

Submission to the
Western Australian
Industrial Relations Commission

State Wage Case

14 May 2025



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About WACOSS

The Western Australian Council of Social Service is the peak body for the community services sector and works to create an inclusive, just and equitable society. We drive social change through collective action and policy formulation, strengthening community services and influencing decision makers to ensure justice and equity.

With WACOSS members and the broader sector, we advocate with and on behalf of those who are the furthest from levers of power and influence, to amplify their concerns and seek justice, to create a society that genuinely works for the benefit of all and not just the few.

1. Introduction

The Western Australian Council of Social Service (WACOSS) considers the minimum wage to be a vital means of protecting low-waged workers from poverty. An adequate and appropriate minimum wage supports a decent standard of living for working people and their families. As the minimum wage helps to ensure a fair and inclusive economy where all can contribute and thrive, it also delivers economic benefit to the wider Western Australian community. As the peak body for the community services sector in WA and an advocate for people experiencing marginalisation, disadvantage and hardship, WACOSS has a particular interest in the adequacy of living standards and quality of life experienced by Western Australians on low incomes.

In preparing this submission, WACOSS has carefully considered the information typically submitted to the Commission each year and the issues to be considered by the Commission per section 50A of the *Industrial Relations Act 1979*. This year, we want to ensure the Commission is equipped with a meaningful and holistic understanding of the experience and needs of low waged workers. We have relied on the best available data and worked with people living on low wages to bring real world context to the discussion. Through exploring the declining purchasing power of the minimum wage and providing real accounts from low paid workers, this submission describes:

- the standard of living experienced by low waged workers (s50(3)(a)(iii) & (iv));
- whether the minimum wage meets the needs of low waged workers (s50(3)(a)(ii)); and
- gender equity in the context of low pay (s50A(3)(vii)).

WACOSS endorses UnionsWA's submission, which expertly analyses other issues to be considered by the Commission, particularly the health of the wider economy and the changing economic and work environment for low-waged workers.

2. WACOSS' Claim

The minimum wage is inadequate to cover essential costs, resulting in low waged workers suffering the broad and long-lasting consequences of not having their basic needs met. The standard of living for low waged workers is at an unacceptable level and has declined relative to that of the general community. An **increase of 4.5 per cent** to the State Minimum Wage is needed to meet the needs of the low paid and ensure their standard of living more closely aligns with community expectations.

After successive years of essential costs rising faster than wages, living standards have declined for many Australian community members. Households on low income, who have less buffer in their budget, and are particularly vulnerable to increasing housing costs, have been more substantially impacted. Cost increases in the last 12 months have meant that the previous increase to the State Minimum Wage, while welcome, has not resulted in sustained improvement in the purchasing power and standard of living for low waged workers.

Poverty and declining living standards for the low paid are 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.

Considering this, lifting income for the low paid is the most meaningful way to assist workers to meet their basic costs and achieve a decent standard of living, relative to the broader community. We asked all participants of our Living Realities: Understanding Life on Low Income in WA¹ project what they need and overwhelmingly their answer was more income. Temporary cost of living initiatives implemented by State and Federal Governments provide limited relief. As identified by the Commission in their 2024 decision, *“these one-off assistant initiatives cannot replace the ongoing beneficial effect of regular increases in minimum wages”*.²

This year, the Commission has the opportunity to significantly improve outcomes for low waged workers, and WACOSS would urge them to make a choice to do so.

¹ Sophie Hantz, Emily Hull, Olabisi Imonitie, Joe Moran & Kylie Hosking, [Living Realities: Understanding Life on Low Income in WA, Part One](#), WACOSS & Murdoch University (Report, 2025).

² WA Industrial Relations Commission, [2024 WAIRC 00293](#), [63].

3. An Ever-Challenging Landscape

High inflation post-COVID has hit low-income households more harshly, rapidly deteriorated their financial security and exacerbated inequality. While inflation has eased in the last 12 months, the cost of many essential items remains high and continues to increase significantly.

