

Living Realities

Understanding Life on
Low Income in WA
Part One

About WACOSS & Murdoch University

The Western Australian Council of Social Service is the peak body for the community services sector in Western Australia and works to create an inclusive, just and equitable society.

Murdoch University is a public university in Perth, committed to conservation, social justice and inclusion since its inception.

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1. Introduction

Over the past four years, 'Cost of Living' has been on everybody's mind. While it seems like all Australians are feeling the crunch or making financial adjustments, the true and differential impacts of sustained high costs often don't make it into public narrative, and are largely excluded from government response. The reality is, while many Australians have experienced some disruption, those on the lowest incomes have been pushed even further into hardship and face a cycle of cruel and relentless poverty.

Living standards vary according to the goods, services, social supports and inclusion one can afford and access. Australia has a broad range of living standards, and most people can generally afford basic goods and services and engage in activities that promote social wellbeing. Year after year however, the WACOSS Cost of Living Report has demonstrated that households on minimum wage and/or government income supports struggle to afford life's essentials.

Rapid cost increases at the end of the COVID-19 pandemic – particularly the significant increases to the cost of housing – have exacerbated this inequality, with families living on low income more harshly hit than those on average or higher wages. Those on higher wages have been able to respond by changing their spending patterns and drawing on reserves. In practice this looks like changing the brands they buy, adjusting travel plans, or seeing their mortgage principal reduce more slowly than they expected. On the other hand, low-income households, with little discretionary spending or savings, have less financial flexibility and have had to cut spending on essential items – forced to reduce food consumption, stop heating and cooling and forego medical treatment. When unexpected expenses come up, like a car break down or illness, people on low income must either go without, or get a loan and risk unescapable debt. These outcomes impact negatively on physical health and safety, and on mental and emotional wellbeing.

Poverty is a product of our collective societal choices. Over time, we have created economic and social systems that fail to share wealth and leave people without the basics. As a society, as government, and as law and policy makers, we can make choices to change these circumstances.

To date, successive governments in WA have failed to recognise the real experiences of people on low income and have delivered one off and piecemeal initiatives attempting to address these issues, rather than the systemic social and economic changes needed. The day-to-day realities for people on low income are excluded from political and public discourses, stymying real, positive change.

In an effort to address this, WACOSS and Murdoch University have worked with eight people living on low income to produce individual narratives of their experiences on low income. These narratives illustrate the way in which the systems we have created impact those experiencing disadvantage and make a strong case for change. Narrative is a powerful tool and the people who control the narrative about any issue have power over the lives of others.¹ In these case studies we want the reader to see each person's narrative intact, to picture their lives on low income as presented by them at this moment in time.

¹ Ewick, P. & Silbey, S.S. (1995). Subversive Stories and hegemonic tales: Towards a sociology of narrative. *Law & Society Review*, 29(2), 197-226. <https://doi.org/10.2307/3054010>

2. Methodology

The project seeks to depict the living experiences of financial hardship in WA, for eight people on low incomes from a variety of circumstances. To achieve this, the project adopted a narrative inquiry methodology, where participants shared their experiences through interview. This methodology, and research project, was approved by the Murdoch University Human Research Ethics Committee in December 2024. There were several steps in facilitating the narratives of participants in this research, including recruitment, interview, and case study development – each of which is explained further below.

We recognise the expert knowledge of people with living experience and the time that they have committed to this project. As such, all project participants have been reimbursed, through an honorarium, for their involvement.

Recruitment

The project was advertised to potential participants through WACOSS member organisations, including through member newsletters and direct emails to lived experience representative groups. Participants made direct contact with the research team by email.

Participants were required to meet the key criterion of earning a certain income band - considered to be 'low income'. This includes income levels equivalent to income support payments, minimum wage, or a combination of both. Using a purposive sampling approach, the project recruited eight participants experiencing a range of life circumstances. The table below provides demographic information about the four participants whose case study is included in this publication and the source of their income.

	Age	Gender	Location	Income Source	Carer	Housing
Clara	30s	Woman	Regional	Income support	Parent	Renter
Heather	40s	Woman	Outer Perth Metro	Wage + income support	Parent	Renter
Andy	20s	Gender fluid	Outer Perth Metro	Wage + income support	-	Renter
Anita	50s	Woman	Regional	Wage + income support	Parent	Owens home

Interviews

From the outset, applying Mishler’s case for “the empowerment of respondents”², the research team was committed to ensuring that participants had control over what they said, and how they were portrayed.

Participants were first asked to attend a short online meeting to hear more about the project and provide the research team opportunity to answer any participant questions. After this initial meeting was conducted, and the project consent forms received, participants completed a short survey about their demographic and current financial circumstances.

Following this, participants undertook a 1-hour face to face interview with two members of the research team. One planned question was posed at the beginning of the interview: “Can you tell us about your experience of life on low income?” All other questions asked supplemented this original question and followed the narrative of the participant. Their accounts were captured in written transcripts and then presented in individual case studies.

After the interview, the verbatim transcription was sent to the participant for review and approval. As the participant was the owner of their account of their lives, we encouraged them to make any changes to what they had said in their interview as they saw fit and remove anything they did not want on record. They were also asked to check to make sure that they could not be identified from their transcript, which was part of our agreement with them on privacy and confidentiality.

Developing the case studies

Once a transcript was approved, two members of the research team developed the case study – pulling out themes identified in the 1-hour interview, the financial survey, and the initial meeting. A draft case study was then returned to the participant for review. Participants were able to make changes to the case study to protect their identity, and to ensure they were happy with how their ideas and lives were portrayed.³

When developing the case studies, we, the researchers, have provided narrative context, flow, and structure to the case studies – including our interpretation of participants’ efforts, joys, challenges, hopes, wins, and losses. This is our contribution to their narratives.⁴ However, the long tracts of narrative used in the case studies, belong to participants and are verbatim from their interviews. It is intended that this life-story approach will generate more complete descriptions and depth to each person’s experience of life on low income.

² Mishler, E.G. (1986). *Research Interviewing: Context and Narrative*. Harvard University Press.

³ Spector-Mersel, G. (2010). Narrative research: Time for a paradigm. *Narrative Inquiry*, 20(1), 204-224. <https://doi.org/10.1075/ni.20.1.10spe>

⁴ Bignol, W. & Su, F. (2013). The role of the narrator in narrative inquiry in education: Construction and co-construction in two case studies. *International Journal of Research & Method in Education*, 36(4), 400-414. <http://dx.doi.org/10.1080/1743727X.2013.773508>

3. Learning from Lived Experience

To ensure each person's experience can be considered in depth, project findings will be published in three parts. The first two reports (Parts One and Two) focus wholly on sharing the experiences of the lived experience advocates who participated in the project, while the final report (Part Three) will analyse common themes, challenges and possible solutions identified throughout this work. Parts Two and Three of this project will be published in late 2025.

