

Submission to the
Western Australian
Industrial Relations Commission
State Wage Case

13 May 2026

1. Contents

- 1. Contents..... 2
- 2. About WACOSS..... 2
- 3. Introduction 3
- 4. WACOSS’ Claim..... 4
- 5. What the WA Minimum Wage affords in real life..... 5
- 6. Real people, real expertise 10
- 7. Themes from *Living Realities: Part Three* 12
- 8. Equal remuneration 14
- 9. Conclusion..... 17
- 10. Annexure A 18

2. About WACOSS

The Western Australian Council of Social Service (WACOSS) is the peak body for the community services sector in WA. It was founded in 1956.

Our members work across every issue that touches people’s lives: poverty, housing, early childhood, health, education, family violence, digital inclusion, food security, justice, disability, aged care and disaster resilience.

At the heart of this work are the people and communities who face injustice, exclusion and disadvantage every day. Whether it’s families struggling to afford housing, women and children escaping violence, people living with disability or communities left behind by economic and social systems, our sector stands with them.

Our sector generates about \$16 billion a year, employs more than 72,000 people and engages more than 111,000 volunteers. It is a major employer of women.

WACOSS is part of a network consisting of National, State and Territory Councils of Social Service, who advance the interests of people on low incomes and those made vulnerable by the systems that have been put in place.

3. Introduction

Western Australians expect the minimum wage to provide a stable foundation — to be enough each week to pay housing costs, cover bills, buy healthy food and plan for the future. A strong minimum wage is a public good. It protects workers, supports families and provides the foundations of an economy that works for everyone.

In Western Australia, however, this public good has been eroded over a number of years. Essentials, particularly rent, have risen faster than the minimum wage, pushing many workers into housing stress, food rationing and deferred healthcare.

WACOSS' submission centres the experiences and expertise of Western Australians living on the minimum wage. Alongside modelled data on housing, food, utilities, transport and healthcare, we draw on two case studies and the cross-cutting themes of our Living Realities research series, which features in-depth interviews with Western Australians on low income. These accounts show how wage settings shape the basics of life in WA, from keeping a roof overhead, to getting food on the table and accessing healthcare, and the consequences of when income fails to keep pace with these costs. The households described in this submission are not struggling because of poor choices or bad luck; they are struggling because the minimum wage is simply not enough each week to cover the cost of a decent life.

WACOSS endorses UnionsWA's submission, which makes the economic case for a significant increase to the State Minimum Wage. Our submission demonstrates the reality for those people living on the minimum wage. Together, these submissions show that an increase to the State Minimum Wage of 6.5 per cent is required to enable Western Australians to live decent lives.

4. WACOSS' Claim

The minimum wage should enable more than survival; it should allow people to live with dignity. At present, it falls short of this standard.

The 2025 increase to the State Minimum Wage was critical, however ongoing increases in the cost of living continue to outpace wages. Rent continues to take up a large share of take-home pay, leaving too little for essentials including groceries, transport and medications. For many households, the weekly budget is a question of which essentials to go without. Temporary cost of living measures previously introduced by the Government provided some relief, but many have now ceased. As this Commission has previously recognised, one-off assistance cannot substitute for the ongoing, cumulative benefits of an adequate wage.

Many low-income households have not yet recovered from the financial damage inflicted by the Covid-era inflation spike. Having exhausted whatever modest savings they had, working Western Australians are now having to access emergency relief services, food banks and financial counsellors, while others are forced to live in their cars. These are not isolated cases – they are the inevitable and preventable result of inadequate wages that have failed to keep up with the rising cost of living, especially housing.

The benefits of lifting the minimum wage ripple outward through families, neighbourhoods and communities. Workers with higher wage packets tend to spend more money locally, which benefits small businesses. Higher pay packets also mean fewer families in crisis, less pressure on community services, and stronger social cohesion.

Most importantly, a higher minimum wage will have an immediate and lasting impact on Western Australian children. When parents cannot afford to put food on the table, keep the house warm in winter, take their children to the dentist or pay for a school excursion, it is the children who pay the price, sometimes across a lifetime. Research shows that early experiences of deprivation affect education outcomes, physical and mental health, and long-term economic participation, costing the community and the economy far more in the long-term.

The Commission has an opportunity to ensure that more Western Australian parents can give their children the building blocks of a good life. WACOSS urges the Commission to take it by increasing the State Minimum Wage by 6.5 per cent.

5. What the WA Minimum Wage affords in real life

A minimum wage income is managed week to week. After rent, too many workers have little left for groceries, transport and medication, leaving households juggling bills and stretching food in ways that are unhealthy and unsustainable. This weekly squeeze is demonstrable in WACOSS' modelling of the housing burden and the cost of essentials, and in service data showing sustained demand from low-paid workers.

This section moves beyond percentage figures and index movements to show, in practical terms, what a minimum wage earner takes home each week, what they are required to spend it on, and what, if anything, remains. The data is based on WACOSS' cost of living research using a modelled single-parent family and a modelled two-parent family on minimum income as examples.¹

Housing

Housing is the non-negotiable cost that must be paid before all else. When rent consumes an outsized share of a minimum wage income, other essentials are inevitably sacrificed. Food quality and quantity drops, healthcare is deferred, heating and cooling are switched off even in unsafe conditions. This is a predictable consequence of wages that have failed to keep pace with housing costs.

The numbers are stark. A full-time minimum wage earner renting a median one-bedroom unit in Perth dedicates up to 65.3 per cent of their gross income to rent. After paying tax and rent, this person is left with approximately \$184 each week to cover food, utilities, transport, debt repayments and other necessary items. For a couple both earning the minimum wage, the position is somewhat better but still deeply concerning. Renting a median two-bedroom Perth unit consumes 38.1 per cent of their combined income, which is well above the threshold at which a household is in housing stress, leaving them with just \$867 per week to cover all other costs.

Housing costs have been increasing for years and have not been alleviated by previous wage increases. Median rents across Perth now sit at \$747 per week — up 10 per cent from 2025, 15 per cent from 2024, and a staggering 74 per cent from 2021.² Over the same period, the SMW has gone up by just 25 per cent — from \$760.40 to \$953. This means that rents have risen three times faster than wages, leading to an increase of \$16,500 in annual housing costs in just 5 years.³

WACOSS' 2025 Cost of Living Report illustrates this clearly. The modelled Two Parent Family's (one parent full-time, one casual, both on minimum wage) costs exceeded their income by \$16.59 each week. Since first going into the red in 2023/24, this family has likely depleted whatever savings they held,

¹ WACOSS, [Cost of Living 2025](#) (Report, 2025), pp. 5-9.

² Anglicare WA, [Rental Affordability Snapshot 2026](#) (Report, 2026), p. 6.

