

Living Realities

Understanding Life on
Low Income in WA
Part Two

About WACOSS & Murdoch University

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

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

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Recommended citation: Sophie Hantz, Joe Moran, Olabisi Imonitie, Kylie Hosking & Emily Hull, *Living Realities – Understanding Life on Low Income in WA, Part Two*, Western Australian Council of Social Service & Murdoch University (Report, 2025).

The Research Team would like to express our sincere gratitude to the people with living experience of low income who participated in this project – generously sharing their time, expertise, personal experience and considered reflections. We recognise and value the courage of participants in contributing their perspectives and advocating for social and economic systems which leave no one behind.

The Research Team would also like to thank the Financial Wellbeing Collective for their valued feedback in the development of the financial survey used in this project.

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Introduction

Over the past four years, public discourse has focused heavily on the rapid increase of living costs and the associated impacts on Australians. Unfortunately, this discourse has largely excluded the experiences of those on the lowest incomes. While many across WA have experienced disruption, people on low incomes have been pushed further into punishing poverty – forced to further cut back on essential goods and services.

To date, Government response has largely failed to reflect the needs of people on low income – providing one off and piece-meal initiatives. To offer meaningful support and reform, it is critical that Governments understand and prioritise the living realities of people on low income.

To address this, WACOSS and Murdoch University collaborated with people living on low incomes to document their experiences. These accounts aim to improve understanding and advocate for meaningful change.

Methodology

The research employed a narrative inquiry approach, approved by Murdoch University's Human Research Ethics Committee. Eight participants were recruited based on income criteria. The process included:

- Recruitment via lived experience groups of WACOSS member organisations.
- Initial meetings, financial surveys, and one-hour interviews.
- Transcripts reviewed and approved by participants.
- Case studies developed by the researchers using a guiding narrative and verbatim quotes, reviewed and approved by participants.

This collaborative method ensured participants retained ownership of their stories while researchers provided structure and context.

Four of the eight case studies were published in [Part One](#). Part Two presents the accounts of *Lucas, Kate, Matilda and Leo*.

	Age	Gender	Location	Income Source	Carer	Housing
Lucas	20s	Man	Perth Metro	Income support	-	Renter
Kate	60s	Woman	Outer Perth Metro	Income support	Parent	Owns home with mortgage
Matilda	30s	Gender fluid	Perth Metro	Wage + income support	-	Renter
Leo	70s	Woman	Outer Perth Metro	Income support	-	Owns home with mortgage

Learning from Living Experience

Participant experiences reveal the inadequacy of current social and economic supports and the stress of financial insecurity.

Participants consistently describe housing as their top financial priority, regardless of the sacrifices required to meet housing costs. Housing is central to all other facets of a good life. Yet, to maintain a home and make ends meet each week, participants must forgo other essentials such as food, medical care and heating or cooling their homes.

Surviving their financial insecurity imposes a significant and relentless mental burden. Participants describe constantly budgeting and re-budgeting and worrying about unexpected expenses.

The accounts from women depict the financial impact of systemic undervaluation of women and their work. Participants describe financial insecurity exacerbated by unequal caring responsibilities, insecure and low paid work, limited savings and superannuation, family violence and divorce, separation or death.

Community and relationships are common threads across accounts. Participants emphasise the importance of their informal networks (family, friends and neighbours) in providing material and emotional support.

Each participant has hope for their future. In a system where their emotional, intellectual and financial resources are consumed by their struggle for survival, their maintenance of hope is an act of resistance and personal agency.

The stories shared by participants impart a strong message – there is work to do, that must be done, to ensure no West Australian is left behind.

Lucas

Lucas is a young person, in his 20s, who has experienced homelessness and addiction. He currently has accommodation, however his pathway to a stable home of his own is uncertain. For now, Lucas is focusing on recovery, including rebuilding connections with positive peers, getting back into exercise and attending as many addiction support meetings and counselling sessions as available to him.

He lives on the JobSeeker payment and Rent Assistance, meaning he has a fortnightly income of around \$850. His current rental, which is a sectioned off room at the back of someone's property, costs him \$400 a fortnight (a discounted rate offered by the landlord). Lucas doesn't want to go into debt, so each week he negotiates how he spends his limited remaining income, a process which often sees him skipping meals or trying to reduce his utility usage. Education or entertainment expenses are out of the question.

For Lucas, the rare availability of a crisis service when he needed it has been critical. He sometimes wonders where he'd be now if the rehab service didn't have the capacity to take him in at that point in time.

While in the long-term Lucas hopes to get a car and a job, in the immediate he wants to focus on rebuilding his life and remaining free from substance use. He sees this as foundational to his long-term health and wellbeing. He knows that immediate employment without the right mindset would risk him circling back into addiction, which he wants to leave behind him.

Lucas arrives at the interview slightly flushed and out of breath – he has cycled to the local library to speak with us. Without access to a car, Lucas relies heavily on cycling, walking, and public transport to get around. After taking a moment to settle into the room, Lucas shares that he has regained a love for health and fitness so walking and cycling doesn't normally bother him. However, on warm days like today, being out in the heat can be a struggle.

This is the first time Lucas has been involved in a research project like this. After a rough time in his mid to late teens and early 20s – where he became dependent on drugs and experienced homelessness – he is keen to share part of his story and make sure young people are considered in policy making, as he believes it is drastically needed.

Yeah, so the last few years were probably the most difficult for me. I was experiencing a bit of homelessness. Yeah, just sleeping around in the street, like had a swag and all that stuff. Yeah, it was pretty difficult. As I had lost all my family, friends, clothes, backpack, ID, phone, etc.

I was mainly on the street, like, due to addiction and stuff. Yeah, I guess that's what was keeping me there, like lack of funds, spending all my money and stuff. It was like this for a good couple [of years]. There were a few years where I was couch surfing quite a bit, and there was a few years when I was mainly on the street.