This document (Part One) provides a window into the lives of four people living on low income in WA – Anita, Heather, Andy and Clara.⁵

These accounts detail the inadequacy of minimum wage and income support payments to cover basic expenses, particularly housing. Participants describe reducing their food consumption, not heating or cooling their homes, foregoing medical treatment and relying on social support services to make ends meet. Participants say that managing their financial insecurity is a constant mental burden, with Andy stating *"I can't imagine how freeing life would be without these constant financial pressures on me"*. Participants explain budgeting and re-budgeting, worrying about bills, looking for specials in the supermarket, finding and navigating hardship supports and figuring out how they'll manage if the car breaks down. The impact of their financial insecurity is relentless and exhausting. They share their uncertainty for the future and their desire for their children not to miss out.

Participants speak of the importance of family, friends and community connection, countered by the judgment felt from society at large and the resulting internalised shame and feelings of exclusion. Interaction with social support services is a common thread but experiences vary - some struggling to get what they need and others deriving huge benefit from being able to access the right service at the right time.

Collectively, the accounts bring to the fore the gendered nature of poverty, with female participants' financial security impacted by unequal caring responsibilities, insecure and low paid work, limited savings and superannuation, family violence and divorce/separation. More broadly, the interlocking and reinforcing nature of poverty is illustrated, with each challenge magnifying the impact of others, while social and economic systems fail to ensure nobody is left behind.

While the circumstances, environments and life stages of these four lived experience advocates are different, together they have a resounding message – more must, and can, be done to support those living on low income in WA.

⁵ To help ensure participant anonymity and confidentiality, all participant names have been changed.

Clara

Clara is a single mother, with full time care of her two-year old child. She is in her 30s, is part of a close-knit community in regional WA, and loves to hike.

She lives on Parenting Payment (single), Rent Assistance, Family Tax Benefit and other income support supplements. Before she receives her pay, money is withdrawn to cover pre-existing fines. This means she receives \$1,523 per fortnight to cover expenses. Half of this is spent on the rent for her small unit. Clara maintains strict management of her weekly budget. Despite her best efforts, so much is out of Clara's control – with limited income and increasingly unaffordable essential costs it is hard to make ends meet. She notes: *"it comes down to income not matching day-to-day expenses. With the cost of living constantly rising...how do we keep up? It's not doable."*

Clara strives for a bright future. But she recognises these plans will be on pause until her child enters full time school. Until then, she continues her journey of rebuilding after the trauma of family violence and addiction and actively participating in the supportive community she has built.

After some prompting, Clara describes herself as kind, caring, and resilient. She also notes she has a deep empathy for others. From an outsider's perspective, she is spot on. As she shares her story it is clear she is here for a purpose – to make sure her experiences of hardship are learnt from and that others don't have to go through what she has.

She joins the interview while her two-year-old naps calmly in the other room – obviously comfortable in their small private rental. She moved regionally to be closer to family after a difficult time, but the cost of housing in Perth means she is unlikely to ever move back to the metro area. Having made a new community, this doesn't seem to faze her. She feels lucky to have been able to call this place home and acknowledges that for so many it is impossible to find a rental property.

Initially I moved in with my dad and he didn't charge me any rent or anything so that I could save up and get back on my feet and, you know, get money together for a bond to get my own place and stuff. And I moved out of his place a bit sooner than I would have liked to because his partner became unwell and a baby in the house was way too hard.

There were not many things on the market available in my budget at all. I was actually shocked. I'd only been house hunting for about 3 months, and I got it. I did put my dad on the lease as well to try and boost my chances. He obviously doesn't live here, he lives in his own house, but he went on the lease to help me secure a place. I offered above asking as well.

But yeah, I was shocked when I got it...the rental market down here is atrocious, as I think it is everywhere. You know, 50 to 100 people applying for every single house that pops up available and it's crazy. I'm definitely very lucky. It's only a small unit, but it's all we need.

For Clara, paying rent is always the priority. After previously experiencing homelessness, she never wants her child to be without a safe place to sleep. Despite her focus on creating a safe and secure home, at \$800 per fortnight rent takes up over half of her income. While her landlord hasn't increased the rent so far, she is aware this could happen, and the risk plays on her mind.

Rent is always paid first. In the past, during COVID, and over then my drug addiction I didn't pay rent in one of my houses and I got evicted and I was homeless for a year or two. You know, I was blacklisted and so I couldn't get rentals anymore, and I never want to make that mistake ever again. So rent is first thing that gets paid every time on time.

I can't afford more than what I pay now - so I would have to look elsewhere or fall back on family again until I found something else. \$400 a week is my max. I can't afford anything more.

Clara hasn't always lived on low income. Around COVID things took a turn and mental health illness, addiction, and family violence left her unable to work. After finding out she was pregnant, Clara was determined to heal from the trauma she had experienced and committed to giving her little one the best start possible.

I went through some things a bit before COVID hit and by the time COVID hit, I was suffering from anxiety and depression and was no longer really able to work. And that's about when the low income started. I was living on JobSeeker payment prior to becoming a mum.

Once I got pregnant, I got sober and started to try and turn things around. I am still living off minimal amount of money which has not been easy.

After rent, Clara has about \$723 per fortnight to cover all other expenses. Clara thinks about money all the time. Making ends meet on such a low income requires constant focus.

It's not a lot of money. I am living pay check to pay check. Living on low income means never being able to have savings or even like a rainy day or emergency fund. So, if the emergency things do come up I've got to borrow money off friends or family or try and get an advance on my Centrelink payments. It can be hard. It means I can't really set financial goals because they're just not realistically attainable.

Being on low income just means you're always thinking about money. You're always stressing about money. It's just not something you cannot think about. You don't have financial freedom. You have to constantly think about it.

Clara has a strict approach to financial management – accounting for every dollar spent. This intensive planning allows her to stretch her income to just cover the basics, but often means she makes difficult decisions about what she buys and what she goes without.

I have a journal that I write all my finances in. I write 6 months at a time, and it'll be the date, how much I get paid, followed by my expenses. I do try budget to the dollar, I pretty much allocate every dollar I have. And sometimes there's a bit of wiggle room, but not often.

By the end of the fortnight, I need to rearrange it a bit because I tend to miscalculate with food or food just is more than I expected it to be. And to be honest, I don't know if its food going up or if I've just

miscalculated my budget. Or maybe my kid is having a growth spurt and they have eaten out half the house in a week, which does happen.

Generally, towards the end of a pay cycle before my next pay is when it gets a little bit stressy and hard because... I just... I'm out of money. It is either dip into things that I shouldn't dip into or make whatever we have left work. This can be hard sometimes as my kid will reject whatever snacks or food we have.

