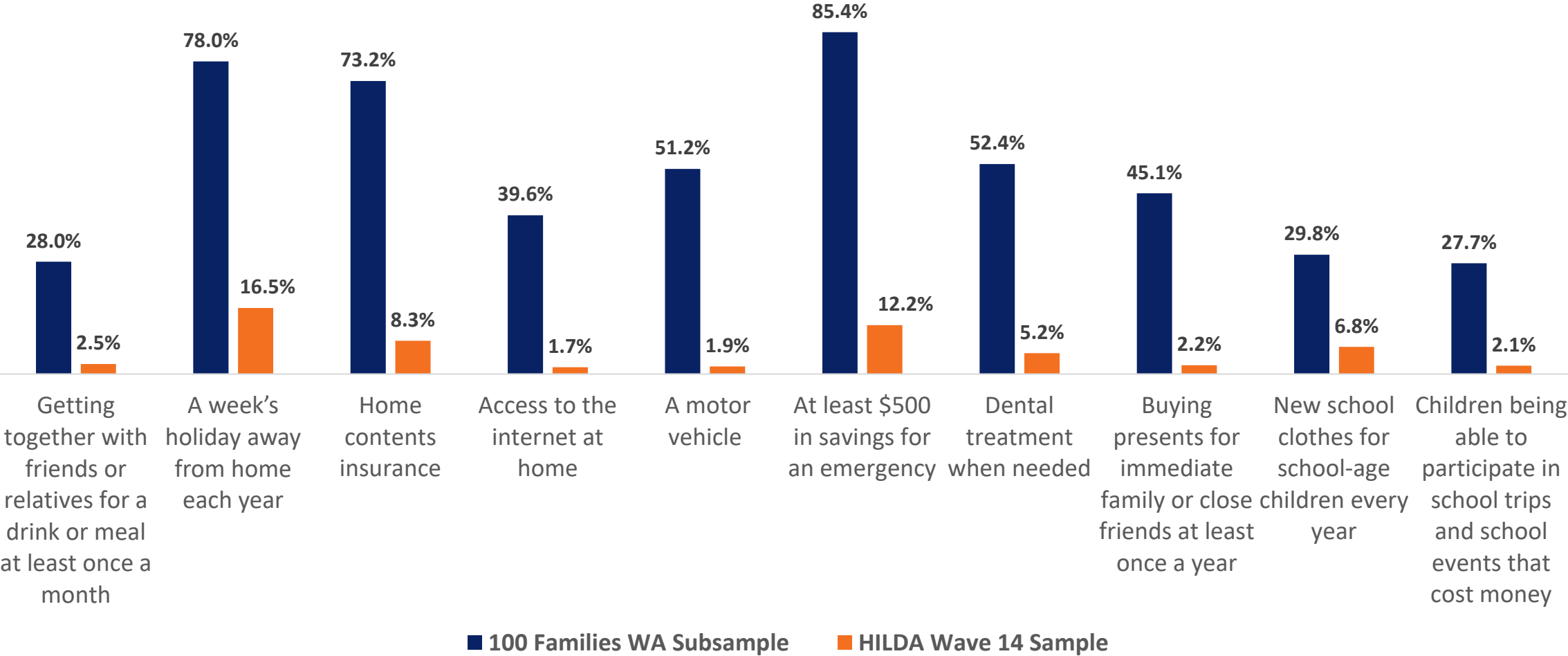
Health issues



DASS 21
The mean anxiety score was 5.99 compared with an Australian population-representative mean of 1.74, and the mean stress score was 7.54 compared with 3.99 among Australians more generally

Almost **one in five** (18.3%) of family members in the group report having a **permanent physical disability** that limits mobility and **over three quarters** (76.2%) reported that they had been **diagnosed by a medical professional with at least one mental health condition**; **64%** had been diagnosed with **2 or more mental health conditions**.