It has been well established in previous State Wage Cases and broad economic analyses, that the cost of essential goods and services increased substantially between 2021 and 2024, outpacing wage growth.³ Australia's Consumer Price Index (CPI) has increased by 23.2 per cent since the beginning of the COVID-19 pandemic.⁴ Between 2021 and 2023, insurance prices rose 22.6 per cent.⁵ Between 2020 and 2024, rents in Greater Perth increased by almost 80 per cent.⁶ Over the last five years, grocery prices rose by 24 per cent, increasing at more than double the wage growth rate in early 2023.⁷ Between June 2021 and September 2023, real wages growth was negative. This means while the Wage Price Index (WPI) and CPI are now more closely aligned, wages have much catching up to do to restore their previous purchasing power.⁸ This is reflected in recent analysis conducted by Bankwest Curtin Economic Centre which projects that *"making up this lost purchasing power will require wages to grow at a rate at least 1 percentage point above prices consistently until at least September 2027"*.⁹

In the 12 months since the March 2024 quarter, Perth All Groups CPI rose 2.8 per cent, slightly higher than national CPI. Within this figure, however, some goods and services are more relevant to consider. This is because low waged workers tend to spend their income on essential items and have less discretionary spending. Of note, fruit increased 19 per cent and vegetables 4.1 per cent. Rent increased 8.9 per cent and insurance 9.4 per cent. Household Electricity Credits provided some temporary relief and reduced utilities by 11.1 per cent.¹⁰

In 2024, the Commission awarded a significant increase to the State Minimum Wage, improving conditions for the low paid. Unfortunately, in the intervening 12 months, these gains have been eroded by further essential cost increases. For example, prior to the 2024 decision, median *house* rent in Perth accounted for 75.3 per cent of full-time minimum wage. This was reduced to 70.8 by the increase awarded by the Commission. Since then, rent has increased so sharply that current median *house* rent now accounts for almost 75 per cent of full-time minimum wage. For median rental *units*, the current burden is 2.5 per cent higher than that considered by the Commission in 2024.¹¹

While many across WA are adjusting household spending to account for increased costs, the impacts on low-income households are more severe. Higher waged households have been able to respond by changing their discretionary spending or accessing savings or assets. In practice, this may look like

³ Alan Duncan, Silvia Salazar & Panagiotis Sotirakopoulos, [How do the 2025 Federal election commitments on cost-of-living measures stack up?](#), Bankwest Curtin Economic Centre (Report, 2025).

⁴ Ibid.

⁵ Inquiry in Price Gouging and Unfair Pricing Practices, [Final Report 2024](#) (Report, 2024).

⁶ SGS Economics and Planning, [Rental Affordability Index 2024](#) (Report, 2024).

⁷ ACCC, [Supermarkets Inquiry](#) (report, 2025).

⁸ Alan Duncan, Silvia Salazar & Panagiotis Sotirakopoulos, [How do the 2025 Federal election commitments on cost-of-living measures stack up?](#), Bankwest Curtin Economic Centre (Report, 2025).

⁹ Ibid, 3.

¹⁰ ABS, [Consumer Price Index, Australia](#) (Webpage, March, 2025).

¹¹ Based on calculations using [Real Estate Institute WA rental data](#).

purchasing different grocery brands, dining out less or adjusting travel plans. On the other hand, low-income households, with little discretionary spending or savings, have less financial flexibility and have instead had to cut spending from essential items. In practice, this looks like reducing food consumption, stopping heating and cooling and foregoing medical treatment.¹² Low-income households who did hold savings prior to 2021 have likely drawn these down to cover basic expenses. Many of these families no longer have the means to buffer the impact of expensive life events – such as a car breakdown or illness – or to establish longer term financial security. In all, the financial security and wellbeing of low-waged families has decreased.

\$918.6 per week is insufficient to meet basic needs and achieve an acceptable standard of living

Standard of living is measured by one's ability to access goods, services and activities or supports that promote social wellbeing. In Australia, it is generally expected that people *should* be able to afford a safe and secure home, *should* be able to put food on the table, *should* be able to pay for transport to and from work, and *should* be able to put money away for an emergency.¹³

Australia has a broad range of living standards, and most people generally have sufficient income to afford basic goods and services and engage in activities that promote their social wellbeing. However, for minimum wage workers, income and expenses are increasingly imbalanced – leaving them with reduced purchasing power and struggling to afford essential goods and services (food, accommodation, education, health, utilities, etc.). As a result, many are experiencing exclusion from community engagement, supports and safety. WACOSS contends this is an unacceptable standard of living

Modelling the purchasing power of the State Minimum Wage illustrates how far it falls short

As the largest essential expense, the housing burden (the percentage of income one must dedicate towards housing costs) is an effective measure of the purchasing power of the minimum wage (how much the minimum wage can buy). While other costs make up a budget, housing is considered an immovable cost, lest one risk eviction or homelessness. Additionally, housing is central to all other facets of standard of living. Without housing, it is unlikely someone will be able to maintain employment, maintain social connections, or meet other basic needs. While some minimum wage earners own their home – often with a substantial mortgage – low-income earners are more likely to rent.¹⁴

Clearly, WACOSS does not expect the Commission to resolve the nation-wide housing crisis. However, as an essential expense for all adults, the housing burden demonstrates the declining ability for minimum wage workers to afford their basic needs and achieve an adequate standard of living.