Sometimes I go without eating as often as my child does or like I'll skip fruit and veg for myself so that they will have it. I still eat, I still always have food. But sometimes it's cheap things like noodles or stuff that doesn't cost much - not particularly full of nutrients either.

All other bills are pretty evenly split up. They're all necessities and I can't really afford to miss any of them. I am lucky in the terms of that electricity; I haven't paid an electricity bill in nearly two years because I keep getting rebates from the government.

Even though it's not my fault - I have no control over the amount of income I have - looking at my budget is not a good feeling. My kid still has a good life and we do lots of free things and events, but they do miss out on a lot of experiences because I just don't have the money for it. If its choose food or an experience, we're going to choose food, aren't we? Choose power and gas? We're going to choose power and gas. They are necessities.

Clara knows she is a great parent and is doing the best she can in the circumstances and systems she is living with. But she still worries that her child is missing out.

I feel a lot of guilt and embarrassment often because I can't provide them with the same things I know some of my mum friends can provide for their kids. Like they've all been doing swimming lessons since they were six months old. We go to the pool every now and then... I don't have spare money to invest in swimming lessons, which is one thing, like major thing that annoys me or frustrates me. But yeah, it does leave me feeling guilty.

I have gotten a lot better, in the first or year or so of his life I was in a bad place mentally, but I sought help and a bit of guidance to help me shift my headspace in the way I think and look at things - rather than being negative and looking at the positive.

I had a bit of a cry last night when I was doing some maths and working some things out and I felt pretty bad. But he still has a good life. I just have to remind myself that.

Debt incurred, mostly by others in the past, hovers, causing further financial stress, mental distress and embarrassment. Repayments for some fines are withdrawn from Clara's income support payments before she receives them. But, for other debts, debt collectors hound her and her friends and family.

With some of my domestic violence situations and drug use, most of those debts were racked up through someone else more so than me, so it wasn't even for me.

I now ignore and evade all debt collectors. I don't have money to spare to start paying them. Unfortunately, I just don't. I have debt collectors that call me, and they call my friends and family quite

often. It's very embarrassing, especially when they're not close friends that cop the call. I don't even know how they get their contact details, but it happens.

I'm looking into declaring bankruptcy because it feels like the easier option. I'd love to fix my credit rating - it would be awesome. But currently, again, not realistically attainable.

Clara has supportive family and community around her who have helped her through tough times. While she can find it challenging to accept support, particularly due to previous experiences where this was used against her, she recognises the importance of letting in people who care.

I have trouble accepting money from people or even asking for help because I'm used to it being attached with strings. I quickly pay it back so that I don't owe them anything.

The car that I've got, my friend loaned me \$10,000 to buy this car. She sold her old car and upgraded, and she had spare money. Basically, and she offered to buy me a car. If I'm really struggling, I can message them and skip a payment and then make up and start again from the next month. I did this over Christmas when money was really tight. I try not to because they've done me a massive favour. I wouldn't have a vehicle for a couple of years, if it wasn't for them.

And my family that are here have all helped me get by - letting me stay with them or live with them when I was getting back on my feet. None of them had a problem with that either. They were just being family, you know, supporting me to help me get my life back on track.

Clara plans for a bright future for her child and herself. She wants to use her experiences to support others in similar situations. She intends to build financial security so that her kid can pursue their dreams.

I have goals to build a career in counselling and working with people who have been through things I've been through. I could see myself doing that for the rest of my life. I think I'd be perfect fit for it really. Not only because I've been through it all, but because of the resilience I have built... I think I'd take a lot of pride in it. So that's one of my bigger goals.

I would love to own a house someday. With the current property market, I don't see it happening anytime soon or not on my own. Maybe when I meet someone, we could do it together.

I would love to have a savings account for my kid, you know, for their future education, whatever they decide, or to buy them their first car or something just to cover any expenses. To give them the best start to his life that I could possibly give is definitely one of my big goals.

And to be debt free, oh to be debt free. Even if that means getting debt free to get more debt, but if it's to buy a house or something of value and meaning that I can use for the rest of my life, it'll be worth it.

Recently, after a very long wait, Clara's child was offered a spot in daycare. They now attend one day a week. This provides some much-needed space each week and has meant she can think a bit more about her future. But she recognises, without additional childcare or extra income, her opportunities are on pause.

He goes to daycare one day a week and I get a 90% subsidy from the government. So, I only pay about \$10 a week for that. He only started last week but he loved it, which is great. I had been on waiting lists for about nine months to get a spot in a daycare. They're very limited - it's a bit of a war to get places.

I think this is going to be a nice change. Being a single mum, I don't get a day off. I mean I could look into maybe finding a job, but it would be one day a week. I don't know if many places would want to hire someone just to work one day a week. But I also need to catch up on chores, and I would like to do things like go for a hike. This would be good for my mental health.

I won't always be on a low income. Someday I will be earning more, and I will be able to do more, provide more, save money. I just know it's on pause for the moment. It's just not realistically attainable until he's in school and until I've studied and got qualified.

So, it's not that I don't have goals. They're just on pause indefinitely until we're at that point.

Clara knows what would make the most difference right now – more income.

They [the government] do help in a lot of ways. You know, they provide childcare subsidies. The pension cards help with healthcare. But, at the end of the day, it's more income is what is needed, especially with the cost of living constantly rising. Like it's just been getting worse and worse every year pretty much since COVID. And how do we keep up on the same wage? It's not doable. Not on a single parenting wage anyway - definitely not.

But it just comes down to the income not matching day-to-day expenses. It needs to at least match what the average day-to-day expenses are.

Honestly, just a couple of hundred would make a difference. I would not be struggling at the end of every fortnight with just a couple hundred extra dollars. You know, I could even potentially put \$50 away a fortnight for savings or to put towards things like swimming lessons for my kid. Literally just \$200 to \$300 could make a massive difference.

Heather

Heather is a mother in her 40s living in metro Perth with her two sons. She has a partner, but he lives separately and while he contributes a little bit financially – say buying dinner out every now and then or paying for her son’s braces - his main focus is paying the bills for his own house.

Heather works two casual jobs, totalling 51-76 hours of work per fortnight, to cover her and her sons’ living expenses. The casual nature of her work means that her income fluctuates, but she earns about \$1,800 per fortnight. Heather’s paid work is supplemented by income support payments, which provide her with about an additional \$450 per fortnight.

Her three-bedroom private rental property costs \$1,280 per fortnight—consuming over half of her total income. When combined with expensive medical costs and having enough food to feed teenage boys, Heather is left with little to cover other essentials: *“I struggle to work enough hours to pay my bills. So, it has been a real struggle.”*

Heather expresses real pride in her resourcefulness, furnishing her home and closet from Buy Nothing groups, verge collections, and second-hand purchases. She has also mapped out the community service system and has utilised supports like HUGS and emergency relief. However, she stresses that people should not have to do this or experience such extreme stress in trying to meet basic needs.