Being able to access the right supports at the right time has been key to Lucas finding a place to stay and recovering from addiction. Lucas had reached out for support a few times before but crisis services had never had a spot available when he too was ready. He would be put on a long waitlist and by the time a place was available he had circled back to using drugs and was no longer ready. Almost two years ago, with a stroke of luck, a community service accepted him at the right time. The service provided him some short-term accommodation and day-to-day support – encouraging his recovery and providing essential items. He wishes these services were resourced to provide more support to more people, but he feels lucky that he got a spot and also had a friend to lean on at the time. He sometimes wonders what might have happened if this wasn't the case. As he says, a lot can happen in the four weeks you are on a waitlist. The vicious draw of addiction can quickly pull you back in.

It was difficult at the start, like accessing food and stuff. Then I found the homeless services that are out there, like the street doctor, food vans and stuff like that. Then things like looked up a bit from there. But, before that, it was difficult to get food and stuff.

It would have been about 19 months ago now. I was sleeping on the street and I was just chatting to someone and I was like, "I'm like sick of this, I want to do something properly and stick with it forever" and they actually took me to a service provider who has a few rehabs around the place. And yeah, I got straight in.

I actually went to a different non-government service first to get help detoxing for a couple of months. After that I've moved straight to the current service I use, because the first service let me 'overstay' rather than send me back on the streets, it properly saved my life.

That day, I went in and I spoke with someone. Then I went back a couple of days later or the next day when another doctor was working to get an implant. The day after I got the implant, they took me in fairly quickly.

I don't know, I could just imagine if like the first service I went to didn't take me in as fast as they did...I could have definitely gone back out there and like something would have changed my mind, or I would have changed my own mind. By like using drugs again or something and then be like, "oh this is too good, I don't want to stop this".

I guess like once I made that decision, like that decision needs to be made and followed through with. I don't know it's just some places they might be like, oh, there's a four week wait list or something. But a lot can happen in four weeks.

Since then, Lucas has found his own place and has been able to focus intensively on his recovery. Each fortnight, at \$400, rent takes up half of his income. But, at the moment he likes his place - it is a more stable environment and means he has a roof over his head. Finding a private rental that didn't take his entire income meant he had to make some sacrifices. In the future he would like a bit more space and maybe a few creature comforts – like a bathroom that is inside.

I'm just renting a place in the suburbs now. It's sectioned off, there's other people that live there, but it's all sectioned off. I don't know them.

I'm comfortable there. I wouldn't mind staying there until maybe I find a job or something and I can, yeah, find a place a bit more- that's a home, a house. I guess just like access to my own facilities like a bathroom and stuff like that, because I still have to use the toilet out the back and all that, like, shed. Yeah, just more of my own, more space for myself with my own things.

To make ends meet while living on JobSeeker, Lucas often skips meals, reduces his power and water use, and has to meticulously plan when bills are paid. Having previously had large debts, Lucas feels it is really important to live within his JobSeeker payment – even if this means missing out on essentials. He is really proud that he isn't getting into any debt at the moment.

Yeah, I do a lot of adjusting. Like my budgets to fit other things... if I got my phone bill coming up, which is monthly - I've got a couple of things that are monthly - and yeah, I adjust my food accordingly. Or yeah, I don't know, like reduce showering and stuff like that.

I'll make sure when my SmartRider or transport card needs filling up, I like balance out. So this week my phone and SmartRider and all that isn't coming out on the same week.

I don't really have lunch most days. I'm out usually and like, I can't afford to stop off at McDonald's or wherever it is. Like I can sometimes, I can afford to go get a banana or something like that from Woolies or Coles.

To make it work, I guess I just don't get caught up in like hypes. I don't know like... Netflix and all that stuff like. I suppose to manage that, I would have to be, yeah, taking out loans, like I was used to getting a lot of loans. Centrelink's offers a crisis, or whatever the payment is, once a year. Yeah, I haven't even thought of getting one.

When asked what he would do if he had access to more money, Lucas is clear – eat a more balanced diet and increase his leisure activities. He is really passionate about health and fitness and would really like to be able to afford to buy fresh fruit and vegetables, to eat meat every now and then, and to join a gym.

When I was like younger, I don't know like 17 or so, I got into exercising. I don't know, something just took off from there, I really enjoyed it. I felt like on top of everything when I was doing it, like calm, not anxious, stressing out and all that stuff. Yeah, I just seem to enjoy it. I stopped there for a little bit, for a few years. But now I'm back into it, yeah.

[If I had more money] I'd definitely like up my like leisure activities. My exercise is more around the house, so I'd like to be able to go to a gym or something. I think even like \$75 [per fortnight] or something, that would help me do that. Cause most gyms are like a monthly payment, I'm pretty sure.

For food, there's a place, nearby and they work out something where they find your Healthcare card number and they work something out. You can go there and do a shop just for the essentials, anything extra sort of paid for, yeah.

I do it pretty often - weekly or so. From memory, they take a bit of money out of your Centrelink payment, so you can get just a few items. But yeah, [if I had more money] I would put more money towards food and stuff like that.

Following his passion for health, Lucas has just completed a course in community pharmacy (one of the few free courses available to him through his employment service provider) and is about to complete a placement for his learning. Despite not having a say in where his placement is, or the fact it will take him an hour on two buses and one train to get from his home to the placement, Lucas is excited for his first week.

They came in and did a showcase one day on all the different types of TAFE courses [my employment service provider] pays for, so I just put my hand up for that one. I've always had an interest in health, I guess. Yeah, like healthy eating exercise, all that sort of stuff. And I don't know, I mainly wanted to do it for learning about the vitamins and minerals and that stuff, but there was a lot more subjects that came with it... in the end I found it interesting.

