

Living Realities

Understanding Life on
Low Income in WA

Part Three:
*Themes from
Participants*

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Recommended citation: Joe Moran, Sophie Hantz, Kylie Hosking, Olabisi Imonitie & Rose Newbury-Freeman, *Living Realities – Understanding Life on Low Income in WA, Part Three*, 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.

The Research Team would also like to thank Kate and Anita for their invaluable feedback to drafts of this report.

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Introduction

The research project *Living Realities – Understanding Life on Low Income in WA* was undertaken to amplify the voices of Western Australians experiencing financial insecurity. People on the lowest incomes are frequently deprived of life’s basic necessities, yet their experiences are often missing from public and policy discussions. The project seeks to reframe the conversation – putting lived experience at the centre.

To achieve this, WACOSS and Murdoch University partnered with eight Western Australians living on low incomes to document their experiences. Using a narrative inquiry method, participants were invited to share their perspectives through in-depth interviews which were published as case studies. At every stage of the research, participants had control over how their experiences were represented, ensuring they retained ownership of their narratives. These case studies have been published in two reports – [Part One](#) and [Part Two](#).

The participants – *Clara, Heather, Andy, Anita, Lucas, Kate, Matilda and Leo*¹ – shared their experiences with courage, insight and generosity. Their voices drive this project and offer a powerful lens into the realities of life on low income.

	Age	Gender	Location	Income Source	Carer	Housing
Clara	30s	Woman	Regional	Income support	Parent	Renter
Heather	40s	Woman	Outer Perth Metro	Wage + income support	Parent	Renter
Andy	20s	Gender fluid	Outer Perth Metro	Wage + income support	-	Renter
Anita	50s	Woman	Regional	Wage + income support	Parent	Owns home
Lucas	20s	Man	Perth Metro	Income support	-	Renter
Kate	60s	Woman	Outer Perth Metro	Income support	Parent and carer	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

Part Three is the final instalment of the research series. This report brings together the reflections and lived experiences of the participants, identifying patterns and themes across individual accounts of life on low income. Together with the case studies, this report is intended

¹ Not their real names.

to inform policy development and practice by grounding issues from the perspective of lived experience – showing the human cost of economic disadvantage and system failure.

Key themes explored in the report are: the material sacrifices people make to get by and their lasting impacts; the emotional strain of living on a low income; the effort and creativity required to survive; systemic obstacles to accessing support; the importance of family, friends, neighbours and community; priorities for reform, and participants' aspirations for the future.

Participants identified that the following would make material difference to their lives:

- Access to income that reflects the cost of living, including through:
 - Increased income support payments and wages
 - Subsidies for essential services
 - Flexible work
 - Access to childcare
 - Coordination between support systems to ensure access to one support does not mean losing another that is still needed
- Secure and affordable housing
- Flexible, early and compassionate supports

Living on low income is not just a matter of getting by – it is a constant negotiation with systems that too often work against, rather than for, those most in need. The lived experiences shared here reveal the everyday reality of people navigating broken systems and fiercely protecting their dignity. These are not isolated stories of coping, but repeated accounts of caring, strategy, quiet defiance, and hope for a fairer future.

Trade-offs and Sacrifices

Participants' accounts offer powerful insight into the material consequences of living on low income in WA. Across diverse stages of life, family structures and housing situations, participants consistently describe the relentless trade-offs, sacrifices and constraints that define their daily lives. These are not occasional hardships, but ongoing negotiations of scarcity that shape every decision – from what to eat, to whether to seek medical care, or how to keep a roof over one's head.

For all participants, housing costs – whether rent or mortgage – are the most significant and non-negotiable expense. Maintaining secure housing is universally prioritised, even when it means going without other essentials. Clara, a single mother, puts it simply, *“Rent is always paid first”*. Having previously experienced homelessness, she is determined never to let her child go without a safe place to sleep. Similarly, Lucas, who pays \$400 of his \$850 fortnightly income on rent, says, *“I like my place – it's a more stable environment and means I have a roof over my head”*.