Heather joins us at the WACOSS office just before lunch on a very warm day. Sitting across the table, Heather jumps into conversation – sharing details about a community event she'd recently attended, and her mounting concerns about her car's timing belt. She has recently been advised that it, alongside other essential parts of her car, could break at any moment. This would leave her without transportation and scrambling to find the \$10,000 needed for repairs.

Heather explains that while she has two jobs, low rates of pay and unstable work hours mean it is difficult to cover essential costs, let alone cover large emergency expenses.

I am a support worker, and I am also working... managing - I have been promoted to manager now – at a small business. But at the end of the week, I still only pay my rent, insurance, and a few bills.

When you look at an hourly rate I could earn as a casual – because I don't have permanent employment – you need to work 24 hours a day 7 days a week to actually have a decent life. You need a second person in your home to help you with rent. And when you have children that have behavioural issues it is impossible to have roommates or whatever people living with me.

I do see the light at the end of the tunnel. I have been promoted to manager, things are looking up for me, but there are times that I think if anything happened with my health...

Although I see light at the end of the tunnel, it is still \$640 a week for rent. And that is the owner keeping the rent as low as possible for the area. I have been breached a few times but fortunately the property managers know me and know that I keep my house really clean and tidy, and that I am doing

my best. There are times that I am struggling with trying to find the money to pay my bills, but as soon as the money comes in I pay it. They will withhold the breaches, which makes a difference. But the stress of a breach is just ridiculous. I have used the Rent Relief Program in the past. That saved my life at that time.

And then things like the car breaking down, or about to break down, I am driving it thinking is it just going to explode now. Apparently, that is what happens with timing chains – your engine literally just explodes. It is \$10,000 to replace a timing chain, but I can't sell the car in this condition now either. So, I just pray [laughter]

But it is scary not knowing what is going to happen in the future really.

Heather is looking forward to her recent promotion to manager of the small business – it means an increase in stability, both through a higher rate of pay and more regular work hours. In the past, the casual nature of support work meant that her financial circumstances were changing, with her income often inconsistent and insecure.

The rate will be higher, but the hours are more consistent. So, as a support worker there were a couple of times where I lost clients that passed away unexpectedly, and so there was no income for a month. Now I have another client, the money is coming in again on a more regular basis and then the management of this other business.

It is still only a casual position... but it will help me feel a lot more calm about paying my rent and other bills coming through. And, having a bit of time off and having a little holiday or not working every weekend or going camping or something with the kids. So that will be great.

Despite the promotion, Heather's caring responsibilities will continue to impact her employment opportunities. Her son needs extra support throughout the day, meaning she needs to always be available. It has taken a while to find a job that is flexible enough so that she can work and meet her son's needs.

I have two boys one is [in his early 20s, the other in his teens]. And, um, they still need me financially and definitely emotionally and I struggle to work enough hours to pay my bills. So, it has been a real struggle.

The main issue is my son now who is on the spectrum – he was school avoidant; he's now back at school. For quite some time I haven't been able to have a job that required me to be fully career focused. It had to be something relaxed very casual.

Saying that, I had a job for a while that was not relaxed or casual, but I was on the road all day meeting clients so I was able to speak to him throughout the day. He phones me about 10 times a day. So, it has been a challenge.

Every time I needed to take him to school or an appointment, or whatever, that would impact my work. He would always make me late, so eventually I just said sorry I can't take you. I would drive him and make myself late for an appointment trying to get him to school. It was a struggle, and he'd only last a session or half a class and then he'd want me to pick him up to get home, or get an Uber or public transport home. Because he is on the [autism] spectrum he doesn't like public transport so then I have to leave work, go and pick him up and then go back to work.

Fortunately, I was on the road a lot so I made it work that way. But, I can't have a normal job with my children. Even now, he is with this other school and they will pick him up and drop him but they said they can't do it everyday. So, there are days when he is not going to go because I can't take him and they can't. So, everything is impacted.

With the business... I am pretty much their only employee so they have worked around my hours and I am very grateful for that. And it has been quite close to home. Honestly, they need me as much as I need them. They are willing to postpone start time, delay start time, and I am always on the phone to my son. I have had conversations with my boss about that but he has been very understanding so, um, but it has been conflicting yeah. I have had to manage the clients, I have had to find, had to work with what my hours are for. So, it did take a lot longer to try and line things up but it is working well now.

Throughout the interview, Heather expresses enormous pride in her resourcefulness, in the face of significant financial hardship and other stressors. As she shares more about her history, it is clear - Heather has worked extraordinarily hard to provide a home for her sons that is safe and comfortable.

My first husband, um, sadly was dealing with mental health issues and I was financially controlled. I didn't have permanent residency, [Centrelink] wouldn't support me at all. And my parents they couldn't financially support me either. So I guess I was always used to doing this. I didn't have access to money, and because I'm that way anyway with - you know - being resourceful.

My son had a birthday party and his friends came over and we were talking about all the furniture— my couch was from buy nothing, my coffee table I got from the verge, my dining table was a second-hand dining table which I paid \$150 for on market place. My house looks amazing. It looks like I have spent hundreds of thousands of dollars furnishing my house but it is all from marketplace, the verge and buy nothing. I am really proud of what I have been able to create for my children and for myself. So, I enjoy my home.

My oldest kid sent me a message to say how awesome I am as a mother, I am a really awesome mum. And I was like woah this is great. So, moving into my own home and struggling and being there for our kids has actually been really good for our relationship.

Heather repeatedly highlights the importance of community in her path to date – her community is what helps her get by, and in return she helps others. These support networks, including access to emergency relief services, provide a valuable safety net that help fill the gaps in her budget and reassure her she isn't alone.

So, years ago, I joined my local Buy Nothing. We lived in the suburb for 10 years so we developed some really good strong connections, and I am quite frugal, and I don't throw things away, I gift them or make sure it goes to a charity that won't throw it away - they will use it.

I am constantly getting food from the market and processing it, making things with it. I recently made this chilli, crunchy chilli the other day. So, I gifted that back to my friends and my community. We just pop that onto the Facebook group - who would like a jar of crunchy chilli, who would like a jar of tomatoes ready to be made into passata. So that is kind of how we work.

It is amazing actually, when you put yourself out there and support each other.

I get some help from friends, and I help my friends as well. But um, yep it has been a struggle. And when I visit my partner, he pays for everything – our meals and whatever... Every now and then he will pay for my nails to be done, he'll offer to pay for my hair but its, I know that he's also paying his bills. He is paying my eldest's braces. So, there are things that I absolutely wouldn't be able to pay. So that, that would be a huge problem. And also, private health; he pays my private health cover.