The study took about 13 to 14 weeks. I've still got to do workplace learning, 40 hours. I start on Monday, for a week. It is accessible on public transport, yeah. I'm pretty keen for it, nervous at the same time.

Lucas is keen to be financially stable - this includes finding a job in the future. But at the moment work and study, required as part of the JobSeeker mutual obligations program, put him under pressure and take time away from the important work of recovery. While a previous Employment Service case worker saw recovery as an important step in preparing to get a job, access to an understanding case worker is luck of the draw. Lucas has recently been assigned a new case worker who just doesn't seem to understand his recovery needs.

I don't think I've ever had that stability... I started on youth allowance when I was young. I don't know, a friend's housemate or whoever, he sort of took me in and helped me with that process. I just paid rent that way and stuff. Being on Jobseeker, that came later, when I was 19 or so, I think the youth allowance stopped.

At the moment, through Centrelink, like I have to report through [employer service provider] and look for jobs and stuff. I think it would be easier if I was like trying and actually looking, like interested in finding one [a job]. Which I'm just not interested at the moment.

Through like getting clean, in rehab, it's like highly suggested by people who are older and cleaner, to try not to work or study or get in a relationship like within the first couple of years. Just adjust to your life and being comfortable with you, without the use of drugs. Like, it was difficult even studying, for those 13 weeks. My mind was always on sort of focused on what I'm doing in in the class and not focused on how I am or checking in with myself.

I had one job provider who I've explained this to and she understood. She lowered my points and made my job search to achieve those points, like doing counselling, or going to do certain groups and meetings around my recovery. This was good for me because, I was able to just still do what I was

doing and not apply for jobs that I didn't want and like waste employers' time and my future opportunities with those employees.

But now like, my job provider person has changed and, I don't know if he really understands that. So I'm back to, on the job searches writing like: 'sorry, I'm not looking for a job right now' and just submitting that. All just to get my points up.

The last lady I had, hopefully she's coming back soon and we can sort of just pick up. She'll understand. And I've tried explaining a few times to this guy, he's lowered my points a few times, but yeah, no....

People understanding his circumstances and making meaningful connections has been an important tool for Lucas in his recovery journey. He enjoys catching up with family and, after the interview, is headed to his grandmother's place for dinner – she is making her signature Shepherd's pie. But really, he likes being able to talk and listen to others with similar experiences to him - it helps him find answers that might work in his life. These connections have helped him to stay focused on recovery, and seeing other paths has helped build hope for his future.

I've got a strong connection with friends through the peer support group I'm in, and friends outside of that as well. Yeah, I guess I just stay, connected for if I need to talk to someone or anything like that.

It is pretty useful. I go there, when I listen to other people as well, that helps. I can get things out of that – particularly that I find similar in what's going on in my life. Yeah, just hearing how other people have got through things helps me and just sharing my issues as well. Sort of just talking it out, finding an answer for myself, yeah. And then developing friendships and like, connection through that regular contact phone calls, texts with people from the room.

Yeah, definitely, I have goals - get a car. But, I've got more like short-term goals. So just at the moment I'm doing a course in MRT as well - moral recognition therapy. It's through a local service, they have a few rehabs and stuff. I am up to step 11 of the 12 steps, I've been doing it about a year. Yeah, so just get that completed. And just be consistent with my program that I've got and keep going forward step by step. That's about it for now, yeah.

Kate

Kate is a woman in her mid-60s, a mother and grandmother to one grandchild. Kate was a teacher for over 30 years, but is now retired, and cares for her youngest adult child who has an intellectual disability. She has three other adult children.

Kate lives with her youngest daughter, and they have been joined recently by Kate's ex-husband, in an outer Perth suburb. She loves the community in which she lives. She speaks kindly and affectionately of the children she has taught over the years and is acutely aware of the challenges faced by these children and their families. Throughout her interview Kate talked of the importance of empathy and of showing curiosity and kindness, rather than judgment and dismissal. *"The same with the homeless, where other people don't recognise people have got stories to tell that put them in that sort of position."*

The circumstances in which Kate and her family live are difficult. The household has three sources of income, Kate on Carer Allowance, her daughter on Disability Support Pension, and her ex-husband on Age Pension – approximately \$1,149 each per fortnight, though her daughter contributes just \$100 per fortnight to household expenses. Nevertheless, Kate still has a substantial mortgage on the property they live in, and this causes her fear and constant worry.

We meet with Kate in her local library. She is focused and initially quiet. As she shares her story it becomes clear she is articulate, knowledgeable and strong. We ask her to tell us about her life on low income.

Okay dokey. I think I'd like to start by ... saying the journey has been very long for us on a low income. Probably at least 26 years.

I had a great job. I was a teacher, so the income was, really terrific. I could only work three days a week because I have a child with PraderWilli syndrome. I was trying to work, but we were getting police calls where I'd have to leave the classroom constantly, and ended up having panic attacks, and all this sort of stuff. So, I quit my job and went on to Carers. I didn't know that Carers took around about six months to approve, and in the meantime, they put you on JobSeeker, which is kind of ridiculous cos you've given up [a job], and you have to look for jobs. I had a job [laughs] and the reason I gave it up is because I couldn't work.

I was really shocked because at that time it was about \$650 a fortnight. My mortgage was \$800 a fortnight, so I couldn't even cover the mortgage. We would get the gas cut off, couldn't shower, couldn't cook, didn't have household heating. I've got a disabled daughter with thermo-regulation problems and massive behavioural problems. So, I think that was the hardest time in my life.

Luckily, I had a woman living next door to me who had three kids under the age of six who was in the same situation, and we would actually share power. We'd run a big extension cord from one house to

the other, so that when she couldn't pay her bill, I would give her power from my house, and when I couldn't pay, she would give me power. So, we were able to sort of help each other out, but of course, I couldn't pay the mortgage.