Participants generally pay a third to half of their income on housing – putting these households in housing stress². As a result, after housing costs, participants' income is usually insufficient to cover their daily basic needs. Matilda, who pays nearly half of their Disability Support Pension on rent, describes the impossible balancing act, *“I can't even afford to eat three meals a day”*.

Food is the most commonly sacrificed necessity. All participants describe reducing their food intake or relying on food relief services. The quality and nutritional value of food is also often compromised. Andy shares, *“I have one fruit a week, maybe... I try to aim for five veggies a week. I don't know what the nutritional content of onion and garlic are but they're my go-to”*. Matilda similarly notes, *“I don't eat a lot of meat these days”*.

Parents sacrifice their own nutrition to ensure their children are fed. Clara explains, *“Sometimes I go without eating as often... I'll skip fruit and veg for myself so that [her child] will have it”*.

Medical and health-related expenses are frequently out of reach. Participants struggle to access bulk-billing GPs, mental health care and specialist services. Andy delays dental care and psychologist appointments due to cost. Matilda, who spends \$300 per fortnight on essential medications, still cannot afford all the treatments they need.

Participants frequently rely on hardship supports to manage their utility bills, including payment plans and the Hardship Utility Grant Scheme (HUGS, a WA Government program). Matilda says the household electricity credits *“has kept me afloat... I still have got credit in that. That's been great for me”*. During a period of intense financial stress, formal supports fell short for Kate. *“We would get the gas cut off, couldn't shower, couldn't cook, didn't have household heating.”* Finding a creative way to meet her basic energy needs, she and her neighbour *“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.”*

² Australian Institute of Health and Welfare 2025

Health and Wellbeing Consequences

The material sacrifices made by participants to survive on low incomes have direct and compounding effects on their health and wellbeing. Poor nutrition, deferred medical care, and unsafe living conditions – common themes across accounts – have long-term consequences.

Andy has fibromyalgia, and other chronic health issues, directly because of the sacrifices they make to survive. In one share house, *“there was a lot of black mould and asbestos and I got really sick from the black mould... I’m definitely experiencing the costs of not properly feeding my body... through the years I’ve noticed just the constant stress of things does have a huge impact on my body... I get really scared thinking about how it’s impacting my health, like future things. Like the body keeps the score type stuff.”* Similarly, Matilda notes, *“I weigh less than 50 kilos because I can’t afford enough food... I probably have an iron deficiency”*.

Heather’s experience illustrates how low income can trap people in a cycle of deteriorating health. She lives with scoliosis, which causes chronic pain and limits her mobility. Her work – supporting clients – requires her to lift, stand and move constantly, which aggravates her condition. Yet, to afford the treatment she needs, she must continue working. The more she works, the more her back deteriorates, increasing her need for treatment she can barely afford. *“We might just have to do once a week”*, she says, referring to her son’s treatment plan for the same condition, which she also struggles to fund.

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.

The stress of inadequate income is pervasive and relentless. Clara explains, *“Being on low income just means you’re always thinking about money. You’re always stressing about money. It’s just not something you cannot think about.”* This constant mental occupation with financial survival takes up significant emotional bandwidth and affects every aspect of life – from relationships to education and leisure. Andy says, *“it impacts like every aspect of my life to the point where it’s kind of what I’ve gone into study and work because I’m sick of it. I can’t imagine how freeing life would be without these constant financial pressures.”* Anita shares that she keenly feels the responsibility to manage life and provide for her children every day *“You wake up every morning and think ok, here we go again, you know today is a new day, it’s another day.”*

This persistent pressure makes participants fearful about the future. Kate describes the emotional toll of watching her superannuation dwindle, *“the panic is starting to well in me again.”* Matilda describes the precarity of their circumstances, *“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.”* Andy questions if their life will ever be different, *“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.”*