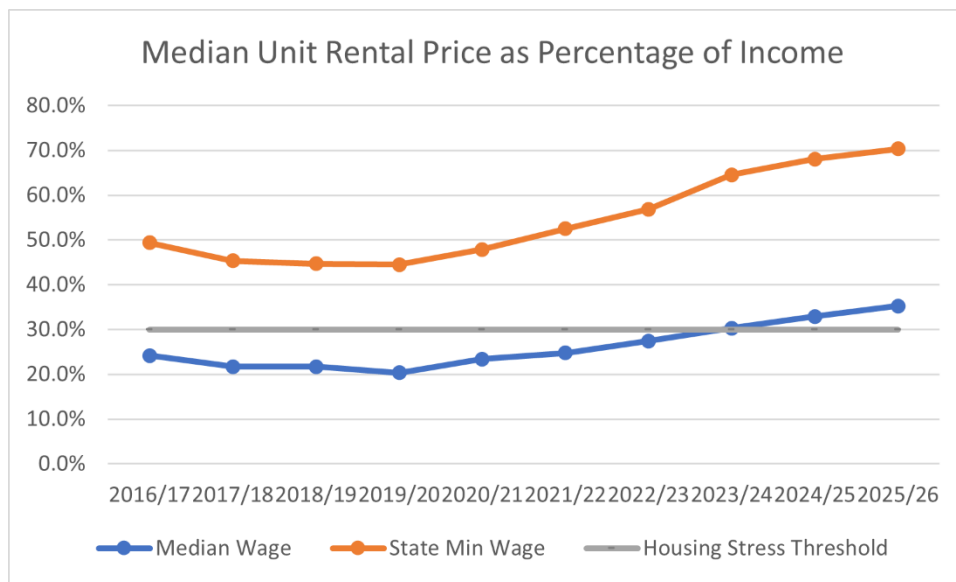
³ Anglicare WA, [Rental Affordability Snapshot 2026](#) (Report, 2026), p. 6.

leaving them without a buffer for unexpected expenses and increasingly reliant on financial credit to meet everyday costs.⁴

The private rental market compounds this picture. Anglicare Australia's 2026 Rental Affordability Snapshot, surveying 3,314 private listings around the State, found just 13 properties in Western Australia that were affordable and appropriate for a single person on a minimum wage.⁵ For a couple with two children where both parents were earning the minimum wage, only 115 properties were affordable and appropriate (3.5 per cent of all listings).⁶ Meanwhile, for a person receiving JobSeeker, not a single property was affordable – not even a room in a share house.

Once they have paid their rent, minimum wage workers simply do not have enough money to pay for essentials, let alone save for the future or put something away for an emergency. The private rental market has failed people on low incomes comprehensively.

The following chart shows how the housing burden for minimum wage workers has grown relative to median wage earners over the past decade, and just how far both have moved above the 30 per cent housing stress threshold.⁷



⁴ Sophie Hantz and Rose Newbury-Freeman, [Cost of Living 2025](#) (Report, 2025), p. 9.

⁵ Anglicare WA, [Rental Affordability Snapshot 2026](#) (Report, 2026), p. 3.

⁶ Anglicare WA, [Rental Affordability Snapshot 2026](#) (Report, 2026), p. 3.

⁷ Sources: REIWA, Perth Metro Market Insights (median weekly unit rent, April quarter); ABS, Characteristics of Employment, Western Australia, Cat. 6333.0 (median weekly earnings, full-time employees, August survey); WAIRC, State Wage General Orders (effective 1 July each year).

Food

Food is the next major essential cost, and for minimum wage households, it is often the first thing to cut back on once the rent is paid. WACOSS' analysis of food and beverage expenditure, based on ABS Household Expenditure Survey data with relevant CPI applied, estimates that the modelled Single Parent Family spent \$264.18 per week on food and beverages in 2024/25, while the Two Parent Family spent \$380.53. These figures are intentionally conservative and represent a basic, adequate diet — not a comfortable or varied one. Fresh fruit and vegetables should not be a luxury item, but for minimum wage households, they often are.⁸

The consequences of rising food insecurity are visible across the state. In 2024/25, Foodbank WA provided 9.3 million meals to Western Australians, a demand driven by the cost of living and the housing crisis. Foodbank distributed more than 1.4 million kilograms of free fruit and vegetables because fresh produce is now out of reach for many families.⁹

The Foodbank Hunger Report 2025 found that across Australia, 61% of severely food insecure households frequently skip meals or go entire days without eating — a pattern that is felt strongly in regional and remote Western Australian communities.¹⁰ Emergency food relief is needed across regional WA, with Foodbank reporting strong demand across its regional branches, including Albany, Bunbury, Kalgoorlie, Geraldton and Peel.¹¹ Kimberley residents face the highest food prices of any region, with a Two Parent Family spending \$408.31 per week (\$27.71 per week more than a Perth-based family).¹² This is probably a conservative estimate, given that supply chain pressures and extreme weather events often disrupt supply, increasing costs even further.

Utilities

Utilities are another fixed and essential cost where the data tells a clear picture of mounting pressure on low-income households, followed by spiralling debt.

In 2024/25, utility expenditure for WACOSS model households was reduced by the \$700 household electricity credit for the third year running. Even so, the Single Parent Family spent \$28.09 per week on utilities, while the Two Parent Family spent \$51.38. Critically, as these credits have ended, household utility costs for 2025/26 are set to rise by at least \$700.

The underlying debt problem is severe and worsening. According to the Economic Regulation Authority's 2025 Debt and Disconnection Report, total residential electricity bill debt in the state has increased by 140 per cent since 2019 – far beyond the 12 per cent increase in the Perth electricity price index for the

⁸ WACOSS, [Cost of Living 2025](#) (Report, 2025), pp. 6-7, 9, 26.

⁹ Foodbank WA, [Annual Impact Report 2025](#) (Report, 2025).

¹⁰ Foodbank Australia, [Foodbank Hunger Report 2025](#) (Report, Web Edition, 2025), p. 6.

¹¹ Foodbank WA, [Annual Impact Report 2025](#) (Report, 2025).

¹² Sophie Hantz and Rose Newbury-Freeman, [Cost of Living 2025](#) (Report, 2025), p. 21.

same period – and now stands at \$59.8 million. Average bill debt per electricity account is now \$1,419, up from \$519 in 2019. Gas bill debt has increased more than seven-fold since 2019, from \$2 million to \$14.15 million.¹³ Among those accessing the Hardship Utility Grants Scheme (HUGS), the average utility debt on application increased 17 per cent in a single year, from \$1,708 in 2023/24 to \$1,993 in 2024/25, indicating that households are reaching out to services with larger and larger debts.¹⁴

Although there was a drop in the number of residential electricity accounts that were disconnected in 2024/25 (16 per cent fewer than the previous year), this should not be read as good news. Household electricity credits and hardship protections kept many households connected, even as their debt continued to accumulate.

WACOSS welcomes energy concessions that reach low-income households — they provide real relief to those who receive them. But many minimum wage workers do not qualify, and concessions are no substitute for an adequate wage. Unlike a wage increase, they do not accumulate, are not guaranteed, and can be withdrawn at any time. For households already carrying large utility debts, what is needed is a higher minimum wage, not one-off relief measures that do not last.