The effort of keeping a roof over her family's head is one of the biggest draws on Kate's energy and budget. Repayment of the mortgage is only one element of what weighs her down. Maintenance of the family home is for the most part out of her reach.

The bank was very tolerant but, in the end, you know, it was looking really bad. So, I had to access about \$20,000 of my super which went straight to the bank basically. Eventually I got on Carers which was sort of double [JobSeeker], and Carers is okay for day-to-day living, the problem comes when something breaks down.

To give you an example of that, we got a water leak in the shower. We would have had to pull all the tiles off and dig up the floor [to fix it]. I couldn't afford that, but my daughter wasn't going to tolerate not having a shower for very long. So, luckily, I got in a friend who is a handyman. [He] said "well I can actually cut that water off but you're going to lose your second toilet, and you're going to lose your hot water to your sink in your bathroom." So that's what we ended up having to do. We still have that. We can't afford to get that fixed the other way. The house is an old 60s house like a lot of the ones around here. You know, we got roof things falling down that you can push your finger in. Lots of stuff like that we cannot afford to fix. I think, you know, we are all aware of the renters' plight. But it is also a mortgage plight when you are on a low income.

When income is scarce some things must become dispensable, and insurance cover is one of them. Kate knows the importance of insurance and worries about it, but when she doesn't have the money to pay for it, there is little option but to forego it.

One of the other issues is, you don't have any insurance either, because you cannot afford [it]. We don't have car insurance. I didn't realise I'm obliged to have household insurance with a mortgage, and we haven't had [that] for about the last 15 years. So I just found this out a couple of weeks ago, [and] I immediately got on [to it]. Luckily, I had this bit of super I accessed and was able to pay it. But only got house insurance ... and just went for the cheapest one I could. I have no idea what their policies are cos it didn't matter; I can only afford this one. So that was quite a big hit which I can do now, but once that bit of super I have left runs out ... I don't know how we're gonna manage that. We don't have health insurance other than [National Disability Insurance Scheme (NDIS)] because we've got a disabled daughter. We have ancillary cover which my mother started us on 34 years ago, and we have maintained that because that's an ambulance, and glasses which we all need. So, the only insurance we have is that ... [and] now I've got [house] cover for at least a year. We can't do anything, you know [when the super runs out], so that's a really big worry.

The emotional toll on Kate is evident, and negatively affects her ability to sleep, her mental health and her self-esteem. Her lack of income and fast dwindling superannuation cause worry and fear. The stigma of being poor, and the humiliation she recounts in response to reaching out for help, is emotionally draining.

At the moment I've got this bit of super, but I was just thinking last night [that it won't last], the panic is starting to well in me again.

I desperately tried to keep this buffer there so that if anything else breaks we've got something there to save us, you know. But that has now dwindled down. I've only got about \$4,000 left, so that's got me again going to sleep in this constant panic state.

I think that one of the hardest things of living on a low income is the stigma. And it comes mostly from people you know, and they don't mean to do it, but, [they say] "come to lunch, we'll pay". I haven't been able to pay for a meal for myself for years. It's, "we want you to come Kate, we'll pay, we'll pay". My siblings are the same "we'll pay, we'll pay", and so you constantly feel awful because you're the poor person in your family. You're the poor person in social group, [as] nice as they are. I've actually have had to stand [up] because I've had this bit of super, and I just had to [do] this to my brother last week. "No, I can buy my own meal", you know, and they just won't have it.

You have to tell Centrelink every expense. And she [Centrelink employee] goes "ooh – ooh, your money doesn't go that far". Really, seriously, you know? So, she gave me the HUGS [Hardship Utility Grant Scheme] grant. But to put you through that when surely, they must know! It was really humiliating, and I remember just coming out of there just bawling my eyes out at the humiliation.

Despite this, Kate feels proud of how she has and continues to manage the challenges she faces.

It's not a very happy life I guess but I'm a pretty positive person

I am surviving. My daughter, you know, other than not having hot water sometimes, I'm ensuring she's got ... some food. There are people way worse off in other countries. It's okay and, I feel really proud that on my own I have managed to keep us going, you know.

Caring responsibilities have been a common theme throughout Kate's life and recently she has had an unexpected and very difficult caring role thrust upon her, the care of her former husband.

I divorced, with very good reason ... I was told I was in a DV [domestic violence] situation. It wasn't physical, but it was very verbal and abusive in other ways, and a lot of abuse towards my kids, our kids. But he became homeless himself because he never worked. He had no super, that sort of stuff, and my kids begged me to take him in, which in some ways I had to because on paper he owned half the house ... not that he'd ever think of that, but he could have forced me to sell and it's the only asset [I have]. So, I had to bring him back into the house. Now that's been extremely difficult as you can imagine, and I imagine there's a lot of people on low income in this situation, where they need to walk away but they can't.

And so, I'm now living with a man who I cannot stand for very good reasons. Now he's really sick. He's just got out of intensive care. He's in heart failure, he's having seizures, and I'm now caring for him. So that's really very depressing to be caring for someone who was very unkind to you for many, many years.

Kate often refers to the support from family and friends. As she describes, the support brings its own difficulties as it can lead to her feeling stigmatised, but on the whole, Kate is very positive about the support she receives and expresses how lucky she is to have it.

I don't know, my thing now is I don't know what the future will hold. I know I won't be out on the street because I've got very good siblings. So, I'm lucky, I think compared to a lot of people because I have a lot of support. I have two really good, really, really good friends. I've got friends but two really good ones, that are there for me all of the time.