For many participants, the emotional toll of living on a low income is compounded by shame and stigma, tied to how financial insecurity is perceived and treated in everyday life. Kate describes

how even well-meaning gestures from loved ones can reinforce feelings of inadequacy, *“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” ...and so you constantly feel awful because you're the poor person in your family. You're the poor person in your social group, nice as they are”*. Interactions with Government support systems are also described as humiliating and emotionally damaging. Kate recalls a particularly painful experience, *“You have to tell Centrelink every expense. And she goes “ooh – ooh, your money doesn't go that far”. Really, seriously, you know? To put you through that when surely, they must know... it was really humiliating, I remember just coming out of there just bawling my eyes out at the humiliation.”*

Some participants feel guilt, as if they should have anticipated these situations and done better, 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. Clara speaks of her frustration and sadness, *“I feel a lot of guilt and embarrassment. Like [other kids have] all being 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.”*

Older participants miss out on spoiling their grandchildren. Kate has recently had a brief period where she could afford to buy gifts for her only grandchild, *“for the first time ever, I could be that grandmother, I could go and buy her a nice outfit, and I could buy her a nice toy... [Now] I can't do this anymore ...”*

Relationships with family, friends and community are a source of emotional and material support. Yet, they are also fraught with fear of being a burden. Kate shares, *“I feel great shame asking them [my children] for anything”*. Though, her son reminded her of the sacrifices she has made for her family, *“Mum, I just realised if it wasn't for you, we would have been poor our whole lives... you need to accept our help.”* Leo expresses similar sentiments, *“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 a burden on them... they've got their life.”*

The Labour Required to Survive

Surviving on low income is hard work, demanding strategic, intentional and creative thinking. It requires constant labour to plan and adapt. Managing every dollar, making tough choices and building systems of support are necessary. Yet this effort comes at a cost. The time, energy and ingenuity used to simply get by could be directed elsewhere – towards education, rest, creativity, or community involvement – if survival did not demand so much.

All participants carefully budget and re-budget. Anita uses spreadsheets to budget and describes herself as *“a squirrel with money.”* Clara says, *“I have a journal that I write all my finances in. I write 6 months at a time, and it'll be the date, how much I get paid, followed by my expenses. I do try budget to the dollar, I pretty much allocate every dollar I have.”* Leo tells us, *“The fact that I'm able to budget properly is what's keeping me going.”* They do not have the luxury of spending without thought. But even the most careful planning cannot stretch an income beyond its limits. Clara, *“generally, towards the end of a pay cycle before my next pay is when it gets a little bit stressy and hard because... I just... I'm out of money.”*

With little money for food, participants put significant time and effort into finding free or affordable options and making what they have go further. Heather can't afford the luxury of getting all her groceries from one place, *"I get from Foodbank, from the church, from a local pantry, and sometimes I will contact a service that helps me with a voucher."* Both Andy and Heather talk about buying more fresh food when on sale, with Heather shopping at specific times for meat. *"I will buy the meat at the end of the day when it is marked down to \$4... For me, a best before date or expiry is not an issue but I have to pull the stickers off so my son doesn't see them."* Andy explains that they need to think ahead about meals, preparing lunch to take to university. *"All of my friends like buying lunch. I have my little Tupperware container, I can't really be buying lunch every time. As much as it would be convenient, I just do not have money to do that."*

Heather had to get resourceful when furnishing her home. This took a lot of time and effort though she expresses pride in her ability to turn scarcity into abundance. *"My couch was from Buy Nothing, my coffee table I got from the verge, my dining table was a second-hand dining table... My house looks amazing. It looks like I have spent hundreds of thousands of dollars furnishing my house but it is all from marketplace, the verge and Buy Nothing."*

The labour of survival gets harder when unexpected expenses arise. Clara puts it plainly, *"low income means never being able to have savings or even like a rainy day or emergency fund"*. Kate describes how she *"desperately tried to keep this buffer there so that if anything else breaks we've got something there to save us. But that has now dwindled down."*