Transport

Transport costs for minimum wage workers are the significant and unavoidable cost of getting to work, particularly for low wage workers who tend to live in outer suburban or regional areas where public transport is limited. WACOSS models transport costs based on the RAC WA Car Running Costs Guide, assuming a small car travelling 12,000 kilometres per year, including a small car loan.¹⁵ This is a realistic assumption given most low-income households would be unable to afford an outright purchase (and is yet another example of how low-income households end up paying more over time for the same good).

On this basis, the Single Parent Family spent \$231.66 per week on transport in 2024/25, and the Two Parent Family \$272.34. These are not figures that can be easily reduced – and as the current fuel crisis has shown, they can increase without warning, putting additional strain on budgets.

In regional WA, the burden is substantially higher. For every 100 kilometres travelled, a Kimberley household pays around \$41.7 more in fuel than a Perth household,¹⁶ and this is before factoring in longer distances, poorer road conditions and extreme weather events that increase insurance and running costs. These are all hidden and unavoidable costs that are not factored into the minimum wage settings.

¹³ Economic Regulation Authority, [2025 Electricity and Gas Data: Debt and Disconnections](#) (Mini-Report 2 of 4, December 2025), pp. 1-3.

¹⁴ WACOSS, [Cost of Living 2025](#) (Report, 2025), p. 17.

¹⁵ RAC WA, [Car Running Costs Guide 2025](#) (Report, 2025).

¹⁶ WACOSS, [Cost of Living 2025](#) (Report, 2025), p. 22.

Healthcare and other essentials

Healthcare sits alongside food and utilities as a cost that minimum wage households shouldn't be forced to forgo, but many are doing exactly that. The WACOSS model estimates other essential costs, such as education, communication, health and household services, at \$301.56 per week for the Single Parent Family and \$514.12 for the Two Parent Family in 2024/25. These figures are conservative and do not allow for discretionary spending, savings or any financial buffer for unexpected costs.

In practice, healthcare is often deferred, infrequent or foregone in minimum wage households, not because it is not essential, but because it is not affordable. The ABS Patient Experiences Survey 2024/25 found that 27 per cent of Australians delayed or did not see a GP when they needed to, with 8 per cent citing cost as the reason.¹⁷ When it comes to dental care, 16 per cent of Australians avoided or delayed treatment due to cost. Further, twice as many people who live in areas of most socio-economic disadvantage are likely to delay, or go without, prescription medication due to cost than those who live in areas of least disadvantage (10 per cent compared with 5.1 per cent).

The consequences of deferred care include unmet health needs, delayed treatments, and more serious illnesses, all of which end up putting greater pressure on families, hospitals and the wider community in the long term. An adequate minimum wage is therefore, among other things, a highly effective preventative health policy measure.

The gap

The following table illustrates what a week on the minimum wage actually looks like for two modelled households. These estimates are sourced from the WACOSS Cost of Living 2025 Report, are intentionally conservative, and do not allow for savings, debt repayments, medical expenses, birthday presents or school excursions. They represent the cost of survival, not a decent life.

	Single Parent Family	Two Parent Family
<i>Weekly income (after government assistance is added and taxes taken out):</i>		
Income (net):	\$1,266.68	\$1,765.97
<i>Weekly expenditure (essentials only):</i>		
Rent	-\$531.25	-\$564.19
Food and beverages	-\$264.18	-\$380.53
Utilities	-\$28.09	-\$51.38
Transport	-\$231.66	-\$272.34
Healthcare and other essentials	-\$301.56	-\$514.12

¹⁷ ABS, Patient Experiences in Australia: Summary of Findings, 2024-25 (Report, 2025).

Total expenditure	-\$1,356.74	-\$1,782.56
Shortfall	-\$90.06	-\$16.59

Even on this unrealistic, stripped-back assumption, both families finish each week in the red. This is confirmed by what emergency relief providers are seeing on the ground; in 2024/25, Foodbank WA delivered nearly 9.3 million meals to Western Australians, with the cost of living continuing to drive demand for food.¹⁸ The Financial Wellbeing Collective reported a 147 per cent increase in employed clients accessing emergency relief over the past four years.¹⁹

This shortfall is illustrated by the experiences of Ramona and Mia, featured in the next section of this report, both of whom are working hard, budgeting carefully, and still coming up short, because their wages are simply not keeping pace with rents, food prices and other essential costs.

6. Real people, real expertise

To illustrate what life on the minimum wage looks like in practice, WACOSS spoke with two Perth residents earning at or around this level in April 2026. While their circumstances differ, both accounts reveal the constrained choices that arise when housing costs absorb a substantial share of income, leaving little room for other essentials. Together, they also point to the layered and interconnected nature of low incomes and public supports. Full accounts of Ramona and Mia are provided in the Appendix.

As Ramona shares:

“Our income determines all of our outcomes. And it’s every outcome.”

Mia, a single parent of four children, three of whom still live at home, combines peer support work with Centrelink payments, carefully managing around \$1,000 a week. Ramona, a grandmother supporting a large multigenerational family, works multiple jobs while earning between \$750 and \$900 a week. Despite their effort, both describe lives defined by the constant negotiation of limited resources. As Mia reflects, *“I feel like, in these systems, my time doesn’t seem to mean anything or is worth anything and I’m trying to manage it all overall with minimum hours, minimum pay, and minimum time.”*

Housing sits at the centre of this strain. For Mia, access to community housing is essential, but it is fragile and limiting. *“Overall, the priority for me is having stable housing. That’s so important to me, and I am absolutely terrified of moving into private rental...”*. This fear shapes major life decisions: *“Unfortunately, I had to decline the offer”* she explains, after being offered a promotion that might jeopardise her housing eligibility.

¹⁸ Foodbank WA, [Annual Impact Report 2025](#) (Report, 2025).

¹⁹ Sophie Hantz and Rose Newbury-Freeman, [Cost of Living 2025](#) (Report, 2025), p. 17.

For Ramona, the path to stable housing has been marked by sacrifice. *"We didn't go out. We didn't buy treats. We didn't do birthdays. We didn't do anything. We saved every cent I earned."* Even now, keeping a stable home is highly stressful: *"We have to keep it... everybody had to keep pulling their weight"*. Housing costs ripple outward requiring more work, limiting time, and intensifying stress across the whole household.

To afford housing, both women cut back sharply on essentials, including heating and cooling, accepting significant discomfort and health impacts. Mia explains, *"I don't use heating in my home due to the expense of electricity and gas... I am careful about using the aircon, because I know when I get the power bill, you can see a huge difference."* For Ramona, the consequences are immediate: *"I've got some medical conditions that require heating, but I can't use it... the kids struggle to sleep and everybody is grumpy because we can't afford to run the air conditioner overnight."* Managing energy costs becomes a daily compromise between affordability and wellbeing.