After losing a job she loved, Kate faced a very difficult time, but one of her friends *would phone me every morning and every night. If it hadn't had been for her, making me get up, making me answer the phone, "how you going? What are you going to do today?" ... she'd do it on her way to work. She still does and on the way home. I don't know how I would have survived [without] that. But just having that person, sort of, making me communicate. And then I had another friend, who would say, "no you are coming out with us", you know. I had a neighbour across the road who'd bring all her clothes across, and she was the same size as me. And my siblings, although they don't live in Perth. My sister rings me almost daily.*

Kate's children are also very supportive of her, and help her financially when she faces an emergency, but she finds this very difficult to accept. She fears becoming dependent on others.

But I have a lot of shame there because my parents helped me out, not the other way around. So, I feel great shame asking them [my children] for anything. And I don't to the point that [my] son gave me a real talking to one day ... "Mum I just realised if it wasn't for you, we would have been poor our whole lives ... this is just stupid, you know, you need to accept our help".

I'm grateful for what I've got, but I'm very scared. I'm just trying not to think about it really. But I'm scared that I'm going to have to be dependent on someone else. So, I've always been very independent, and it terrifies me that it may come down to me having to be a burden on my kids.

Kate is both thankful for services supports and identifies where they fall short. She praises the HUGS grant, access to free public transport for her daughter and a companion, and the Australian health system. She is particularly grateful for the NDIS but is critical of Aged Care supports. *None of it's free. So I don't know how they think that helps pensioners because it doesn't.*

Kate wishes she had more financial security; the cushion of having some savings in the bank. She would like to have more money to support her daughter, and to occasionally go visit her brother in coastal WA.

And just having the money in the bank gives you an incredible comfort, you know, it really does, and for some reason, you don't spend less, but you seem to manage a lot better financially when you've got that bit sitting in the bank.

I just want some little joys. Just these very small pleasures. I mean out of this bit of super I got; I did spend a lot on my granddaughter. I've only got one granddaughter, one grandchild. And for the first time ever, I could be that grandmother, I could go and buy her a nice outfit and I could go and buy her

a nice toy. I've now completely stopped, and I'm thinking I can't do this anymore and again that's a joy gone, you know.

Kate is unsure about what life holds for her in her future, fluctuating from a bleak view of what is ahead for her to a more hopeful one.

A lot of my disability advocate friends are doing great things out there, and it depresses me that I do have all this skill inside me, but nowhere for it to go. It really does feel like the end of your life, you know. You feel like this is it ... It is generally pretty depressing stuff. I do feel a bit cut off from society, I suppose, and I wish I was doing something more worthwhile. Without sounding egotistical I've got a high IQ, you know. I'm a smart person and I feel like this shouldn't be the end, but it is.

So, now I just, do nothing other than try and do a little bit of advocacy when I can. ... I hope something comes up for me, even if it's volunteering sort of stuff. I hate reading policies, but I like designing programs, you know. I recently got flown to set up an organisation's board properly and did the values and all that sort of stuff. It was wonderful, I really enjoyed it, not because I was in a different city but suddenly, I was in a group of people, in the staff room, discussing values and ethics, and I just felt alive again.

Just never give up because your life can change like that, you know. Somebody can come into your life, anything can happen, and I'm still very hopeful that that's going to happen to me. You know that someone or something is going to come into my life that's gonna take it on another spin somewhere ... before I get too old for that to happen.

Matilda

Matilda is in their 30s and lives by themselves in a community housing unit in metro Perth. They have a social work degree and have ambition to pursue further education in health promotion or occupational therapy.

They receive the Disability Support Pension which is \$1,149 per fortnight, plus sporadic income from short term contract employment. They pay around \$520 per fortnight in rent, and \$300 per fortnight in medication costs. With very little left over to cover remaining expenses, Matilda relies on food charities and utility supports to get by. Still, they regularly go without.

Matilda longs to use their education and lived experience to work for the benefit of others. They draw strength and comfort from being around people who understand them. However, for now, they are treading water, held back from leaping forward, and left feeling exasperated.

Matilda finds our meeting room tucked under the stairs of the public library. They picked the library as a meeting spot as they have some Roald Dahl books to be returned. Not the titles that immediately come to mind, but lesser-known thrillers depicting the darker side of human nature. Matilda didn't get time to finish reading them but enjoyed exploring a different side to the well-known author.

Matilda is candid, tough and fed up with the social systems that have let them down and held them back. They have had a difficult life, impacted by addiction, mental health challenges, homelessness, violence, incarceration and persistent financial insecurity. Despite it all, they have compassion, motivation and plans for their future.

Shortly after we sit down and switch on the recorder, Matilda begins from the beginning.

I had some pretty serious mental health issues ever since I was 14. I moved out of home, well, I ran away from home at 15. And then got put in the care of the state, but most of that time I spent on and off, on the streets, sleeping on people's couches, and every now and then sleeping rough. But I kept going to TAFE throughout this whole period, so, I was still doing something which kept me in some kind of routine and kept my life together and I was also kind of achieving goals whilst doing it. So, that was good, and that got me into uni eventually but at that point my focus was travel and my relationship. We travelled for six months; which was probably the biggest learning experience of my life. And then I came back, and I started my degree, I finished my degree in 2012, with a high distinction and a student excellence award in social justice.

A few years after completing their degree, Matilda spent time in prison. This period was intensely traumatic, and their conviction continues to impact their employment opportunities. Matilda describes the interlocking and reinforcing nature of poverty, where every problem magnifies the impact of others.

That's the predicament I'm in at the moment, I can't get a job because, partly because of the criminal record, and partly because of the housing issue. It has been ten years since my conviction this year, so, I thought I would be able to go back and get my conviction spent this year, but apparently you have to add on the time you spent in jail as well. So, I have, I have another 22 months after September.

Because of my mental health; I experience complex post-traumatic stress disorder, and struggle with relationships. I mean that translates to all relationships, not just intimate relationships, so that's colleague relationships, friendships, you know, and it can really affect my ability to understand what is going on around me. But I think that I have healed enough that I am ready to work, only on a part-time basis.