There is an international group – I think it is designed for people who are not Australian – they have been paying my Synergy account. I am with HUGS now for my gas.

So, people who don't have those kinds of supports, that makes it very hard.

While Heather values these relationships and supports, living on low income is still a struggle and means she has to make sacrifices just so that she and her children have the basics.

I don't really buy clothes – I go op shopping, and I obviously drop things off that I am no longer fitting into [laughter].

I get from Foodbank, from the church, from a local pantry, and sometimes I will contact a service that helps me with a voucher. I have pets as well, so I need pet food.

This means I probably end up eating more starchy foods which I don't want to eat. When you go to these [food charities], you can get a lot of processed foods. You get a lot of cokes and sprites. You get to choose what you take with you, I used to not take the coke or the sprite or the bread but then there is not much you can bring home.

Now I am using the services less and less because there is not really the food that I want. Like you'll get a bag of oranges sometimes and that will be great. Half of them will be soft and rotten, which is not a problem for me – I cut it off and I juice it. But it does impact the food I am eating for sure.

But I don't want to eat processed food, and my son finally decided he doesn't want processed food. So that is definitely the issue. Sometimes getting the voucher from Woolworths and Coles is easier because I can just buy the meat. And I will buy the meat at the end of the day when it is marked down to \$4. So, I am very smart about that. For me, a best before date or expiry is not an issue but I have to pull the stickers off so my son doesn't see them [laughter].

One major sacrifice Heather makes each day is the ability to prioritise her health and wellbeing. Although her work hurts her back, she has no option but to keep going. As her back gets worse, she needs more treatment. This costs her more, which means she needs to work more. It is a catch 22. With her son recently diagnosed with scoliosis as well, she is keen to make sure his treatment is a priority, so he won't be in pain in the future.

I actually have a severe scoliosis and have to go see a chiro weekly for that. I do need to come up with the money for the chiropractor. And I have just taken my son there and he now needs to see the chiro as well on a regular basis and that is a \$1700 commitment for 90 days. Which is a lot of money. And the private health cover [which my partner pays for] has now exceeded its limit so there is no money back from that.

But of course, the chiropractor says he needs to see my son twice a week for 90 days to get the results we want, but that is going to cost \$1700. We might just have to do once a week even though they want

him to come twice a week. He has the rotation thing I have as well, and I know what pain that I'm in. So, if I had started earlier than I potentially wouldn't have been this bad. And that is what I think about, okay so my son, if I leave it, will it develop and impact him in the future more?

So, I don't know, I don't know what I am going to do there.

My ability to do a lot of stuff is restricted, although I still do it. So, I have to pick up heavy things, and move them and stand for long hours. As a support worker, I have one kid that is on the spectrum. She's an escape artist. She wriggles and runs away from me, so I can't manage her anymore. So, I have had to let her go. So, I have to pick and choose the jobs because of my back.

But even just cleaning my house is hard and stressful. I have an inspection coming up and I can't bend over because my spine is doing that weird thing.

Heather wishes there were more supports for people in circumstances like hers - single mothers, people on low income, people just trying to cope. More income would make a big difference, as would enhanced social supports. She hopes that, in participating in this interview, she can contribute to achieving that goal.

I just wish that the government supported single mums more. I wish that government supported people on low income.

My contribution, the reason that I am also doing this, is so that message – I know this is something you guys are interested in – supporting people on lower income more so they can stay positive, stay motivated and work as much as they can. But they also get that little top up and the support from services around so that they can survive their children's teenage years until the kids are old enough to either move out, and then I can downsize or move in with someone else, or they can start contributing to rent – and sweeping and vacuuming and washing.

The rents these days are ridiculous. If you think that okay, a mum should have a partner, to pay part of the bills of the house – if you are a single mum you don't have that support. And not always is it possible to um open up a spare room to rent to have that financial contribution either - you don't want a stranger living with your children. You don't know, you potentially don't trust them. But there are so many reasons why it just doesn't work.

Per fortnight anything from \$400-\$800 would be amazing. And I think that whether it comes from a subsidy from services – i.e. [electricity] and [gas] for example – that makes a huge difference. When I have had to phone up and say hey, I have got this bill that has come in, can you pay that?

There needs to be a support for mums who just need a little sanctuary for their children and their children's healing and development, and growth, without having to sacrifice a clean house. You know, like to raise healthy children we need to have a safe environment and if a mum can't do that on her own she really needs the support from external agencies, and that is major.

Andy

Andy is a university student in their early 20s. They are currently studying full time, doing their honours degree. They live in a private rental with housemates in an outer Perth suburb. Having experienced homelessness in their teens, they now work in youth homelessness advocacy.

Their income varies, depending on how many hours they work. This impacts how much they receive in income support payments. They generally receive approximately \$780 per fortnight from work and \$300 per fortnight from student income support payments. Their rent costs \$375 per fortnight, putting them over the threshold of housing stress.

While their housing is now relatively stable, their income is not sufficient to cover essential costs. In an effort not to go into debt, Andy regularly reduces their food and energy consumption and relies on public transport.

Andy has ambitions for the future, including to grow the advocacy work they do now. but, given their past experiences, they're not certain that their future will be smooth sailing noting that: *"I have so many years of potential financial crisis ahead of me."*

We meet Andy in a library nook at their university campus and get to chat a little before starting the interview. We talk about government investment in housing and swapped podcast recommendations. Andy is intelligent, engaging, funny, and fun to talk to. They share how passionate they are about politics and advocacy and how they want to use their experiences to create positive social change. We also speak about how they wish they could enjoy their youth more, without constantly worrying about money.

While Andy has recently found a comfortable home, the past four years have been marked by homelessness, insecure rental contracts and unsafe houses. This period has caused enormous stress and set Andy back financially.

On Tuesday it was 4 years since I was kicked out [of home]. I started like for, like 6 months it was kinda just couch surfing. A mate sublet a room at their mum's place but not super legally, I didn't find that out until later.

I moved into youth crisis accommodation. And it was like – 4 days earlier I did not know what – I was going to live in my car. Yeah, that was huge. I lived in a youth crisis accommodation for a couple of months waiting to get into medium term youth accommodation where I lived for a year and a half until like early 2023. Then I moved into a sharehouse. I could've stayed at the medium-term youth accommodation for another 6 months, but I didn't want to get to the end and it's like well, I have nowhere to go.

Me and mates would apply to places but we'd just get knocked back because of our age. So, it's like even if we could afford to stretch and maybe afford a \$300 a week place for myself, I'll get knocked back because of my age. That's just the reality.