As of 5 May 2025, to rent a median one-bedroom unit in Perth, a **single full-time minimum** wage earner would dedicate 61 per cent of their income (or \$560 per week) to rental costs. After paying tax and rent, this person is left with about \$246 each week to cover the cost of food, utilities, transport and other

¹² ACCC, *Supermarkets Inquiry* (Report, 2025).

Danielle Wood, Iris Chan & Brendan Coates, *How high inflation is affecting different Australian households*, Grattan Institute (Report, 2023).

¹³ Peter Saunders, et al., *Towards New Indicators of Disadvantage: Deprivation and Social Exclusion in Australia*, Social Policy Research Centre (Report, 2007).

¹⁴ Nalini Agarwal, Robert Geo & Megan Garner, *Renters, Rent Inflation and Renter Stress*, Reserve Bank of Australia (Article, 2023).

necessary items.¹⁵ As WACOSS' 2024 Cost of Living Report demonstrates, this is more than a stretch. Minimum wage workers in these circumstances simply do not have enough money to pay for essentials. They certainly do not have enough to save for the future or put away for an emergency.

Calculations conducted for the purpose of this submission also indicate that to rent a median priced two-bedroom Perth unit, a **couple, both on full-time minimum wage** must spend 35 per cent of their income (or \$650 per week).¹⁶ This leaves them with about \$963 after tax to cover essential items for the household. While faring better than the above single, this couple is still experiencing housing stress, impacting their ability to afford other essential living costs.

While it might be noted that minimum wage workers could simply rent a more affordable place, in practice this is extremely difficult. Anglicare's Rental Affordability Snapshot found in mid-March 2025, just 14 private rentals available across the entire state were affordable and appropriate for a single person earning minimum wage. This is 0.3 per cent of all listed. For a couple with children, both earning minimum wage, 149 private rentals were affordable and appropriate (just 4 per cent of all listed).¹⁷

WACOSS' 2024 Cost of Living Report provides insight into how much a family – including two parents and two children – on low wages can afford when dedicating about 30 per cent of their income to rent.¹⁸ This modelled family's received income from waged work (both parents) as well as government supports such as Family Tax Benefit. This is a common income makeup for a low waged family. Concerningly, the model family's weekly essential expenditures, estimated conservatively, totaled \$60.77 more than their income. Over 2023/24, this family was not able to save any money. They likely used any savings previously accrued to cover their weekly shortfall, leaving them without money in reserve to cover unexpected non-essential expenses. The 2024 period was the first time in our modelling that this family did not have enough income to cover basic costs. This dramatic deterioration of their financial position demands they cut back on essentials costs, or obtain financial credit, such as payday loans and 'buy now pay later' products.¹⁹ While the minimum wage has increased since this modelling was conducted, essential costs have also increased. Critically, this example provides an understanding of the difficulty that low waged households with housing stress face in meeting basic needs.

Examining the housing burden for low-waged households makes clear the imperative to increase the State Minimum Wage in order to improve living standards for low paid workers.

¹⁵ Calculation based on 1-bedroom unit median rental price of \$560, Real Estate Institute of WA, [Perth Market Insights](#) (webpage, 2025) and 2024/25 taxation rate.

¹⁶ Calculations based on 2-bedroom unit median rental price of \$650, Real Estate Institute of WA, [Perth Market Insights](#) (webpage, 2025) and 2024/25 taxation rate.