Direct poverty impacts



Employment barriers



Barrier	Proportion of 100 Families WA subsample (n=164)
Illness/disability	46.3%
Discrimination	29.3%
Not enough jobs available	35.4%
Child care responsibilities	17.1%
Other caring responsibilities	8.5%
Lack of help in finding employment	24.4%
Lack of help in maintaining employment	18.9%
Wrong/not enough educational qualifications	28.0%
Difficulty accessing skills training and education	22.6%
Lack of available, accessible transport to the workplace	23.8%
Difficulty accessing flexible work arrangements	26.2%

Employment barriers



"I am a single parent and I do not [have] family support, so it is difficult for me to find hours that will work with my childcare responsibilities, particularly because after school care is so expensive"

"I don't have a driver's licence and I can't afford public transport all, or most, of the time"

"My experiences getting work have been affected by my criminal record even for minor things that haven't been paid."

"I don't have a driver's licence and I can't afford public transport all, or most, of the time",

"Not having stable accommodation and access to transport makes it difficult to get a job"

"It's not just about qualifications, I have qualifications, they all want experience or you to volunteer to get experience with no guarantee of a job. No incentive. My employment service put me in a job which was good but then my hours got reduced until they didn't need me which was frustrating and disheartening"

A fortnightly budget on Centrelink payments



Colleen Fisher and Sue Young

Income		Expenditure		
Centrelink	708		Alinta	30
Rent	400	Unofficial renter	Synergy	70
			Rent	700
			Fuel	21
			Cigarettes	40
Usual total	1108			
This fortnight				
Car sale	250	Owes Dept transport non return of plates*		
			4 tablets@ 7 per tablet	28
Total this fortnight	1358		Motor bike repayment	100
			Motor bike registration (3 months)	105
				1094
				This fortnight 264 for all other expenses – without the car sale would be 14 remaining

‘\$20,000. that’s all I got last year. That’s what some people take on holiday.’

C lost her phone, so didn’t respond to Synergy about the next payment. So the next payment instead of being \$25 went up to \$70 per fortnight

‘I haven’t got the \$200 for the plates, the system now makes you into a criminal’ (referring to returning the plates)

‘If I didn’t have my folks, it’d be crap – it would be a downward spiral’

Disconnections – a case study

G has just moved into a Homeswest house



Gas

Cut off

1st phone call G to Alinta: I pay Centrepay, why has my gas been cut off?

Alinta: somebody went round to the address and couldn't find anybody, but yes we can see you do, it will be reconnected in 2/3 days

G: it shouldn't have been cut off

2nd phone call to Alinta:

G: what's happening with my gas?

Alinta: the account has not been properly transferred into your name, and it will be put back on in 2/3 days

3rd phone call to Alinta:

G: there is always someone at the house (partner is invalid), no letter was left 'I can't have emailed accounts, sometimes I have no data, so I insist on paper', and 'Neighbours tell me sometimes the mail goes missing'

Alinta: the gas will be reconnected today

Electricity

Cut off

G: 'this time I understand why. Every time you open an account whatever was owing on the previous bill follows you'

Synergy: For the \$1000 arrears half needs to be paid up front for the electricity to be reconnected

G: 'I'm lucky if I have \$150 a week after I pay everything out of my pension'

Synergy: The Keep and Connect option is to pay \$122 per fortnight.

G: 'so that'll mean I have to find \$60 per week out of my \$150 a week, which will leave me with \$90 a week for everything. Why can't you just send it all to debt collectors and I deal with it that way?'

Synergy: because we'll have to disconnect your power

G: 'it's small enough money anyway, how the hell am I meant to catch up with it?'

The poverty trap:

From a financial side of things, life is crap



‘I’ve got to wait six months before I can apply for HUGS after being on [Alinta’s] plan’

‘The same with power, I’ve got to be with them 6 months before I can apply for HUGS’

‘That’s six months with having to find the money to pay for things before I can get government assistance to pay half the bill’

‘If you miss one payment you have to start back at the beginning’