But moved into the sharehouse. Didn't realise it was not super legal as well, I didn't get a lease for the first 6 months and then a couple months after we signed the lease they were like "oh, turns out the landlord never signed it, you've got to leave. Your last day is December 26."

Then I moved into another sharehouse. At first it was alright but there was a lot of black mould and asbestos and I got really sick from the black mould. I didn't realise it was mould for ages and then I realised that there was all this black mould along the wooden shower and the wooden shower was right next to my bedroom.

Um, I then moved after that lease was done. I moved into my partner's for just under 2 months-ish. And then I moved into my current place which like honestly living at my partner's place that was crazy, I saved so much money because my rent was like \$120 a week, that was like, oh my god.

When [current rent] went up to \$250, that's when we got our fourth housemate. So, it's now \$187.50 a week. I know that I can't afford more than \$250 and when it was \$250 a week, if that went up I would not have been able to live there anymore without cutting back on a lot. But right now, with it being \$187 I'm like pretty safe and happy with that. I haven't had a rent below \$200 in like a while so that's nice. But just today, I had to pay my bond, so like transferring out of my savings, and it's like ooh I'm not- that's a lot out of my savings, goodbye.

Andy is concerned that the sacrifices they must make to manage on their income are detrimental to their health. They go without heating in the winter and cooling in the summer, significantly reduce their food intake and cannot afford to access the medical care they need. They worry how their health will be impacted into the future.

Yeah, I have, this is going to sound really bad, I have one fruit a week, maybe, two is pushing it. Two is like if there is a huge sale or a really good deal. Like it's not healthy but seven days' worth of fruit that's so much! Then maybe I'll have a work meeting and there's fruit at the work meeting, so I'll get more fruit. It's kinda the same with veggies. I try to aim for five veggies a week. I don't know what the nutritional content of onion and garlic are but they're my go to veggies every week and I count those, so I hope that's chill?? I eat a lot less meat. I think I buy one thing of meat a week. I have one breakfast, one lunch and one dinner. I'll swap the lunch and dinner around depending on the day so and one of the meals, whether its lunch or dinner has the meat in it the other one doesn't. So, it's more of a vegetarian thing. I'm like definitely experiencing the costs of not properly feeding my body and stuff but like it's like enough. It's just reality now I feel.

Last year I got diagnosed with fibromyalgia and I dunno, through the years I've noticed just the constant stress of things does have a huge impact on my body and when I moved into my new place I had a huge flare up. I get really scared thinking about how its impacting my health, like future things. Like the body keeps the score type stuff. I got really anxious about dentistry. Oh my god- I had to go to the dentist three, four times and she was like "we'll spread out the fillings and stuff because of the needles". But I was like actually this costs money!! Can we not do this next time, just do them all at once please?

I see my psychologist less than I need to. When I see him, it'll have been two months since I last saw him, then I see him again in a month's time after that if I'm lucky. Originally it was meant to be every three weeks but it's like I can't afford that without a- that's not covered in the mental health plan!

Navigating these sacrifices and ensuring unavoidable bills are paid governs Andy's entire life. On top of studying and working, it is a huge drain on their time and energy.

It impacts like every aspect of my life to the point where it's kind of what I've gone into to study and work because I'm so sick of it! I can't imagine how freeing life would be without these constant financial pressures on me. Genuinely I think- it takes up so much time that- could spend it studying, could spend it, I don't know, partying or hanging out with friends. I think it has shaped every aspect of my being to what it is now. To even what I do with my friends, the time I spend with people, what I do in my downtime, what I consider treating myself.

We ask Andy what they would do with an additional \$100 per week. Throughout the interview Andy keeps coming up with new ideas. They think about exciting things they would love to be able to do but also recognise that realistically this money would need to go towards essential costs that they currently cannot afford.

Yeah, it just opens so many doors. I definitely would be putting money away so that I can donate it. I think I'd treat my partner, I'd buy him something nice. I'd want to save it for a holiday.

I have a psychiatrist I see every quarter... he gave me a list of very specific vitamins and I've just never taken those, I don't have that money. The extra \$100 a week, I might start taking vitamins.

I'd want to save it for getting my wisdom teeth out. But also, I haven't bought new clothes in a while. Most of my clothes are from op-shops or I get them for free and a lot of my clothes are starting to get holes in them.

Andy's experience of low income is exacerbated by the absence of financial support from their parents. This sets them apart from their friends at university, which can make them feel isolated. Many of their friends don't understand the reality of Andy's poverty and the toll it takes.

*When I went to the uni for help they didn't know how to help me. They kind of just kept turning me away. Then, life hack! If you just walk into the student wellbeing office and cry hysterically, they do have to address that. They do have to help you. They like put me in a little closet, I call it the cry closet, until someone could come and speak to me. But even when I told them everything that was going on, this was back in 2021 when s**t was hitting the fan, they were like "ooh sorry! We sometimes have a basket full of free stale bread every Wednesday afternoon if you want"- and I f***ing lived off that! I literally every week I made sure that I left my class a little bit early so that I could go get that free bread. Even though it was stale. And I carried it around with me to every class. I'm now the poor kid in the class and you're all looking at me because I have my free loaf of bread. I can't put it in my bag because it doesn't fit. So, it's just there. And it's like sorry guys!*

It definitely feels a bit weird because like literally half an hour ago I was sitting with mates and one of them came back from studying abroad and they were all talking about how they'd been to Europe in the past year, for either study or personal. And it's like, oh, me personally, that's going to take a couple years to save up for that if nothing major goes wrong.

All of my friends like buying lunch. I have my little Tupperware container, I can't really be buying lunch every time. As much as it would be convenient, I just do not have money to do that. I need to have very strict finances.

None of my mates really pay rent. None of my friends really have these continual financial responsibilities. I don't know. When I told people when I lived with my mum that I had to pay board, they're like "what? That's your mum!" And it's like surprise! My mum also is broke!! Crazy, oh my god. I have to pay her board to live. Yeah, it's so strange.

University is pretty big, but there's a certain class and income background here. I remember talking to someone- I don't know how much he earnt. And I told him how much I earn from my job and he was like- he just looked really sad when I told him. He was like, how do you live on that? I'm like- I can't imagine not living on that. Yeah. I just can't imagine not.

Andy knows what they want to do in the future, advocate for housing policies that actually meet the needs of people experiencing disadvantage. While they're actively building towards that future, they're realistic. Their history shows them that their life will not always be smooth sailing, and they worry about the risk of hardship and crisis into the future.

I really want to get into housing and homelessness policy or like community work really just anywhere I can help people, in literally any way possible. I used to think I was always like a behind closed door-like policy, research, those positions, but front line working- literally anything where I can help people in any way.