Food insecurity is constant and compounding. Mia describes how quickly her budget runs out: *"If I get paid on a Wednesday, by Monday and Tuesday it's quite bare... we might be down to, say, noodles, or baked potatoes."* Even accessing support requires resources she does not always have: *"A lot of the places, you have to get to them... Foodbank is up at the airport... that's tricky for me to get there, given petrol is expensive."* She adds, *"My daughter's lunchbox might be pretty bare... maybe a couple pieces of fruit, but it's just... very low."*

Ramona similarly describes how rising prices have transformed food from a basic necessity into a financial stressor: *"Fruit and veg have been an absolute privilege to get... It's much cheaper to buy crappy junk food now."* Even careful budgeting no longer works: *"We can't do a week or fortnight in advance because the cost is phenomenal, so we do short term shopping."*

Transport costs further restrict already limited choices. Mia describes the precariousness of simply getting through the week: *"There's always one day per week I'm driving with the red light on the petrol gauge hoping we make it"*. She postpones maintenance entirely: *"My car's engine light has been on for roughly a month... [we have to] wait till crisis point."* For Ramona, fuel costs shrink possibilities: *"We can't afford the petrol to go and look elsewhere... so we can't even frugally manage our budget."* Even accessing services becomes difficult: *"We can't even afford the fuel to go there... and then you have to pay for parking."*

The cost of raising children intensifies these pressures, particularly the desire to provide normal experiences. Mia describes the relentless accumulation of costs: *"Now there's photos, now there's uniforms, now there's soccer shoes... I can't quite keep up with all of that. It affects my self-esteem and my daughter's as well."* Even small school events become stressful: *"There's extra things, say, a disco, or crazy hair day... usually a day or two after I've been paid, there's nothing."* Facing larger costs, she says: *"We've got school camp coming up, and I'm freaking out... I do not want my daughter to miss out."*

Ramona describes a similar narrowing of life: *"Birthdays and Christmas, [it's] the minimum."* The loss is not just material but relational: *"We should be able to buy a coffee as a treat with a friend... You can't even be kind."*

Healthcare becomes another area of compromise and delay. Mia explains, *"I will not be able to front up the money to attend [a physiotherapist], despite having significant back problems"*. For Ramona, who has a life-

threatening brain tumour, the situation is even more acute: *“I have to pay upfront to see a doctor... waiting for the public health system, I will die.”* As costs stack up, care is deferred: *“You avoid. So then our health gets worse... it’s either too late, or in crisis.”*

Over time, these pressures erode connection to family, community and self. Ramona reflects on what has been lost: *“Lost connections with my family, lost connection with my twin granddaughters”*. She describes it simply: *“Pure erosion.”* Even moments of joy disappear: *“It’d just be nice to take my grandkids somewhere... But they’re not options anymore.”* The result is isolation: *“It feels like the world is getting smaller, the issues are getting bigger.”*

Mia also describes the mental and emotional toll: *“It’s just, this feeling of panic a lot of the time... how am I going to manage this?”*, alongside the constant strain of navigating supports: *“You only have a certain amount of energy, and all those things take energy.”*

Yet both continue to prioritise their families. Mia says, *“I want them to have a normal experience, and happy family, life and adventures”*. Ramona reflects on what should be possible: *“I never thought that working hard and doing all the right things would mean that myself and my family would miss out on basic human interactions and human rights.”*

Together, their experiences show the cumulative human cost of low income – not only the financial strain, but the constant trade-offs, the stress, and the gradual loss of health, opportunity and connection that define daily life.

7. Themes from *Living Realities: Part Three*

In 2025, WACOSS and Murdoch University partnered with eight Western Australians living on low income (different to Ramona and Mia above) to document their experiences of low income in depth. The [third report](#) in the *Living Realities* research series synthesises themes across accounts to inform policy and practice. Some of the key themes that emerged are the emotional and physical wellbeing consequences of low income and the enormous effort that goes into surviving.

Health and wellbeing consequences.

People describe illness arising from deprivation as well as health conditions which worsen because people are unable to afford care. For example, weight loss from not affording food, worsening pain or anxiety when care is delayed and unsafe living temperatures. These direct and compounding impacts have significant long-term consequences.

Emotional toll and psychological stress.

Financial insecurity is a cause of great distress and anxiety for all participants. The constant struggle to keep their head above water and provide for themselves and their children takes a significant psychological toll. Low income means constant vigilance about money, fear for the future and stigma

when interacting with support systems and even friends. People spoke about shame and the exhaustion of never having enough.

“The panic is starting to well in me again” – Kate (on dwindling superannuation – accessed to cover her mortgage repayments)

“Being on low income just means you’re always thinking about money” – Clara

“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... I guess it’s just scary that it’s always going to be like this” – Andy

Some people also feel guilt, despite understanding the systemic drivers of their financial insecurity. Parents express guilt about not being able to provide the same opportunities for their children as others, while grandparents miss out on spoiling their grandchildren.

“I feel a lot of guilt and embarrassment. Like [other kids have] all been doing swimming lessons since they were six months old... I don’t have spare money to invest in swimming lessons... 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” – Clara

People also spoke of fear of being a burden on their friends and family.

“I feel great shame asking [my children] for anything” – Kate

A stronger minimum wage would reduce the mental load of scarcity, improving emotional and mental wellbeing and community connection.

The labour required to survive.

Living on low income is hard work. It requires constant labour to plan and adapt: budgeting every dollar, timing shops for mark-down times, navigating concessions, negotiating payment plans, finding support services and processing bulk food to make it stretch. If survival did not demand so much, this time and energy could go to rest, learning or community participation.

“I get food from Foodbank, from the church, from a local pantry and sometimes I will contact a service that helps me with a voucher” – Heather

“I have a journal that I write my finances in... I pretty much allocate every dollar I have. Generally, towards the end of the pay cycle before my next pay is when it gets a little bit stressful and hard because... I’m just... I’m out of money” – Clara

The labour of survival gets harder when unexpected expenses arise. When a water pipe burst in Kate’s home, she could not afford the necessary repair. Instead, a friend helped her cut off the water supply to part of the house, leaving her without hot water in a bathroom and without access to the second toilet.

“Low income means never being able to have savings or even like a rainy day or emergency fund” – Clara

Increasing the WA Minimum Wage reduces this time and effort tax, supporting fuller participation and productivity.

What people say would make a material difference.

Participants are unequivocal: income must reflect the real cost of living. Even modest increases would be transformative.

“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” – Leo

“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” – Clara

Raising the WA Minimum Wage is an effective lever within the Commission’s remit to ensure the minimum wage buys a decent life each week and reduce the predictable harms households describe.

What stability provides.

People’s visions for a more financially secure future are practical and modest: keeping regular medical appointments, studying, rebuilding careers, taking kids on school trips and contributing to community life. An adequate minimum wage changes what is possible day to day and into the future.

“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” – Heather

8. Equal remuneration

Western Australia continues to have the worst gender pay gap of any state or territory in Australia. According to the Workplace Gender Equality Agency's 2024/25 Gender Equality Scorecard, WA's total remuneration gender pay gap stands at 28.8 per cent, compared to the national average of 21.1 per cent.²⁰ This means that, for every dollar earned by men in Western Australia, women earn less than 72 cents.