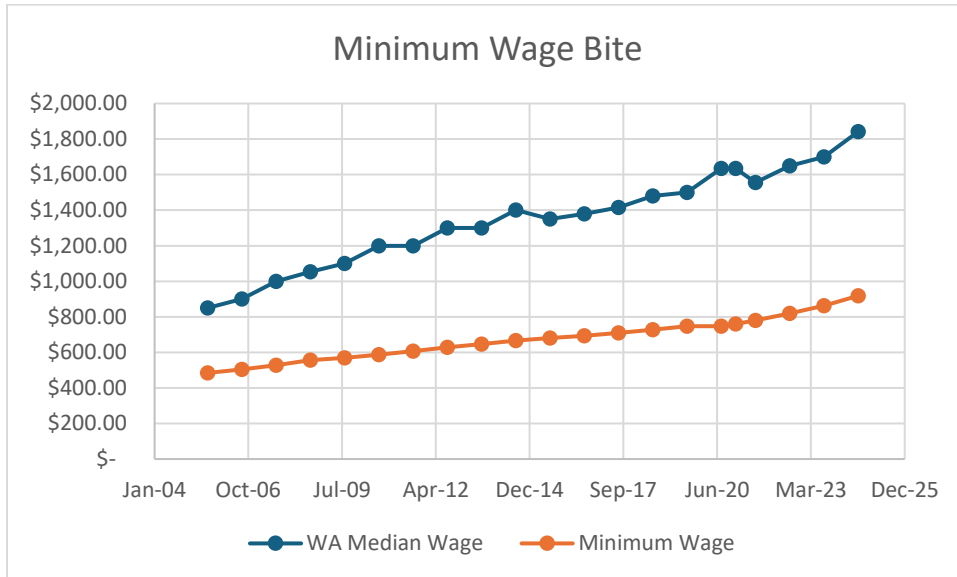
¹⁷ Anglicare WA, [Rental Affordability Snapshot 2025](#), (Report, 2025).

¹⁸ This family consists of two parents with two school aged children; one parent works full time (minimum wage + 33 per cent), the other casual (16 hours per week at minimum wage with casual loading); they are eligible for government income support payments; they rent a house at 85% of median house rent; they own a small car on a loan, have basic private health insurance.

¹⁹ Sophie Hantz & Emily Hull, [Cost of Living 2024](#), WACOSS (Report, 2024).

The standard of living of minimum waged workers has declined compared to those on higher income

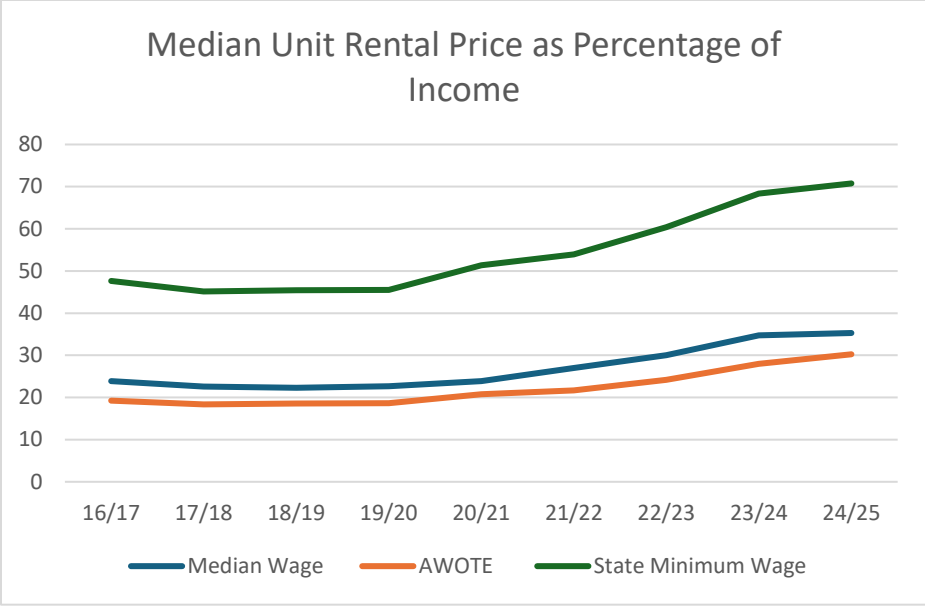
Over time, the minimum wage growth has not kept pace with WA median wage growth. While in 2005, State Minimum Wage was 57 per cent of median wage, it now accounts for just under 50 per cent.²⁰



Returning again to the housing burden as an indication of purchasing power, the housing cost burden has grown more significantly for those on minimum wage compared to those on median wage or AWOTE. Between 2016 and now, the housing burden²¹ (for median rental unit in Perth) for median income earners grew from 23 per cent to 35 per cent. For minimum wage earners over the same period, it grew from 47 per cent to 70 per cent.