Participants share how they have navigated crises. When a water pipe burst in Kate's home, she could not afford the necessary repairs. Instead, a friend helped her cut off the water supply to part of the house, leaving her without hot water in the bathroom, and without access to the second toilet. *"We can't afford to get it fixed the other way... We've got roof things falling down that you can push your finger in. Lots of stuff like that we cannot afford to fix."*

Anita saved for over a year to replace her broken oven, only to find the sale prices far exceeded her \$1,000 budget. Now, she holds her oven door shut with a broom handle, turning her dining room into a sweltering place whenever she cooks, *"My dining room is about 200 degrees when I have my oven on."*

Sometimes, the unexpected isn't financial but still carries a heavy cost. For Kate, one such event was her ex-husband moving back into the home they once shared. *"I divorced, with very good reason ... it was very verbal and abusive in other ways, and a lot of abuse towards our kids. But he became homeless himself... and my kids begged me to take him in, which in some ways I had to because on paper he owned half the house."* Without the financial means to live separately, Kate finds herself in a deeply painful situation. *"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... So that's really very depressing to be caring for someone who was very unkind to you for many, many years."*

Finding and Accessing Support

Participants tell us that although there may be supports available for people living on low incomes, it can take considerable work to find out who can help. Some participants describe

stumbling across support services, rather than finding them easily. Andy, for example, found out about youth crisis accommodation only four days before *"I was going to live in my car."*

Andy also describes the way they repeatedly asked their university for help, to little avail. They were forced to physically demonstrate their crisis to get a response. *"When I went to the uni for help they didn't know how to help me. They kind of just kept turning me away. Then, life hack! If you just walk into the student wellbeing office and cry hysterically, they do have to address that. They do have to help you. They like put me in a little closet, I call it the cry closet, until someone could come and speak to me. But even when I told them everything that was going on, this was back in 2021 when s**t was hitting the fan, they were like 'ooh sorry! We sometimes have a basket full of free stale bread every Wednesday afternoon if you want'- and I f***ing lived off that!"*

Lucas reflects on how difficult things were before he found support services he could rely on. *"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."* He also describes how other people helped him navigate the system - finding and applying for supports, like Youth Allowance when he was younger, and more recently connecting him with a rehab provider.

Systemic Barriers and Inadequate Resourcing

The experiences of participants reveal that financial stress is perpetuated, not only by low income, but also by system design that fails to reflect the needs of participants. Although government and other support services can make a positive impact on people's lives, participants describe navigating bureaucratic systems as a source of frustration. Matilda, *"there's all these bureaucracies just clashing against each other, you know."* Additionally, processes that are formulaic and rigid have little capacity to understand or respond to a person's whole and complex circumstances. This often means that opportunities to provide meaningful support are missed, or further harm is caused.

Matilda's experience with social housing illustrates this clearly. Although housing provides stability after years of homelessness, the income eligibility rules means that an increase in earnings can result in eviction. *"If I went and got a full-time job I'd be homeless immediately"*, they explain. Even now, the income assessment process does not account for the sporadic nature of Matilda's employment – leaving them paying more in rent while unemployed. This rigidity stymies Matilda's efforts to build skills, re-enter the workforce, and transition into private rental – trapping them in a cycle of hardship and exclusion. *"It's kind of like a choice between inclusion and a career or sitting in that f***ing house... 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... and that stability is something I didn't have between 14 and 35... so I'm really reluctant to give up the only stable housing I've ever had."*

Kate found this when she left her teaching job to care for her daughter with a disability. Kate was placed on JobSeeker while waiting for Carer Payment approval – a process that took six months. *"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 and the reason I gave it up is because I couldn't work."* Not only did this take time and effort away from the care her daughter needed from her, during this time, her income was less than her mortgage repayments. *"I was really shocked because [JobSeeker] was about \$650 a fortnight. My mortgage was \$800... I think that was the hardest time in my life."* The delay forced Kate

into arrears and led her to access superannuation early, dramatically setting back her financial position.