I'm on so many medications. Can I write on here? So, I've got [laughs]. I'm on medicinal cannabis for back and shoulder pain and sleep, so that costs me, that's quite expensive. Costs me like \$250 a fortnight. Sublocade, which is a heroin replacement therapy that I've been on for four years. And then I have an anti-depressant and Thyroxine for an autoimmune disorder that flares up with stress. So, all of that together comes to about 300 bucks a fortnight, which is huge.

I suppose that's the biggest issue. Things stack up, and stack up, and stack up, as you can see. There's a giant stack and it's like when is the last thing going to go on top and it's going to fall down.

While Matilda's current situation is the most stable they've experienced in a long time, they feel trapped in this current state of poverty. The social housing system offers a safety net for those, like Matilda, who gain access. However, the support is insufficient to bridge the gap into private renting or home ownership and the eligibility criteria keeps their income inadequate.

The last 10 years have been a massive struggle to try and get back to work and then also I've got this issue of being in community housing, so I can only earn a certain amount before I get kicked out. So, if I went and got a full-time job I'd be homeless immediately. So, I'm even struggling now because [housing organisation] have looked at last year's income and they put up my rent \$120 a fortnight, when I haven't obviously been working because I work at a university. They close in November and they don't open till March, so I haven't been working for four months and suddenly I'm paying an extra \$60 a week in rent.

Life is very difficult at the moment. It feels like I'm in this trap that I can't get out of. If I just had housing for six months, that I didn't have to pay for, you know, I could get back into work and then get my own house and then things would be fine. But, I just can't get that six months and I've bought a van and started putting that together in case I have to live in that for six months. But obviously that is not ideal.

*I work at a university as an educator, but that means that basically I'm an associate staff member. I'm not even a casual staff member because I get sent out expressions of interest and I have to fill out an EOI for each project I do. That might last for months, could be like, you know like, one meeting, you know, a pre-meeting here and then a lecture and then yeah, writing the rubric, lecture, marking, and then like a follow-up meeting, basically that's usually what it's kind of like... I've been really reluctant to do any of that because my rent's gone up so much, and I just, you know. It's kind of like a choice between inclusion and a career or sitting in that f***ing house.*

Thanks for the housing, but I don't want to be sitting in my house my whole life, but also, I need somewhere to come home to when I finish work, you know, and that stability is something I didn't have between 14 and 35, you know. I haven't had stable housing that whole period. So, I'm really reluctant to give up the only stable housing I've ever had.

Yeah, and moving really destabilises me because I've done it so many millions of times, and it just terrifies me that I could end up back on the street again. And of course, you know, what happens if I do this job and I move into a new [private rental] house and at the end of the three months they [employer] say, "hey look, you know, we've decided not to take you on". Then what? You know, I mean, at this point I don't have anywhere I could go or have anyone who could look after me. I won't ask my parents, and it wouldn't be good for me to be living there anyway.

I wish there was some kind of program that helps people get out of the trap. There's all these bureaucracies just clashing against each other, you know.

Matilda's rent can account for almost 50 per cent of their income. This leaves Matilda with very little for all other costs, forced daily to make tough decisions about which essentials to miss out on.

I can't even, look I've got a basket of Woolworth's stuff there [in online shopping cart], and I just can't. It's ridiculous; like \$250 for about 12 or 13 items, you know. So, I was meant to buy that about five days ago but instead went to [food charity] and just got a few things to get me through until my next payment comes in. I just, I can't even afford to eat three meals a day, as it is, which is why I'm so skinny. I weigh less than 50 kilos because I can't afford enough food.

So, I mean that affects my health and stuff as well, obviously. Not getting, like probably the range of, like minerals and everything that I should be getting. I do try to eat, I do eat a lot of fruit and veg. That's the cheapest thing to eat. I don't eat a lot of meat these days, yeah. I probably have an iron deficiency, but I just take tablets I suppose.

I used to go to [community organisation] every three months for ER, emergency relief. So, then, back a year ago, two years ago, they would give you two Coles or Woolies vouchers, with two \$40 dollars vouchers, which is \$80 dollars vouchers, and they would pay a bill for you or something, right. But now this has gone down to \$40, so you can only get \$40, one card, and they don't do the bills. So, ER has reduced dramatically in the last year or so.

I never get into debt, never. Never, never, never. I've had one credit card and one \$5,000 loan once when I was young, but that's it. Yeah, I've been very careful. Because I've lived in poverty my entire life, I've been very careful.

And any money I do get goes to bills, insurance for the car. You know that's a grand at least, yeah. And rego, that makes it two grand a year just to have the car, let alone petrol. So, you know, I don't drive that much in the city. I generally use it only when I'm going out camping or when I'm going out shopping, because carrying stuff sucks. Yeah, I'm trying not to use the car that much. I walk around town a lot.

I don't spend a lot of money. I don't take myself out very often. And when I go out with friends, you know, I have to save for that beforehand because I know that everyone will just, happily buy a \$20 drink at the bar and not even think about it, you know. And I'm like a bit of a tightarse unless I've specifically saved for something.

Often after winter, I get a high gas bill because I have a gas heater and I usually put that on a payment plan and pay it off, and then basically it gets paid off just before my next bill comes in. My electricity bill's quite low, I haven't had to pay one for, I think, two years because of the supplement the government has been giving us. That has kept me afloat for two years, and I still have got credit in that. That's been great for me.

When talking to us, Matilda finds moments of humour. We ask how they cope emotionally with the weight of their circumstances.

I have been in a lot worse situations! I think that's probably why I can manage. I'm not looking at going to jail. I'm not looking at anyone hurting me.