As the Commission has previously recognised, the extraordinary gender pay gap in Western Australia is driven by structural issues that have produced a highly gendered workforce.²¹ Men dominate higher-paying industries such as mining and construction, while women are overrepresented in health care and social assistance, retail, education, and accommodation and food services. These female-dominated

²⁰ Workplace Gender Equality Agency, [Australia's Gender Equality Scorecard 2024-25](#) (Report, November 2025).

²¹ 2024 State Wage Case at [71].

industries attract lower wages, tend to be more casualised, and are more likely to be award reliant.²² As wages in the male-dominated industries continue to rise through enterprise bargaining, women's wages fall further behind and the gender pay gap widens.

Because female-dominated sectors depend primarily on minimum award rates as the wage-setting mechanism, increases to the State Minimum Wage are one of the most direct and effective tools available to reduce the gender pay gap in Western Australia. The Commission acknowledged this in the 2025 State Wage Case, observing that '*sustainable increases in the SMW can contribute to reducing the gender pay gap.*'²³

The WGEA's 2024/25 data confirms that over the past year average remuneration grew by 4.3 per cent in the lowest pay quartile and 4.5 per cent in the lower-middle quartile (both dominated by women) compared to only 3 per cent in the highest quartile (dominated by men). Such differential growth at the wage floor is, according to the WGEA, a key contributor to the narrowing of the national gender pay gap.²⁴

Undervaluation of work

The structural undervaluation of work in female-dominated industries has now been confirmed at the national level. In April 2025, the Fair Work Commission (FWC) handed down its decision in the Gender-Based Undervaluation Priority Awards Review, finding that classifications across five priority awards had been subject to gender-based undervaluation, justifying substantial wage increases (of up to 35 per cent in some cases).²⁵

At the State level, the *Industrial Relations Legislation Amendment Act 2024 (WA)* inserted a new object into the Act in s 6(ac), '*to promote gender equality in the workplace through equal remuneration and eliminating gender based under valuation of work*'. Additionally, Principle 8 of the Commission's Statement of Principles enables an application to be made to the Commission to 'implement equal remuneration for work of equal or comparable value'.

WACOSS acknowledges that Part II, Division 3B of the Act provides a legislative avenue for addressing undervaluation. However, it is not a realistic mechanism for those most affected. The workers and organisations who have the most to gain from an undervaluation review are also the ones with the least capacity to bring one. And because the FWC's determinations do not extend to workers covered by State awards, Western Australian women in feminised industries are set to miss out on the gains being made nationally. We consider that it is therefore incumbent upon the Commission to use the tools available to it (including the SMW) to address undervaluation in Western Australia. A significant increase

²² Workplace Gender Equality Agency, [Australia's Gender Equality Scorecard 2024-25](#) (Report, November 2025).

²³ State Wage Case 2025 at [84].

²⁴ Workplace Gender Equality Agency, [Employer Gender Pay Gaps Report 2024-25](#) (Report, March 2026).

²⁵ Fair Work Commission, Gender-based Undervaluation – Priority Awards Review, Decision [2025] FWCFB 74 (16 April 2025).

to the minimum wage would go some way to meeting the object inserted in section 6(ac) of the Act and giving practical effect to Principle 8, even in the absence of a formal undervaluation proceeding.

Compounding inequities

The consequences of the gender pay gap extend beyond the immediate wage shortfall and compound across a lifetime. Lower pay makes it economically rational for women to sacrifice paid work in favour of childcare and unpaid domestic labour, which only deepens occupational segregation over time. Time spent out of the workforce interrupts career development, salary progression and professional advancement, resulting in women retiring with substantially less superannuation than men and a retirement income gap that mirrors and magnifies the gender pay gap. The NAB Australian Wellbeing Survey consistently finds significantly lower scores for women on financial wellbeing measures, particularly in relation to retirement (48.7 for women compared to 57.1 for men).²⁶

Family and domestic violence

The gender pay gap can also be a barrier to escaping family and domestic violence. A 2025 report by Dr Anne Summers AO, Professor of Family and Domestic Violence at UTS, found that family and domestic violence has long-term impacts on women's earnings, with significant declines in full-time employment often lasting more than five years.²⁷ The report also found that domestic violence reduces rates of employment for young women by 9.1 per cent and leaves 44 per cent of victim-survivors unable to meet household expenses.

Financial insecurity thus does not merely correlate with vulnerability to family violence — it actively prevents women from being able to leave a dangerous situation, and the employment consequences of that violence further entrench their financial insecurity. In Dr Summers' words, *'women are forced out of their jobs, made to work fewer hours, earn less money, and are less able to provide for themselves and their children'*. In this context, she argues, employment and education are not just tools for empowerment — they are lifelines.

Dr Summers has called on the federal government to play a 'vital role' in addressing family and domestic violence by accelerating 'its work on gender equality, particularly when it comes to closing the gender pay gap'. The same injunction applies with equal force to Western Australia.

Inflation

WACOSS anticipates that submissions from employer bodies will call for a conservative increase on the basis that a significant rise would drive inflation. The Commission already addressed this in the 2024 State Wage Case, noting that any inflationary impact from an increase in the SMW is minimal given the

²⁶ National Australia Bank Group Economics, [NAB Australian Wellbeing Survey: Q4-2025](#) (Report, 2026).

²⁷ Summers, A, Shortridge, T and Sobeck, K, *The Cost of domestic violence to women's employment and education* (University of Technology Sydney, 2025).

low number of employees directly paid at that rate.²⁸ The Commission also observed that the real increases in the SMW and award wages flowing from the 2022 State Wage Case and the 2023 State Wage Case (5.25 per cent and 5.3 per cent respectively) were followed by a sharp fall in inflation over the course of 2023-24.²⁹ Therefore, the inflation argument is not supported by the evidence.

Implications

As the Commission has previously recognised, targeted government measures and one-off assistance payments do not address the structural reasons behind the pay gap. Unlike permanent wage increases, they do not accumulate in superannuation or lifetime earnings, which is where women's disadvantage is most severe and persistent. WACOSS submits that on the evidence available in 2026, a real increase that exceeds inflation is not only warranted on general living standards grounds but is required as a matter of gender equity.

9. Conclusion

WA should be a place where a minimum wage provides a reliable foundation for a decent life. The evidence in this submission shows that it currently does not. Across housing, food, utilities, transport and healthcare, costs are outpacing wages, leaving working households in persistent shortfall and forcing unacceptable trade-offs between basic needs.

These outcomes are not incidental; they are predictable consequences of a wage floor that has not kept pace with the real costs of living. The experiences of Ramona, Mia and the participants in *Living Realities* show that this gap is not abstract. It is felt in missed meals, deferred care, accumulated debt, and constant worry and strain, as well as the gradual erosion of wellbeing, opportunity and connection.

A meaningful increase to the State Minimum Wage would deliver immediate relief to low-paid workers while generating longer term benefits across the economy and community.

WACOSS submits that an increase of 6.5 per cent is necessary to ensure the minimum wage delivers what Western Australians have every right to expect — enough to live on.

²⁸ State Wage Case 2024 at [45].