²⁰ Data sourced from ABS, ([Employee earnings, August 2024](#)), and WA Department of Commerce (historically) and the WA Industrial Relations Commission, ([Previous State Wage Cases](#)).

²¹ Calculation based on median rental cost for Perth unit data from Real Estate Institute of WA ([Perth Market Insights](#)), AWOTE data from ABS ([Average Weekly Earnings, Australia, November 2024](#)), median wage data from ABS, ([Employee earnings, August 2024](#)), and State Minimum Wage data from the WA Industrial Relations Commission, ([Previous State Wage Cases](#)).



Service and survey data confirm the cohort of people needing financial hardship support is growing, and includes people in low-paid employment

The AMP *Financial Wellness Report* found that financial stress, while increasing across most income brackets, is felt most severely by low income earners. The percentage of people earning between \$25,000 and \$49,000 and experiencing financial stress increased from 22 per cent in 2020, to 29 per cent in 2022 and further to 32 per cent in 2024.²²

OzHarvest’s 2025 *Community Needs Survey* provides insight into the people supported with food relief by Oz Harvest charity partners in the last 12 months. It found that 31 per cent were employed or have someone employed in their household, 69 per cent attribute low/insufficient income as the biggest driver of food insecurity and 32 per cent sought food relief for the first time in the past 12 months. The survey identified ‘working families still unable to make ends meet’ as one of the key groups experiencing particular vulnerability to food insecurity.²³

Here in WA, after an increase following the period of highest inflation in 2021/22, the rate of employed people accessing the Emergency Relief and Financial Assistance Service and financial counselling through the Financial Wellbeing Collective has kept steady at this higher level. For employed clients earning between \$40,000 and \$60,000 per annum, the average level of housing stress increased from 37 per cent to 44 per cent between 2021/22 and 2023/24. The same cohort of waged clients accessing HUGS has increased from 7 per cent to 12 per cent between 2022/23 and 2023/24.

Despite the provision of successive household electricity credits provided by the WA Government as part of its’ Cost-of-Living support packages, the Economic Regulation Authority reports that the

²² AMP, *Financial Wellness Report 2024* (report, 2024).

²³ OzHarvest, *Community Needs Survey 2025* (Report, 2025); supplemented by more detailed data provided to WACOSS by Oz Harvest by direct correspondence.

percentage of WA electricity customers disconnected for non-payment rose from 1.05 per cent to 1.19 per cent from 2023 to 2024.²⁴

4. Living Realities for People on Low Wages

Quantitative data and trends tell only part of the story. Real people in WA are struggling to get by on wages equivalent to the State Minimum Wage. It's critical to consider their experiences.

Year on year, data has been put to the Commission demonstrating rising essential costs, and the health of the broader economy. In recent years these numbers have indicated that despite state-wide economic growth, those on minimum wage have been increasingly unable to afford a decent standard of living. Absent from these previous Cases however has been insight into what this looks like in real life.

In light of this, WACOSS has undertaken research in partnership with Murdoch University working with people on low incomes to develop *Living Realities: Understanding Life on Low Income in WA*.²⁵ This project seeks to depict the lived 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 Murdoch University Human Research Ethics Committee in December 2024.

To ensure each person's experience can be considered in depth, project findings are being 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.

At **Annexure A**, we have included three case studies from the project of participants who earn around minimum wage – Heather, Anita and Andy. Key demographics of participants are outlined below.

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

²⁴ Economic Regulation Authority, [WA Energy Retailer Dashboard](#) (Webpage, 2025).

²⁵ Further information about this project, including the project methodology, is available in the first project report, available here: [Living Realities: Understanding Life on Low Income in WA, Part One](#)

The three case studies provided depict three different experiences of financial hardship on low income. Heather and Anita both earn around full-time State Minimum Wage from their employment, with government income supports boosting their total income to slightly higher than minimum wage. Andy's total income is equivalent to a part-time minimum wage (approximately 22 hours per week).