It is what it is, and I can only control very little. So, yeah, it's really difficult but, life is still a lot better than it has been in the past. So, I have that, and it's probably because I've been through so much hardship that has borne a sense of gratitude for me over the very small things. So, I'm incredibly grateful just to have a house where I lock the door and be safe. And play my music and watch my telly. I've got a van where I can go out, and meander. I just have to keep my mind on those things, and control what I can control and let the rest play out. Because a lot of it is not in my control. And there's not a lot I can do.

Matilda expresses a desire for inclusion, where their skills, experience and knowledge can be used for the benefit of others. They miss and long to again be part of a like-minded and supportive community.

Sometimes it gets a little bit slow, and lonely but that's okay. I'm quite happy with my own company. But I do like to, I love to go out bush and beach parties and stuff. So I probably do that once every three months or so, and I take the van and go out for a few days. So that's kind of the way that I socialise, and then I've got a few friends who come visit around. Yeah, good, a handful of really good friends, who know me really well, and have still stuck around.

I work for a committee at a community organisation. I've been on that for about a year and half now, and that's fantastic. I never miss a meeting, love it.

When I go to my committee meetings, for example, I'm surrounded by people who are like minded, have similar goals, queer friendly, and I had an opportunity to work there at the beginning when they first started, but I didn't have, kind of, I didn't have confidence in my ability at that point.

I'd love to work with a group of like-minded people again. I miss it. I miss working with clients. I miss getting wins for people. I even miss trying to get young people off the roof, yeah. I used to work in residential youth work. You know, I just miss being included. I miss having a community of colleagues,

you know. I don't have that, and I don't have much family here either, so it leaves me very isolated, and that's not good for my mental health. And so then the cycle keeps going.

I just want to be included. I've got skills and I've got knowledge, and I've got a ton of experience of dealing with the system. I just, I can't use it at the moment, and then that is a whole new level of grief, you know, having worked that hard on and off the streets, in and out of relationships, and graduating with a high distinction average. That is the one thing they can't take off me.

I'm considering maybe going back to uni, not this year but maybe next semester or next year, and doing a graduate diploma, so then as soon as my conviction is spent, I can kind of go into a new career straight away.

We ask Matilda what would make the most difference to their life. Matilda is clear on the barriers they're up against and identifies that with complex systems, remedies are not always simple or singular. Their response tells us that poverty is multi-faceted, and that any solution must meet the needs of individuals. Matilda explains the need for flexible, well-thought-out solutions that don't cause unintended traps or barriers for them.

Maybe, if housing organisations give, like, an extra program that gives you three months after you start a new job or something like that. The ideal thing would be to save up enough money to put on a deposit on a house, but I don't think that's gonna happen. If I had that in the bank account, I wouldn't even be eligible for Centrelink anymore, so, I really, that's the major trap that I don't know how to get out of.

If I could work three days a week and still keep my house and then I just paid a bit more rent for it, but if that happened, I would lose my concession card. That would be problematic on a lot of fronts as well.

Leo

Leo is a mother, grandmother and great-grandmother in her 70s. Family and community, particularly her cultural community, are central to her life. She was born in Europe but when she was a child, war broke out. She and her family escaped and migrated to Australia.

Leo lives by herself in a house that she owns with a mortgage in outer Perth. She lives on the Age Pension and has a small amount of savings and superannuation. Leo receives \$1,144 per fortnight. Her housing costs take up about 40 per cent of her income, leaving her with roughly \$690 per fortnight to cover all other expenses. She says *"it's not easy. You have to watch every cent."*

Leo dislikes asking for help for herself but is acutely aware of the systemic causes of her financial challenges. She feels a strong sense of social responsibility and is willing to take up the fight to make change, if not for herself, but on behalf of her great-grandchildren. *"If we sit back and just moan and groan, nothing will be done...Let's see if we can improve things, we can only try."*

From the moment Leo enters the library meeting room, it is clear she has come to this interview with a purpose. Skipping the small talk, Leo begins by asking *"where does the report go? Who will get it?"*. Satisfied with our description of politicians who will be sent a copy and pieces of work that will be informed by participant accounts, Leo starts to describe the systems and circumstances that have led to her living on low income. She is bold, assertive and, at times, cheeky. She shares anecdote after anecdote, and with each one reveals her significant network of connections and an undeniable passion for her community.

It is quickly apparent that Leo cares deeply about fairness and equality and expects better for her community. Demonstrating this deep empathy is Leo's decision to voluntarily deliver free bread to people experiencing hardship, even though the petrol costs place a significant burden on her already stretched weekly budget.

Well, what happened there, I asked the baker "what do you do with the bread?" and she said "oh it just goes in the bin". I deliver the bread to older people and also to the homeless. But now it's also families who are getting the bread. It's terrible. People are finding it hard to buy bread, I've never seen it so bad. While I can do it, I'll do it. But it is- the time doesn't matter, but the cost of petrol. My grandsons help me pick it up. But you know you gotta keep active you can't just sit around doing bugger all. When I go to the place I take it to, people come out and talk to each other and it's good.

While reflecting on her life, Leo speaks of gender inequity and the impact of caring responsibilities on her current circumstances. As a child, she was unable to attend high school, instead working to financially support her single mother and sibling. Once grown, she married and had children. In order to care for her children, she delayed commencing her own career. Leo then entered a caring profession, where wages are typically lower compared to male-dominated industries.

I didn't start to work until I was 30 years old because I had daughters and I felt that I needed to give my daughters a good start in life. Keep in mind women like me who did stay home, because our wages were less anyway, even now we don't have equal wages. There's this big discrimination. I think [it should be] equal work, equal pay.

Leo's husband passed away young, causing deep emotional suffering and bringing to stark reality the consequences of inequitable systems of work, superannuation and income supports. She describes how these systems intersect with the challenges of ageing. Her small savings and superannuation are diminishing and difficult to replenish. Despite her bold personality, without a partner, Leo sometimes feels vulnerable.