²⁹ State Wage Case 2024 at [46].

10. Annexure A

Ramona is a grandmother in her 50s and is the central figure of a large, multigenerational family network. She has five children and 16 grandchildren and has long played a key role in caregiving – practically, emotionally and financially. Ramona's main job is as a peer worker at two community mental health clinics, supporting families through safety planning, counselling, training and advocacy.

She works multiple jobs and earns between \$750 and \$900 per week. She does not receive any Government income support payments. She lives in an outer Perth suburb in a house that she owns jointly with her partner, one of her daughters and her daughter's partner. Their mortgage currently costs \$1,846 per fortnight. While this is meant to be split four ways, Ramona tends to take responsibility when others are short. The rest of her weekly budget is swallowed by essential costs - \$200 per week in debt repayments, \$50 at least on health, and \$200 on food.

Ramona feels acutely the consequences of low income:

Our income determines all of our outcomes. And it's every outcome.

When we meet Ramona in a local library, she is immediately warm and open – keen to talk through her experiences in the hope that sharing them might lead to a better future for others. Ramona has spent much of her adult life navigating low income, caring responsibilities and health concerns. While she describes the material sacrifices she is forced to make to get by, her greatest concern is how financial strain had impacted her connections with family and community. She speaks at length about how financial pressure has limited the care, support and connection she is able to offer others. And how this loss has slowly eroded her relationships, her sense of safety and her joy.

Our income impacts our choice in everything. Everything.

Things have really changed in the last 12 months - it doesn't matter what we did to put safety in place, there was no way of protecting our financial future. No matter what we do. Everything has gone up, whether it be the shops, the petrol, the bills, our house insurance, our car insurance. I just want everything to stop and let us catch our breath.

For many years, Ramona has survived on low income through careful budgeting, ingenuity and sacrifice. But increasingly, she feels that the strategies that once allowed her to manage are no longer working.

I'm very good at budgeting and supporting and going without or doing the things I would normally pay people for, I would do myself.

The food shop is a constant challenge and a reminder of how the financial pressures keep growing.

We go shopping, we struggle because we can't do a week or fortnight in advance because the cost is phenomenal, so we do short term shopping. Fruit and veg have been an absolute privilege to get because of the costs. Even for myself with health issues and my grandchildren, to give them fruit – you know, bananas – would cost \$15 for a bag of 8 and then you get to the check out and you think 'oh my lord, that should feed the whole family today but you're just going to have a banana'.

Now we can't afford the petrol to go and look elsewhere – we need to go only local, we can't go to the other shop that might advertise it's cheaper, because the cost of petrol. So we can't even frugally manage our budget.

For Ramona's family, managing energy costs means accepting discomfort, even when health conditions make this unsafe.

We have solar which we classify as lucky and we try to minimise our bills as best we can and do everything we can in the day, but as you can appreciate everyone is at home at night. I've got some medical conditions that require heating, but I can't use it. So that makes thing really hard. The rest of the family struggle with the heat and at night-time the kids struggle to sleep and everybody is grumpy because we can't afford to run the air conditioner overnight.

Ramona has experienced homelessness in the past and describes years of insecure and crowded housing.

For the last three rentals I've had, we had multiple families in one rental. For two reasons, one – for lack of access, two – for support.

However, when COVID came... the owner wanted to sell, and we struggled to get another rental. So, then the next house we got was three families in one house. No backyard. Four children. All concrete, lots of stairs, on a main road, across the road from a pub and a shopping centre. Front door two feet to the road. No fly wire. Whilst we were grateful and it gave us an opportunity to survive for those couple of years, we couldn't go anywhere and the rent kept going up. And up. And up.

And we were more isolated because the only way I could do anything to change any of our circumstances was to take on 5 jobs. And then work over 100 hours a week in order to get a deposit for a house. So here we were with 4 families who all needed a roof. And we were struggling to find one and we couldn't afford the one we were paying because it was going to go up again. So, we looked around and I literally spent nothing. We didn't go out. We didn't buy treats. We didn't do birthdays. We didn't do anything. We saved every cent I earned. And everybody else supported me in order to do that. So, I banked everything I earned. Just kept working, banking, working, banking.

The personal and relational cost of this effort hurts Ramona deeply.

[During this time, I] lost connections with my family, lost connection with my twin granddaughters at the time. They were newborns and they were in my house, and I got to have minimal time with them and I was of minimal use and that's certainly not what I wanted. I was practical use; I had a roof over their head. They had safety, all of this stuff, but I couldn't even be there as a human and connect with them or my daughter, to support her through it and the rest of it.

Eventually, Ramona and other family members had enough to pool their income for a deposit on a house.

So, we had to take the 4 people that had an income, and we went to a broker and we said, 'can we buy a house?' because they'd changed some rules and said family could buy with family. So, we're like maybe this is a choice that at least we can have one house so that if we all end up homeless at least, we've all got at least a roof over our head. It won't be fun, but it might be a space. The four of us put our incomes down and I was only casual in all my jobs so that made it hard. My partner was casual. We only had one full timer in amongst it. But we worked hard and got this huge deposit that was expected of us and managed to get accepted for a house.

So, we managed to get a home and that was awesome. But it also meant we had to keep it. So that meant everybody had to keep pulling their weight, and it still meant that we were isolated because there was only so much we could do. And now we only had 2 families in the house. The other 2 [families] then, I had to pay the rent on [another] house in the end, just to keep my son housed with his sons – I paid half the rent. So, I had a mortgage and I paid half the rent for him so that he had somewhere to live because we couldn't find anywhere to add him into the mix. And a daughter had gone elsewhere and had a full break down; she ended up in a women's refuge and in transitional housing and in a mental health hospital because she broke down. And she'd never had a mental health episode before. She was the one with the twins. So, in the end, we had to take them in anyway while she was in hospital and we had to help navigate all of these things. But I could only keep up the paying half of the rent on this other property and then when he said he was going to put it up again, I couldn't pull any more hours out of myself. And I couldn't – I was paying a mortgage and \$400 a week to the rent. So, I couldn't even get us ahead in order to keep this one son and his children safe and a roof over their head, and they all had health issues.

Ramona lives with serious chronic health conditions, including a brain tumour. Despite this, because of her income, she does not qualify for a Healthcare Card. Medical costs stack up on a budget already stretched thin.

My partner now has a healthcare card due to some circumstances that added to our financial burden. And it's made a huge difference, but I still don't have access on the minimum wage that I have but I have some serious chronic health conditions that could kill me and I have to pay upfront to see a doctor. I don't get to access the specialist without

paying money because the timeframe, waiting for the public health system, I will die. These are realities for us and they're really sad.

I suppose the added thing is to our mental health because we can no longer access services because we cannot afford to. Not only is there a waiting list but if you're lucky enough to get through the waiting list you can't afford to go. You might afford once and you substitute actually other bills and juggle things to do that and then you can never go back again. The children are our first priority as far as health goes. We try our hardest to make sure that they get access to services.