I was talking about it with my partner last night, I always get worried if this is what I've gone through so far and it's like I'm 22, I've got how many years left of this. How many more years, what else is happening, what else is in the cards for me? Like I hope that the future gets better... but also realistically I know there will be bumps and stuff, I guess it's just scary that its always going to be like this.

Andy is clear on what would help right now – more money and affordable student housing.

Literally just any form of money outside of what I get regularly no matter what it is. Like that little side job that I did for a little bit, yeah it's a little extra money. But I literally was working on top of my current job, I was working six days of work a week for a month and a bit. And it was not super sustainable, and I was just exhausted all of the time, on top of having just moved.

I feel like things like food services and where they're giving out free actual objects that is good, that is great but also just give me the money. Just give me the money because I always feel like it's better to give money because then that person can just spend it where they need.

More money would be epic. That doesn't need to be paid back. That'd be sick.

It would help to have affordable student housing. That would be epic. That would be really cool if it didn't literally cost a week's worth of income to have a shoebox at university and that's the cheapest room. Like it is insane, it is insane how unaffordable student housing is.

Anita

Anita is a single mother in her 50s. Her two children are in their teens. They live in a regional city, down the road from their father. Anita is in the process of formally separating from her ex-husband and will shortly have to move, as they sell the family home.

Anita works between 31 and 50 hours per fortnight – working those extra hours when her parenting responsibilities allow. She earns about \$1,777 per fortnight from work, which is supplemented by about \$78 per fortnight in JobSeeker. Her son also pays board of approximately \$150 per fortnight. She also receives variable amounts from Family Tax Benefit and in child support. Anita and her ex-husband own the house she lives in outright and are in the process of selling. Anita will soon need to take on a mortgage on her own. On her current income, with frugality and support services, she manages to make ends meet each week. But when an unexpected bill comes in, or something breaks, she goes without or relies on loans from friends to get through. Given her current experience, Anita worries how she is going to manage with mortgage repayments thrown in the mix.

Anita works in the community service sector. Passion for community and fairness was instilled in her from a young age from activist parents. *“People have always said about me that I have a strong sense of social justice and I’ll take that as a compliment, yeah.”*

Anita meets us at a public library, halfway between Perth and the regional city where she lives. During our meeting, notifications about her home loan application buzzed on her phone a few times, interrupting her train of thought. She is doing her best to keep on top of everything in her life – work, kids, and bills, all in the context of actively separating from her ex-husband and trying to rebuild her life and financial foundations.

Anita shares that she feels lucky and privileged to be in a period of relative financial stability, expressing concern for the ‘many’ she saw to be worse off. Despite this, low income, hardship and family instability has been a common theme throughout her life and has significantly impacted her current circumstances. She shares the dynamics of her upbringing and young adulthood.

My mum and dad separated. I think I was about nine. My father was diagnosed with multiple sclerosis and ended up in a wheelchair and he passed away just before my 21st.

When my parents separated, a lot of responsibility fell on to my shoulders. My mother was legally blind - she just woke up one morning and was blind. I mean she could see outlines and stuff, but she couldn’t read anymore, couldn’t focus and there was nothing that could be done for her.

So, she was on a blind pension and we lived in a public housing estate. I had a good childhood like, you know, there was always someone to play with and go outside and the public housing thing wasn’t really an issue. But it was that constant, the waiting for the pension to come in. In those days you’d wait for the postman to bring the child endowment cheque.

I managed to get a special entry into Melbourne [University] to do an arts degree and then I had a big fall out with my mum. She kicked me out of home in that Christmas once you finish year 12. Then I moved in with my ex-partner and just felt like... we couldn't... it was very difficult financially. So, I decided to forego [my university degree].

I feel like my life's crazy. I was a late starter with kids and stuff, I've still got a 14 and an 18-year-old so it's still a real juggling act. Probably should have done that about ten years earlier, but you know that's life.

When Anita had children, she stopped working to care for them. Now a single parent, Anita works in the community services sector, a long-time passion of hers, and juggles work with care responsibilities. At the moment, without housing costs, Anita can cover her day-to-day expenses. However, things will get much trickier when she has to cover weekly rent or mortgage.

When my partner left - we'd been struggling a bit financially for the previous three years. I was looking for work before that and so it was a sole income household. When he left, I was on JobSeeker for that six months. And then I was at my job network provider, and I saw a notice on the wall. The guy thought I was crazy - I said I want this job; this is what I do!

I've been working in community services for about 25 to 26 years. I was in my early 30s when I kind of discovered it... I never knew what I wanted to do and then when I got that job, I thought this is where I need to be. It's not fantastic wages, but compared to, you know, someone working in Woolworths or something like that... it's a better wage than that. The salary packaging is also helpful for me as well.

I kind of walk that fine line where I've still got concession card, and I get \$78 a week JobSeeker. I have to report every fortnight, so if I have annual leave then I get the holiday loading so it's a little bit more and then the JobSeeker will come down.

I'm disciplined with my money, and I love excel... it's an amazing thing. I'm also a squirrel with money. I can make it from week-to-week kind of thing but... I mean not like that there's a lot left at the end of the week. It'd be very rare that I would buy clothing that wouldn't be second hand. It's okay though, I'm happy with that.

When I did have a mortgage, it wasn't a huge mortgage. Again, I was in quite a lucky position, so it was only like \$300 to \$350 a fortnight. But it did make things a lot easier when I didn't have to pay anymore. I am a bit apprehensive about going back to that. Hopefully I'll be in a similar position and am trying to find a place where I pay maybe \$300 to \$400 a week for the new mortgage.

I can get takeaway maybe once or twice a fortnight depending how tired I am or go out for dinner with the kids. This is related to salary packaging because I can get the entertainment card. But, I do use the Foodbank and I do referrals to the services as well. You know if your feeding boys - my eldest is a bottomless pit! And it can make really big impacts on your food budget.

Anita has worked to build a small pool of savings, but she is concerned about how she would cover big, unexpected expenses. This could be her car breaking down or something breaking in her home. When this happens – which it inevitably does – Anita either has to go without until she can afford the fix or rely on the generosity of friends and family. She thinks herself privileged that she has friends who will help her out when needed, but she doesn't want to have to rely on them and works hard to pay them back quickly.

My oven's dying at the moment. I'm holding my oven door up with a broom handle, so I thought I need to get a new oven. I've had it repaired twice, the element's gone or something. Now the door's going. I've had enough and I think my dining room is about 200 degrees when I have my oven on!

So, I saved for like 12 months and got \$1000. Then, at Christmas time, I thought oh boxing day sales... I'm going to go and see about an oven! I get there and they're on sale for like \$1700- \$1800. So, I do not have a new oven yet. But, now I've got \$1100-\$1200 saved.

When I first started at my job, I was there for about six months and my car died. The car is giving me warning messages and the mechanic's saying - "get rid of it". I can't get rid of it! It was stressing me out. It was beeping while I was driving and that's not a good thing.