I was widowed young, my husband died 21 years ago. Then I went into a very deep depression. After 42 years of marriage being left on my own and then [I] started to experience some terrible things, you know not having a man to stand up for me was hard yeah... so I live close to my daughter so that helps.

I had a very small super and when my husband died I needed the money so got a little bit of savings but I didn't have enough super because I only worked a short period of time.

I'd feel a lot better if I had a little bit more savings just in case anything happens.

So for me as an individual it's been terribly hard because I've still got a mortgage. So it's really, really tough and without the help of my children I wouldn't be able to live. Older people want to stay in their home, well they need to take into consideration that the pension is just over \$26,000... it's not easy... you have to watch every cent.

After paying her mortgage and rates, Leo is left with little to cover remaining expenses which she manages by tightly controlling her budget. Unexpected costs create significant stress and repairs or house maintenance are out of the question.

The fact that I'm able to budget properly is what's keeping me going. There's lots of things I don't spend money on so that helps but to go on holidays and stuff like that is out of the question. For the time being, until I get out of debt, which should be another 5 years.

There's lots of things for the house, you know, it needs painting. My house is cracking as it is sinking. I've got two, three English plantar trees around my house and the roots are going under my house.

When something like that comes in then I have to- "ooh jeez, what am I going to do now?" Because you can't pay something like that off. So, I dig into the little bit of savings that I've got. And then just pull my head in for the next few weeks until I recoup some of that money. With this lock business I haven't been able to so far so we'll see what happens, hmm.

That's when I watch and see, instead of buying two bags of veggies I buy one and just smaller portion. Yeah. So, it's hard. But what do you do? It's life.

I'd like to go and visit my daughters over east but it's out of the question, it's too too expensive even though I wouldn't have to pay while I'm there. But just the cost of an airfare.

I can't afford to give a gift to my grandchildren.

It's not easy. It's hard. The pension is certainly not enough to live on. They put in a system that's not working. You know, psychologically you break down.

Leo is clearly very proud of her children, grandchildren and great-grandchildren. She speaks of them with great affection. While she has leaned on her children for support from time to time, she is reluctant to call upon them for help as she does not want to feel like a burden. Leo is also reluctant to dwell too much on the impact of low income on herself. When prompted, she becomes quiet, answers briefly and is quick to deflect – shifting the conversations to the hardship of others.

And the other thing is I don't go bleating on about it because I don't want people to feel sorry for me, I don't want my children to feel that I'm suffering.

They take me out sometimes, they help me, she [daughter] brings me some food around. I feel like I don't want to put burden on them and the other two daughters live over east.

If it's an emergency, they'll help me out. But you know, they've got their life.

But, like I say there are a lot more worse off than me. Some of the stories I hear, it's terrible. And they've got nowhere to go.

Leo is politically savvy and not afraid to speak her mind and demand accountability. She has great understanding of social systems, particularly the aged care system, and government processes of decision making. She sees where our social supports aren't meeting community need and expects government to do better for the community it represents.

I don't consider that this has all happened to me because I haven't managed my life properly. This has happened because of government policies and the way they've treated me over my life. There's a lot of women in my position... And in a country like Australia it's a shame that I'm having this kind of conversation.

Some of my friends have got German pensions and get twice as much as we do here and that's a disgrace to this country in my opinion.

I've got the Senior Card however I can only travel free between 9 and 3:30. Why is it that we're restricted? A lot of people of my age, what if you've got a doctor's appointment at 8 o'clock in the morning. You go down to the train station and you see people hanging around that wretched clock. Waiting for 9. How degrading, embarrassing, and disrespectful is that. For what? We won't travel in peak time anyway – you keep out of it. But if you have to go to the doctors and you have to take the bus...

They need to do better. It is a rich country. They've got so many resources, this country is so wealthy.

And let's look after the environment a bit better. 30 years ago, David Attenborough was telling the heads of governments through the world to be careful. Look at it. So, what's the future for my three little great grandchildren, I don't know.

Leo actively advocates for improvements to the health system, particularly regarding the experiences of culturally and linguistically diverse communities.

You've got to understand that when somebody is laying in that [hospital] bed they are totally disempowered. And they're scared, so it's not only the physical aspect of being sick, it's the psychological aspect which in this country we're not treating it properly.

Number one, respect, number two, be mindful. If English is not your first language you're not deaf so you don't have to raise your voice, you just need to speak slower, be careful of your medical terminology, always use an interpreter, do not use family. Not on. Always use an interpreter if the person doesn't understand because in some cultures it is a burden for the siblings or relatives to be interpreting and be respectful but we're a multicultural nation. If a woman asks for a female doctor, be respectful there is a reason, don't go questioning her and these sorts of- you know, having people with lived experience going talking with these students and that's medicos, everybody, so that we can give better care. Because if the care that you deliver is delivered appropriately you're gonna get a better positive outcome at the end.

While pragmatic in her expectations, she has hope that continued advocacy will create positive change for the future.

But I'm just hoping that with you guys putting a report together and sending it to the right places that it will help somebody to sit up and take note... Because at the end of the day, you're not only helping me, you'll be helping yourselves because no one stays young and beautiful forever. [laughs]

Where to next

In Part One and Part Two of *Living Realities: Understanding Life on Low Income in WA*, eight case studies presented the individual experiences of each of the participants in this study.

In Part Three of the research series, to be released in late 2025, the Research Team will use a thematic approach to identify and explore the shared challenges, impacts and structural barriers described by participants. Many of the issues referred to in the case studies are relevant to all participants, and we know they are common to others whose income is inadequate to meet basic, everyday needs. The thematic approach will be informed using the extensive narratives from the participants, in keeping with the approach used in Parts One and Two of the study.

Part Three aims to inform policy responses that are grounded in the realities of people's lives and are responsive to the challenges they face day to day.