I'm scraping by with private health but even that is about to become beyond our reach which scares me. Because at least at the moment I can get a dentist to check my teeth twice a year, I can access glasses because I am needing them updated every 12 months minimum. Without [the glasses] it impacts on my ability to work. You know, without glasses I can't even see a computer. So, there are so many things to juggle. It's just becoming so overwhelming that it impacts my own mental health. Medications are a whole other ball game. Not only do you have to pay to see the doctor to get them to give them to you but then you have to go and pay for them.

I have other family members who don't have access to a healthcare card so they've paid for one or two children to see a doctor and then they have to go to a chemist, they might need two or three scripts, you know, even two scripts, one script – they actually don't have the money for it. So, what do they do? They have to go without food, or they have to go without something else.

People, including us, in this situation, we can't even – if we can be lucky enough to get into a service – we can't even afford the fuel to go there and then you have to pay for parking. Even if we access public hospitals we have to pay for parking – we don't have it! So how do you do? You avoid. So then our health gets worse so by the time we get somewhere its either too late, or in crisis and it requires all hands on deck and it costs 10x more for the government, I don't understand why we don't have access to preventative health for ourselves or our children.

Ramona is clear that she cannot take on more work. She has already pushed herself to her limit and working more would worsen her health and family stress. She finds herself in an impossible situation: accept a lower income through Centrelink and lose the connection that employment brings, but gain access to low cost and free services, or continue to work – putting herself and her family under stress and watch the value on her income decline as costs go up.

I don't know what to do. Because I can't take on any more work. Because I don't have the physical or mental capacity and to lose more time again...in order for me to increase my income all I'm doing is putting more pressure not only on myself but on my family.

It's more of an incentive for me to give up everything and go on some sort of benefits. The benefits that I'd get from having a pension card or some form of healthcare card bumps me

up a few lines, gives me more services to access and gives me more time to try and help and support my family. So, you know, it never used to be like that. You didn't look at Centrelink as an option for living, you looked at it as an option for surviving. Now it's our only option for surviving in comparison to what I earn on an income, what I could get on Centrelink I could budget just as well but with [some] other benefits.

What hurts Ramona most is not even the financial stress, it is the erosion of relationships and connection.

It feels like the world is getting smaller, the issues are getting bigger. It's dividing families. I used to be able to support my adult children and their children, my mother and my grandmother, I can't do that. Not only with the minimal money, the cost of petrol, the lack of me being also able to access psychological support myself or self-care.

Pure erosion. And it has happened slowly but then it's been amplified by these crises.

So, my son really struggles – he's got a heart condition, he tries to work, he tries to manage his kids, they've both got special needs. But if he doesn't go to work then he doesn't get extra money – he's homeless at the moment, having to couch surf. And we just take the kids between me and the other mother – we juggle, we juggle these families.

We should be able to buy a coffee as a treat with a friend and go for a walk along the beach. But you have to second guess it and also you can't expect somebody else to do it because you saved \$5 and you can buy a coffee. The person you want to come with you can't. And you can no longer go 'that's ok I'll get you one'. You can't even be kind. You can't be kind to others. You can't be kind to your family. Birthdays and Christmas, the minimum. We've had to minimise everything. There's not one member of my family who isn't living this at the moment.

We have one car that we share in order to reduce bills, reduce petrol, reduce costs – but even doing that still makes no real difference. But it does impact on our ability to then work in multiple places as a couple or even as a family... and it limits everybody else's ability to access medical treatments, all sorts of things.

Ramona grieves the loss of simple, low-cost moments of connection with her grandchildren.

We don't go above and beyond. We share birthday opportunities. But every now and again it'd just be nice to take my grandkids somewhere. It'd be nice to share an experience with them. We used to be able to do that, even if we just picked one lot and it was ok, this year we'll take them to these movies and do the whole hog and get ice cream and some popcorn. Or to Disney on Ice, ok we're gonna save \$300 and we're gonna go here because oh my lord it's just a memory. But they're not options anymore. If you want to watch movies on the TV, you gotta pay. Even things like DVD, everything's been passed out that used to save us money. Instead of encouraging families to stay together we're encouraging isolation.

Because even myself buying a house with my daughter and while that was an option and I'm grateful, it's actually not the best option. I should be able to have a house where they can come if they need to, not that they come because they have to. And it means I can't help anybody else in my family. And it also means I can't be a grandmother. I miss out on those experiences because I'm in the house permanently with a couple of grandkids.

And it changed it for all my grandkids. Because it means none of them just get to come to nanna's house. Its nanny's and the other kids' house, so they don't get one on one time. There's no special time and I remember that as a kid, it didn't cost a cent. God, I loved going to my grandma's and my nanna's house. And have a milk arrow biscuit and a cuppa tea and learnt to crochet or whatever. I don't even have the capacity to pass that stuff on you know?

Ramona worries deeply about the future.

I'm extremely saddened by the way of the world at the moment. And knowing I have my own health conditions that could limit my time to be able to support my family I am extremely scared for what happens to my family after I am gone. Our income determines our outcome because we cannot access anything.

I used to have some self-care, and it doesn't always have to cost something but a haircut once a year – it would be really nice, it makes a world of difference, I just can't do it.

I fear for the future of not only my households but every household. I don't see any answers coming forward.

Our communities aren't supported. We look around and its depressing what you see. We have families living in cars – double income families living in cars and they're still going to work but how long can they manage that and how long can that family stay together. How long is that until it turns into DV because of pure stress.

So, what hope do we have in our communities? Because everyone is just trying to survive.

I try. And I try to do everything as gracefully as I can. I try not to be overwhelmed by the fear that I am living in. I have very minimal superannuation. That's not going to save me and my family.

For Ramona, extra money that didn't require more hours worked would offer some relief. The decent life that Ramona is seeking is modest.

I never thought that working hard and doing all the right things would mean that myself and my family would miss out on basic human interactions and human rights. Because we should be able to go out for a meal once in a blue moon.

We should be able to feed our children fresh fruit and veggies and that used to be the cheap way, the other way was expensive. It's much cheaper to buy crappy junk food now. There's no light at the end of the tunnel. It's like after COVID the light was turned off.

As she speaks, her care for those around her is evident, not only for her immediate family, but for her broader community as well.

The reason I do speak out is that 90% of people I know don't have the capacity to speak out and that's the one thing I can still keep doing. I advocate, I speak out. I sit on boards, anything, anywhere I can get the opportunity to have a conversation about what can we do. It's not about blaming anybody. It's about – what can we do?

Mia

Mia is a single parent with four children aged 11, 14, 18 and 20. She lives with and financially supports her three youngest children.

Mia works as a peer support worker and also receives income support through Centrelink. Her total weekly income is approximately \$1000.

Stable housing is made possible through subsidised community housing, which Mia identifies as essential for her family's safety and wellbeing. She also holds a Health Care Card and has accessed emergency relief when needed. While grateful for this support, maintaining secure housing requires ongoing and significant financial sacrifice.