Lucas relies on JobSeeker to survive. In order to receive this income, he must apply for jobs. He has been advised that taking on employment at this stage could jeopardise his addiction recovery however the income support system is not set up to account for this complexity. *“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 requirement to submit endless job applications is time consuming and not beneficial to him or prospective employers.

Andy similarly encounters inflexible, formulaic systems when trying to access mental health care. Their psychologist appointments, essential to managing fibromyalgia and trauma, are not fully covered under the government funded mental health plan. *“Originally it was meant to be every three weeks but... I can’t afford that.”* The gap between what is needed and what is offered leaves Andy without adequate support.

For Clara, the rigidity of debt collection processes compounds trauma. Debt incurred during periods of addiction and family violence are pursued aggressively, with collectors contacting her friends and family. *“With domestic violence situations and drug use, most of these debts were racked up through someone else more than me... I have debt collectors that call me, and they call my friends and family quite often. It’s very embarrassing... I don’t even know how they get their contact details.”* Clara’s experience highlights a missed opportunity for family violence-informed debt management practices, which recognise her financial circumstances, and offer pathways to resolution without re-traumatisation.

Even when systems are designed to be person-centred, under-resourcing and lack of availability can render them ineffective. Participants describe long waitlists, limited availability, and reduced service offerings – barriers that prevent access to potential life-changing support.

Clara, rebuilding her life after homelessness, addiction and family violence, was offered only one day of childcare per week after nine months on the waitlist. *“It’s not that I don’t have goals. They’re just on pause indefinitely... until he’s in school.”* The absence of accessible childcare is stalling her ability to study, work, or even rest – despite her readiness to move forward.

Lucas’ experience with alcohol and other drugs (AoD) services further illustrates the impact of under-resourcing. He describes the multiple attempts to access support, only to be placed on waitlists. *“A lot can happen in four weeks,”* he says, reflecting on how quickly addiction can reassert itself.

When Formal Supports Work

Despite the challenges and many missed opportunities, participants also describe moments when support was available, timely, and person-centred – demonstrating the transformative potential of interventions designed around people rather than processes. When services are flexible, empathetic, and responsive, they don’t just meet immediate needs, they create space for recovery, growth and hope.

One of Lucas' experiences with a community AoD service stands out. The service not only accepted him quickly but allowed him to stay beyond the standard timeframe, recognising the risks of sending him back to sleeping rough. *"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 into 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,"* he says. The service provided Lucas with accommodation and day to day support – encouraging his recovery and providing essential items.

Heather describes the WA Rent Relief Program as life-saving during a period of crisis. The program's responsiveness and accessibility enabled her to maintain housing. Similarly, Andy's access to youth crisis accommodation, followed by medium-term housing, prevented them from having to live in their car. These interventions provided stability and safety at critical junctures.

Employment flexibility also emerges as a key enabler. Both Heather and Anita describe workplaces that accommodate their caring responsibilities, allowing them to adjust hours and work from home when needed. *"They've been very supportive of me as a single mother,"* Anita says. This flexibility enables them to maintain employment and income, while also meeting the needs of their children.

Community Care and Informal Support Networks

Participants consistently describe how informal support networks – friends, family, neighbours, and community groups – play a vital role in helping them navigate hardship. These relationships often provide the kind of practical and emotional support that formal systems cannot provide. Clara reflects on the unwavering support of her family, *"They were just being family, you know, supporting me to help me get my life back on track."* Whether it's a place to stay, help with bills, or simply someone to talk to, these networks offer stability and care in times of crisis.