While these case studies are not intended to be representative of all minimum waged workers, they do provide the Commission with insight from three real households navigating daily life on low wages. These case studies explore what minimum wage affords each person or family in the context of their particular needs, challenges and aspirations, the barriers they face to earning more, the way in which managing a strict budget dictates much of their daily life, and the broader wellbeing and community engagement consequences they experience as a result of missing out on essentials. For example, in the case studies provided, Andy describes significant material deprivation. They cannot afford sufficient food, medical treatments, or to keep their house at a safe temperature all year round. At a young age, their body is already showing the impact of cumulative years of stress and poverty. Heather relies on support services week to week to cover the cost of basics, and often sacrifices her own health needs to ensure her children have access to what they need. Significantly, her care responsibilities impact how much she is able to work and the type of work she can do. Anita can generally afford the basics each week with frugality and some supports, however, gets into strife when an unexpected expense comes in. She is able to teeter on the edge like this because she currently does not have housing costs – once she takes on a mortgage, she will likely have to make tough decisions about what her family can go without.

These case studies highlight the range of employment security experienced by minimum wage workers. Anita's position is ongoing, and her employment is secure. Meanwhile, Andy sometimes relies on short-term work contracts. One of the hidden costs for many minimum wage workers is their reliance on insecure employment.²⁶ This can often mean in practice, they may need to survive periods of little or no income and face additional costs and financial stresses arising from relying on short-term loans to see them through.

The experience of low waged workers is not uniform. Yet each of these experiences of financial insecurity causes harm, to health, to happiness and to long term wellbeing. These poor standards of living are not acceptable considering the wealth of Australia and our broader community standards of living.

Below is a summary of each case study.

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 – for example, 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.

²⁶ Australian Council of Trade Unions, [Insecure Work in Australia](#) (Submission, 2021).

Heather works two casual jobs, totalling 51-76 hours of work per fortnight. The casual nature of her work means that her income fluctuates, but she earns on average 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. Heather receives approximately **\$206 more than** the full-time State Minimum Wage per week. Heather's career and earning capacity have been impacted by her caring responsibilities. One of Heather's sons has autism spectrum disorder and was school avoidant. For a long time, Heather was unable to do a job that didn't offer sufficient flexibility for her to meet her son's needs.

Her three-bedroom private rental property costs \$1,280 per fortnight—consuming over half of her total income. Heather has scoliosis, which requires expensive treatment that she often cannot afford. Heather must keep working in order to pay for treatment; however, this hurts her back more, meaning she needs more costly treatment – a catch 22.

Heather's income is insufficient to cover essentials, let alone unexpected expenses. *"I am a support worker, and... 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... I struggle to work enough hours to pay my bills. So, it has been a real struggle."* To get by, Heather relies on supports from the church, a local pantry, emergency relief services and food charities. She also maintains a strict budget – looking for the cheapest options available. *"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."*

Heather expressed 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.

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 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 Job Seeker. Her son also pays board of approximately \$150 per fortnight. She also receives variable amounts from Family Tax Benefit and child support. Anita receives **at least \$83 more** than the full-time State Minimum Wage per week. 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 has to go without or rely 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’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.

Andy

Andy is a university student in their early 20s. They are studying fulltime, doing their honours. 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. Andy receives **\$378 less** than the full-time State Minimum Wage per week. Studying full time and managing their own health issues, Andy is unable to take on any more work than they currently do. Andy’s 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. Andy makes a lot of sacrifices to avoid debt. They go without heating in the winter and cooling in the summer, significantly reduce their food intake, consume very few fruits and vegetables, and cannot afford to access the physical and mental health care they need. They worry about the long-term impacts on their health, noting *“I’m like definitely experiencing the costs of not properly feeding my body...the constant stress of things does have a huge impact... the body keeps the score”*.

Andy’s financial insecurity is exacerbated by the lack of financial support from their parents. While this sets them apart from their friendship group at the university they go to, this is by no means an uncommon experience for young people.

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.”*

5. Learning from Real Voices

The impacts of low pay extend beyond individual capacity to afford essentials. Low pay contributes to gender and generational inequities and declining social wellbeing.

While the above case studies are individual accounts, they touch on issues that we know impact many low waged workers, including the way in which economic hardship disrupts social wellbeing. The Commission is required to consider the need to meet the needs of the low paid. To do this, it is important to have a holistic understanding of the complexities of life on low wages and the broader consequences of an inadequate minimum wage.