Housing costs are \$1,025 per fortnight, and food for the household of four typically costs around \$700 per fortnight. After meeting these essential expenses, along with debt repayments, petrol and basic medical costs, there is no financial buffer for emergencies or unexpected expenses or more extensive health expenses.

As a result, Mia regularly skips meals, limits her intake of fruit and vegetables, and delays essential car maintenance. Towards the end of each pay cycle, she often relies on driving with the fuel gauge on empty until her next income payment arrives.

There is obviously different support and initiatives for those with not a lot of income. But these things do take time, phone data, travel, ID, forms to be completed etc., you only have a certain amount of energy, and all those things take energy.

We meet Mia at her local library, where she shares her family's circumstances. Her situation is complex, shaped by the need to navigate multiple systems to make ends meet. Throughout our conversation, she speaks passionately about her priority, creating a safe, secure home life in which her children can thrive.

Secure, ongoing housing is central to Mia's sense of safety and her family's wellbeing. She lives in community housing while receiving Centrelink payments and is conscious of both the stability this provides and the limits it places on her ability to work.

I receive Centrelink payments and live in community housing which is under government housing. So, as lucky as myself and my family are it means I can only earn so much, and if I earn more, then it's deducted, and my rent would go up, and I have to consider how much I earn, you know, in employment. In order to still be eligible for housing.

I'm doing some great work, actually, peer work in, I'm using my life experience to, to share and support others... and I was offered a promotion, at the beginning of the year, it was a bit tricky. I was trying to find out if I was to take this on, what happens will I still be eligible for my house? There's all

these levels and layers and percentages and, you know, maximum thresholds (to determine housing cost calculations). Unfortunately, I had to decline the offer.

Household income calculations extend beyond her own wages, affecting decisions about her children's work and independence.

Overall, the priority for me is having stable housing. That's so important to me, and I am absolutely terrified of moving into private rental where, say, you have 12 months, then you've got to go.

I feel like, in these systems, my time doesn't seem to mean anything or is worth anything and I'm trying to manage it all overall with minimum hours, minimum pay, and minimum time.

After housing costs are met, Mia has little flexibility left in her budget. She explains how she manages by cutting back on essentials such as heating, food, healthcare and car maintenance, and the ongoing toll these decisions take on her family.

I don't use heating in my home due to the expense of electricity and gas. I do use air-conditioning a bit, because the heat affects mine and my children's mental health, which is its own expense. I am careful about using the aircon, because I know when I get the power bill, you can see a huge difference.

Generally, I spend quite a big part of my budget on food. If I get paid on a Wednesday, by Monday and Tuesday it's quite bare. You know, we might be down to, say, noodles, or baked potatoes. My daughter's lunchbox might be pretty bare. You know, maybe a couple pieces of fruit, but it's just... very low. I access Food Bank, it's not always easy.

Some of the emergency relief places are very, like, 'Oh, you have to come on a Wednesday at 1 o'clock.' I'm like, 'Oh, I'm at work on Wednesday. A lot of the places, you have to get to them [yourself] and Foodbank is up at the airport. At the moment, that's tricky for me to get there, given petrol is expensive.

I have recently undergone some testing for ongoing back pain, the outcome is disk bulging of the spine. The doctor recommended seeing a Physiotherapist under a medical plan. I will not be able to front up the money to attend regardless of any portion of reimbursement from Medicare.

I feel a little bit embarrassed to say it, but I am unsure how I will buy winter clothing for my children.

Even more so now, I struggle to have enough petrol to get my kids to school 5 days a week, there's always one day per week I'm driving with the red light on the petrol gauge hoping we make it, to school, to work.

My car's engine light has been on for roughly a month, I just keep driving it (when I can afford to) until it finally breaks down because there's no way I can afford to get it a mechanic. It is always, like, wait till crisis point, you know.

I have several parking fines on my kitchen table I do not know how I'm going to pay.

Despite her children's abilities and aspirations, Mia is often unable to afford the costs associated with extracurricular activities and school participation. She describes the emotional strain of navigating constant requests for small but cumulative expenses, and the distress of trying to prevent her children from missing out while managing persistent financial insecurity on a single income.

My youngest daughter, she, she's doing very well in school, she teaches herself things like gymnastics, I wouldn't be able to afford to put her into those kind of classes, she's just, you know, put on YouTube and got on the trampoline, and next thing she can do all the stuff that her friends can do.

She wants to be in a band, she wants me to get her a drum kit... she wants to do soccer classes, and the soccer classes are not just you know, you pay a fee, and then you go. It's like, okay, now there's photos, now there's uniforms, now there's soccer shoes, now they've grown out of those shoes.

I can't quite keep up with all of that, and it sort of it affects, sort of, like, my self-esteem and my daughter's as well.

Things that come up mostly for me are things for the kids when there's extra things, say, a disco, or crazy hair day, and you give a donation, my money is sort of, like, allocated to, you know, food, and this, and that, usually a day or two after I've been paid, there's nothing.

We've got school camp coming up, and I'm freaking out, I can start paying it off because I do not want my daughter to miss out year six camp is, like, the ultimate experience of their life.

It's just, this feeling of panic a lot of the time, I can't let the rest of the family see that. It's tricky, because I'm, you know, just one parent, this panic by myself, trying to think, how am I going to manage this?

I'm still sort of, like, surviving budgeting, rent, food, here, guys. Petrol, pets, oh, where did it all go?

Mia describes pets as both a financial pressure and a vital source of comfort, safety, and emotional support for the family. While the cost of pet food affects the household budget, the value of having animals in the home is deeply felt.

Sometimes with pet food, yeah, we've got a few pets as well, it's something that affects the budget. But the pets are a huge comfort, and support to me and the kids.

I think that also has a lot to do with trauma, as well as just loving animals. You know, it's like a comfort and feeling safe. Because, you know, we have a dog, so if anyone came to the door, the dog barked, so we know. Like, that gives me peace of mind to feel safe.

The kids like to have their cat so they can cuddle. And we don't all, you know, they don't always hug each other, but they will hug the cat together. So, there's still this sibling connection without it having to be too confronting or something.

Administrative demands and complexity of support and services take up emotional and cognitive energy Mia simply doesn't have spare.

Some of the programs or assistance can be so time and energy consuming that it will cause added stress. Then there's the phone calls and the emails 'Oh, you didn't do this in this time period,' and now you've got an X on your name. I save X amount of energy for my job, X amount of energy for my family, X amount of energy for my pets. And then it's like — ok- I have no energy for extra support programs that cause me stress.

I think it's quite important because a lot of people that haven't lived it don't understand that — yes, families that can access government housing are lucky, and to receive welfare payments are lucky. But it's a blessing and a burden.

What if we are lucky and stuck because of this thing that we're lucky to have? There is potential for growth, but we're being held back by the very thing that supports us.

Throughout these challenges, Mia's focus remains firmly on her children. Her decisions are guided by a desire to provide safety, closeness and a "normal" childhood, even as financial insecurity places constant pressure on the family.

I want them to have a normal experience, and happy family, life and adventures, and fun, and not to have to be burdened by this. We like to be together and close as much as possible. And you know it won't last forever.