I couldn't get a NILS loan at the time... and Aussie home loans wouldn't give me any money either. I think I tried somewhere else too, borrow or get a personal loan, no one would give me the money. Then my girlfriends from Melbourne - our mothers were actually friends so I've known them since I was five years old - I was complaining to her about it because it was causing me a lot of anxiety. How was I going to get to work? Or run around with the kids?

My girlfriend says, "ring my mum". I hadn't spoken to her mum for maybe two or three years. I said, "no I'm not ringing her" but again, my girlfriend says: "ring my mum - she'll give you the money." I just felt like I had no option. It's making me teary even now.

I had to ring her mum and say: "sorry I haven't spoken to you in years, but I need to borrow some money, my cars dying." Her mum just says: "how much do you need?" And I said "well, you know five thousand dollars would be good but if you can give me ten that would be amazing." She answers, "I'll transfer the money tomorrow".

I've got like \$1200 left that I still have to pay but I've said to my girlfriends, "I've got the money there for your mum but I'm keeping it at the moment because I don't know what's going to happen, what's going to happen with my life the next six months". They always say, "don't worry about it, Mum won't even notice!" But, I want to ring her and say I made the last payment.

So yeah, the that was extremely stressful for me, and again very privileged that I was able to do that. I'm very lucky that I was able to do that. I would've been up the creek otherwise.

I do feel this overwhelming sense of responsibility that I'm it, the buck stops with me. I've got kids I've got no choice. You wake up every morning and think ok, here we go again, you know today is a new day, it's another day.

Anita's workplace has helped her juggle the pressures, including financial pressures, of single parenting. They allow her to change her contract and work more hours if things are tight financially or take more time away from work if her kids need her. She recognises that most workplaces don't offer this level of flexibility and again, counts herself lucky.

I work for an amazing organisation; I can't speak highly enough of my boss. I love her to bits - she's an amazing woman. Basically, if I go and say "I need to change my contract again" to increase my hours or reduce my hours she is very accommodating. Sometimes I have to wait a couple of months or so but they are very accommodating. Even when I first started and had to say: "I've got you know, a

school sports carnival I need today.” They’ve been very supportive of me as a single mother, and financially supportive from the contract side of things as well.

I’ve recently had to increase my work hours, so that’s taking me out of the home more hours per week. I am again very lucky I can work two days from home and two days in the office so that does give me a little bit of juggling time. You know if you can get a load of washing done on your lunch break, it just saves time. It’s only an hour a day travel time but that extra hour at home is helpful too.

Anita recognises that divorce and raising children has significantly impacted her financial security in a way that hasn’t impacted her ex-partner. She doesn’t regret having kids, but she also doesn’t think it is fair her ex-partner has managed to find financial security, and save for the future, while she is left holding up the door of her oven with a broom handle.

So, my ex-partner and I had both worked, and then after I had the kids I didn’t work for six years. I went back to work part time when my youngest was about 20 months old, and then I worked part time for about five years. We then moved to another regional town, and I was looking for work for about three years, but I couldn’t find any work. Our relationship was starting to fall down around that, and of course financial pressure never helps any relationship. So then, we were struggling.

When he left, I was on the dole for six months and he secured a really good job... dammit! [laughs]

I’m a bit disappointed at the way the separation has happened. My ex-partner, he’s pretty much worked full time and wasn’t impacted by the birth of children. He’s got like \$200 000 in superannuation, and I’ve got like \$140 000. I was in a good super group – I was lucky that way – but there is more than a 25% disparity! He started off in the kitchen in the nursing homes, but he’s now moved into a managerial position where he’s overseeing all the kitchen staff and others. You know he’s 58, he’s worked his butt off all these years, and he deserves that... but I mean his wage is about 20-25% more than mine.

So even if I was able to work the same number of hours as he did, there’d still be the difference in the wages. That is kind of disappointing for me.

Anita does not want her kids to miss out and the income support payments, like JobSeeker, she receives as well as input from her ex-partner, when needed, help her to just about stay on top of things. But she feels like she is left powerless, with her financial circumstances so easily impacted by others.

I don’t think the kids have really ever gone without. Their father’s only 10 minutes down the road, he works five minutes down the road - the kids could ride the pushy to his house if they wanted or walk to his work. He’s had the kids every second weekend, a week or so over the holidays. He has been able to buy the kids stuff that I couldn’t afford, so my eldest has a car that once he gets his license, he will take possession of.

I feel my children will never starve or go without. I could ring their father and say I haven’t got any money for dinner can they come to your house tonight... although I did block him because we went to court three weeks ago so things are not that good at the moment.

During the financial separation, my ex-partner put his tax return in seven months too late. I get a letter from Centrelink “oh your family tax has been cut off”... um... okay... so I ring them and say “I’ve just I

got this letter saying my tax benefit is being cut off." They say "well because he had put the tax return in late and he's supposed to be paying more in child support." Then I had to ring child support because I knew I was never going to get that back pay. It has all sorted out now, but my family tax was reduced from around \$350 a fortnight to nothing. It was like a lot of money for me just to lose just like that.

They have such power over your lives that they can just with a tick of a box make a really big difference. Again, I'm in a privileged position where I think "okay I can juggle this I can juggle that and I can survive for a few weeks without this money. It'll all come out in the end of the financial year"... but if I wasn't working, if I was on parenting payment or just JobSeeker and they had made a decision like that, it would make an extreme change to someone's life.

And the fact is you are so beholden to them and the power that they have over your life is just immense. It's really immense.

Anita understands the difficulty of living on JobSeeker as a parent. Even though it was too late to change her circumstances, it was really important to her to commend the Federal Government on extending the Parenting Payment Single to when the youngest child turns 14.

I'd like to compliment the government on what they did with that parenting payment thing. Amazing - the best thing that they've done ever since the Covid payment. I just really think that impacted so many women. Having to go on JobSeeker when your child is seven years old is really, really difficult. You know like a lot of these kids, their fathers are not in the picture the majority of the time. If that's the case, then they're also losing their mothers having to go out to work to survive. To me, that's a sad thing.

I think it had a really positive impact for a lot of women.

While trying her best, Anita can't help but feel like she's not doing enough. The constant struggle is emotionally taxing. Thankfully, she has a strong network of friends around her to remind her that she is a great mum and is doing well managing difficult circumstances in an unfair system.

You know my girlfriends do say to me, you know, "how do you do it?" And I say "well you know I'm doing a really bad job you know, like there's dishes in the sink or my son hasn't had his eyes tested or you know". Just for me, I feel like I'm constantly... no matter how much I do there's always more that I should've done or could've done. But, you know my girlfriends say to me - "I don't know how you do it, you're doing an amazing job."