Women face specific consequences of low pay and barriers to higher employment

Women experience a range of gender inequities, beyond the immediate impact of the gender pay gap, that hinder their ability to participate in the workforce as much as they wish or need. As outlined above, both Heather and Anita are the primary carers for their children and have experienced financial setbacks due to divorce. Low pay, particularly comparative to their male partners, encourages women to sacrifice work in favour of childcare and unpaid domestic work, reinforcing traditional gender roles.²⁷ As such, women are more likely to have time out of the workforce, interrupting their career, salary progression and opportunities for professional development. For those who seek extra hours, high levels of underemployment are a feature of feminized occupations.²⁸ Consequently, women also tend to retire with far less superannuation.²⁹ Lower pay impacts women's financial independence, which can be a barrier to escaping family violence.³⁰ Further, the experience of family violence may interfere with work engagement, further limiting their capacity to escape.

While WA has made some progress on reducing the gender pay gap in the last 12 months, ABS data indicates that as of November 2024, WA continues to show the biggest difference in overall pay between men and women, compared to other jurisdictions, by a significant margin. The WA labour market has a gender pay gap of 20.16 per cent. The NAB Australian Wellbeing Survey consistently finds that women experience higher levels of financial stress than men.³¹ Clearly more work needs to be done on gender pay equity in WA.

The Workplace Gender Equality Agency's (WGEA) datasets indicate that all industries have a median wage gap that favours men. For WA, the gender pay gap is largely driven by the gendered make-up of the workforce. Female-dominated sectors, such as those identified above, are more likely to have lower wages than male-dominated industries, such as mining and construction.³² As previously identified by the

²⁷ Diversity Council Australia and Workplace Gender Equality Agency, *She's Price(d)less*, (Report, 2022);

Natasha Cortis, et al., *Gender-based Occupational Segregation: A National Data Profile*, UNSW Social Policy Research Centre (Report, 2023).

²⁸ Natasha Cortis, et al., *Gender-based Occupational Segregation: A National Data Profile*, UNSW Social Policy Research Centre (Report, 2023).

²⁹ WGEA, *Women's Economic Security in Retirement* (Report, 2017)

³⁰ Respect Victoria, *A Violence-Free Victoria* (Webpage, 2024).

³¹ NAB, *NAB Australian Wellbeing Survey Q4-2024* (Report, 2025).

³² Alan Duncan, Astghik Mavisakalyan and Silvia Salazar, *Gender Equity Insights 2022: The State of Inequality in Australia* (WGEA Gender Equity Series Issue 7, October 2022).

Commission, sectors which are more likely to be award reliant, such as healthcare, social assistance, accommodation and food services, and retail sectors, tend to be female employee dominated.

In a report commissioned by the Fair Work Commission, UNSW found that gender segregation contributes to the pay gap because of gender undervaluation, where women's work is poorly recognized, misunderstood and underpaid.³³ The Fair Work Commission has made a provisional determination that workers covered by five awards, including some covering healthcare and social service industries, have been the subject of gender-based undervaluation. Its provisional recommendation includes a range of pay increases, of up to 35 per cent for some awards.³⁴

Increasing the State Minimum Wage contributes to improving gender equity, not only because it lifts the income of low paid women, but also because it lifts the pay of industries that have potentially been undervalued due to the disproportionate number of women working within these industries.

Younger workers have less financial buffer to adequately get by on low wages

In 2024, the most common industries of employment for younger workers (18-24 years) were retail trade, health care and social assistance, accommodation and food services.³⁵ As such, younger workers are more likely to receive award wages and minimum wage. They are also more likely to be in casual or part time positions, have study commitments and report barriers to accessing full time work.³⁶

Young people across Australia are experiencing significant financial stress. Many surveyed for the *Monash Youth Barometer* did not feel their circumstances were financially viable.³⁷ Inequitable wealth distribution across age cohorts mean that younger households are less likely to have a financial buffer to manage the elevated essential costs. The average older household (65+) holds almost four times as much wealth as the average younger household (<35).³⁸

Wealth held by the younger households is also unequally distributed within the cohort. The highest 10 per cent of younger households by wealth holds almost half of all wealth in this cohort, while the lower 60 per cent of younger households (average wealth of \$80,000) hold just 12 per cent.³⁹ Andy's experience of no financial support from family is reflected in this data. It is likely that intergenerational wealth, that is, wealth passed down from parents, contributes significantly to this concentration of wealth. 32 per cent of young people surveyed for the *Monash Youth Barometer* did not report family as a main source of financial support when running short on money.⁴⁰

A low minimum wage contributes to the financial stress experienced by young people. Many younger people have the same basic costs as older cohorts, and the State Minimum Wage simply does not go far enough. While younger people may receive the minimum wage for a limited time while they attend

³³ Natasha Cortis, et al., [Gender-based Occupational Segregation: A National Data Profile](#), UNSW Social Policy Research Centre (Report, 2023).