Participants are wary of bank or payday loans – acutely aware that even small debts can snowball into financial crisis with unmanageable interest and fees. Financial support from trusted individuals however can be a lifeline. Clara and Anita both received \$10,000 loans from friends to replace failing cars. Anita recounts the emotional weight of asking for help, *"I just felt like I had no option. It's making me teary now. I had to ring [a family friend] and say: 'sorry I haven't spoken to you in years, but I need to borrow some money, my car's dying'."* The response was immediate and generous, *"she answers, 'I'll transfer the money tomorrow'."* These moments of trust offer breathing space through material aid as well as feelings of solidarity and being cared for.

Participants also speak about the joy and meaning they find in giving back. Even in the midst of financial scarcity, acts of generosity are common – and deeply relational. Kate and her neighbour shared electricity through an extension cord, each helping the other when bills couldn't be paid. Leo salvages bread and redistributes it to elders, families and people experiencing homelessness, *"my grandsons help me pick it up. While I can do it, I'll do it."* Heather gifts homemade food through her local Facebook group, saying *"it is amazing actually, when you put yourself out there and support each other."*

These acts – sharing power, bread, or emotional support – are more than gestures of kindness. They are expressions of mutual care and collective survival. They demonstrate that even under severe constraints, people uphold relational dignity and community care. Lucas and Matilda

describe the importance of peer support and community organisations in their lives. *“I’ve got a strong connection with friends through the peer support group I’m in...”* Lucas says, *“if I need to talk to someone or... listen to other people as well. That helps... just talking it out, finding an answer for myself... and then developing friendships and connection.”* Matilda sits on a committee for a community organisation. *“I’m surrounded by people who are like-minded, have similar goals, queer friendly... I never miss a meeting. Love it.”*

Systemic Change Informed by Experience

People living on low incomes understand their situations and the systems they navigate better than anyone. Every participant engaged in this project with the hope that their experiences would contribute to positive systemic change – not just for themselves, but for society more broadly. Leo, *“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...”* Throughout this study, participants shared not only the challenges they face, but also the opportunities for meaningful reform.

This report intentionally centres the voices of those most affected. The priorities for change set out below come from the participants themselves, reflecting their priorities, their wisdom, and their vision for a more just and supportive society. They are not asking for the impossible—they are asking for the basics that many take for granted: enough money to live on, safe and secure housing, timely and flexible support, and to be treated with dignity and respect.

Adequate Income and Financial Security

Participants are unequivocal: income must reflect the real cost of living – whether through income support or employment.

Clara captures this clearly, in describing income support payments, *“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.”*

Andy is blunter, *“More money would be epic. That doesn’t need to be paid back. That’d be sick.”*

Even modest increases would be transformative. Clara, *“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.”*

Financial supports in the form of subsidies would also be welcome. Heather, *“a subsidy from services – [electricity] and [gas] for example – that makes a huge difference”.*

Matilda highlights the complexity of the income support, social housing and concession systems – identifying that better coordination is needed to ensure everyone has enough to live on. *“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.”*

For participants that are able to work, access to flexible, supportive workplaces that are responsive to their caring responsibilities, health or other personal circumstances is critical to their ability to increase their income through work. Anita describes the support from her

employer, *“Basically, if I go and say ‘I need to change my contract again’ to increase my hours of reduce my hours [my boss] is very accommodating... I am again very lucky I can work two days from home and two days in the office so that does give me a little bit of juggling time.”*

Participants tell us that adequate and secure income is not just about financial stability, but the foundation for wellbeing, dignity, and the capacity to move beyond crisis.

Caring Responsibilities and Gendered Financial Insecurity

Women participants have a clear understanding of how systemic gender inequality drives their financial insecurity. Their earning capacity and long-term financial stability are constrained by unequal caregiving expectations, the undervaluation of care work, inadequate childcare access, and family violence.