³⁴ [Gender-based undervaluation – priority awards review \[2025\]](#) FWCFB 74.

³⁵ Lucas Walsh, et al., [2024 Australian Youth Barometer: Understanding Young People in Australia Today](#), Monash University (Report, 2024).

³⁶ Geoff Gilfillan, [Recent and long-term trends in the use of casual employment](#), Parliament of Australia (Report, 2021).

³⁷ Lucas Walsh, et al., [2024 Australian Youth Barometer: Understanding Young People in Australia Today](#), Monash University (Report, 2024).

³⁸ Davidson P, Bradbury B, & Wong M, [Inequality in Australia 2024: Who is affected and how](#), ACOSS & UNSW (Report, 2024).

³⁹ Ibid.

⁴⁰ Lucas Walsh, et al., [2024 Australian Youth Barometer: Understanding Young People in Australia Today](#), Monash University (Report, 2024).

education, as demonstrated in the case studies above, cumulative experiences of financial hardship compound and impact later financial stability and stress.

Declining economic wellbeing has adverse consequences for social wellbeing

Financial stress means low waged workers miss out on good health and wellbeing – impacting their standard of living. Restricted access to basic needs, such as food and housing creates significant and long-term inequity, including poorer long-term health outcomes and lower life expectancy.⁴¹ Andy’s chronic health concerns are a direct result of material deprivation, while Heather faces a catch 22 – needing more money to treat her scoliosis, while work exacerbates her back pain. For children, growing up in poverty directly impacts their development, from education outcomes to physical health and emotional wellbeing.⁴²

The Commission has acknowledged the importance of community engagement in its definition of meeting the needs of the low paid.⁴³ Financial insecurity hinders participation in community, as the need to prioritise basic needs can come at the expense of social engagement due to cost barriers, or a lack of time and energy. This can leave people on low income feeling excluded and isolated. Heather, Andy and Anita all spoke of the importance of the community around them, however they also experienced feelings of shame or exclusion in those relationships as a result of their financial circumstances. Other parents that we spoke to as part of this project described their guilt at not being able to afford extra-curricular activities for their children. A lack of resources in childhood can result in exclusion from social and community life, undermining a sense of belonging.⁴⁴

Increasing financial distress across the WA and Australian community is decreasing social cohesion. The Social Cohesion Index hit a record low in 2023, and has stayed low since, well below its long-term average. 8 in 10 people believe that “...in Australia today, the gap between those with high incomes and those with low incomes is too large”.⁴⁵ Social and economic inequities diminish Australia’s social fabric, reducing community strength and societal resilience.

6. Conclusion

Workers earning the State Minimum Wage are struggling to cover the cost of the basic goods and services they need to ensure an adequate standard of living. This is causing flow on effects to health, social wellbeing, equality and social cohesion.

By lifting the State Minimum Wage, the Commission can effectively contribute to improved living standards for low waged workers, for women and young people. An **increase of 4.5 per cent** is needed for the State Minimum Wage to better meet the needs of the low paid.

⁴¹ Baciú, A., et al., *The Root Causes of Health Inequity*, National Library of Medicine (Communities in Actions: Pathways to Health Equity, January 2017).

⁴² Alan Duncan & Chris Twomey, *Child Poverty in Australia 2024: The lifelong impacts of financial deprivation and poor quality housing on child development*, Bankwest Curtin Economic Centre (Report, 2024).

⁴³ 2024 WAIRC 00293, [52].

⁴⁴ Alan Duncan & Chris Twomey, *Child Poverty in Australia 2024: The lifelong impacts of financial deprivation and poor quality housing on child development*, Bankwest Curtin Economic Centre (Report, 2024).

⁴⁵ James O’Donnell, Qing Guan & Trish Prentice, *Mapping Social Cohesion*, Scanlon Foundation Research Institute (Report, 2024). -

Annexure A

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.

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 dollars. So, I do not have a new oven yet. But, now I've got \$1100-\$1200 dollars 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."

ANDY

Andy is a university student in their early 20s. They are currently studying full time, doing their honors 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.