Caring responsibilities limit women’s ability to work full-time, advance their careers, or accumulate superannuation. Kate left her teaching job to care for her daughter with a disability. Heather, a single mother of two, including a child with autism, works two casual jobs but cannot increase her hours due to her son’s needs. *“I can’t have a normal job with my children... everything is impacted.”* Clara, with access to just one day of childcare, cannot return to work or study. *“I won’t always be on a low income... it’s just not realistically attainable until he’s in school and until I’ve studied and got qualified.”*

Several of the women participants work in care industries – which are female dominated and lower paid. Anita, also a single mother, *“My ex-partner... wasn’t impacted by the birth of children. He’s got like \$200,000 in superannuation, and I’ve got like \$140,000... even if I was able to work the same number of hours, there’d still be the difference in the wages.”*

Leo and Kate describe how lifelong gendered labour divisions and wage gaps have left them financially stressed in retirement – particularly as they continue to manage mortgages. Leo, *“I didn’t start to work until I was 30 years old because I had daughters... Keep in mind women like me who did stay home, because our wages were less anyway, even now we don’t have equal wages.”* Her superannuation was modest, and following the death of her husband, she had to access it early to cover immediate expenses. *“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.”* Kate echoes this pattern. She also accessed her superannuation early to stay afloat, and can see it dwindling. *“I’ve only got about \$4,000 left so that’s got me again going to sleep in this constant panic state... We can’t do anything, you know [when the super runs out], so that’s a really big worry.”*

Secure and Affordable Housing

Experiences of homelessness, housing insecurity and stress, and unsafe living conditions cut across all participant accounts. These are not isolated incidents but indicators of a housing system failing low-income earners. Participants are clear that everybody needs access to a safe, secure, and affordable home – not as a privilege but as a basic right. Housing is foundational to wellbeing, without which every other form of support is undermined. Change is needed to support more people into homes, and to stay housed.

Clara describes the extreme competition for affordable rentals. *“I offered above asking... and I put my dad on the lease to try and boost my chances. He doesn't live here, but it helped me secure a place... 50 to 100 people applying for every single house—it's crazy.”*

From Andy, *“It would help to have affordable student housing... it is insane how unaffordable student housing is.”*

Matilda clearly identifies the need for support to bridge that cost gap between social housing and the private rental market. *“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... I've bought a van and started putting that together in case I have to live in that.”*

Some of the participants are only able to afford their current housing because rent is kept lower by landlords. The stress of wondering when it will go up and their home become unaffordable was a burden for many participants. Heather speaks about this, *“Although I see light at the end of the tunnel, it is still \$640 a week for rent. And that is the owner keeping the rent as low as possible for the area. I have been breached a few times but fortunately the property managers know me and know that I keep my house really clean and tidy, and that I am doing my best.”*

Leo raises a growing societal issue – the Age Pension is simply not enough to service a mortgage, *“It's been terribly hard because I've still got a mortgage. Without the help of my children, I wouldn't be able to live...”*

Flexible, Early and Compassionate Support

The support that participants wish for – that would provide meaningful help – requires a shift: from reactive, crisis-driven responses to early, proactive and compassionate support. They want systems that work together, respond to need early and treat people with dignity. This is a practical systemic change, and a step towards reorienting systems around people, not processes. It is also part of a broader goal of transformational reform that challenges the underlying structures and assumptions that create inequality.

Supports that were available at the time they were needed had the potential to be life changing as Lucas explains, *“I was sleeping in 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... 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’.”*

Participants find support to be far more helpful when relational approaches are used – approaches that recognise their circumstances, respond to their needs, and align with their personal goals. Lucas has experienced first-hand the impact of having someone who is willing to adapt the supports to fit his circumstances, *“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 employers."

Leo had advice for the health system when supporting culturally and linguistically diverse clients, that all support services would benefit from, *"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."*

Participant insights point to reforms that are both practical and urgent – streamlining access, improving coordination and embedding flexibility. They also call for deeper cultural and structural change: a shift from punitive, compliance-focused systems to ones that foster trust, security and sustained wellbeing.

Heather's vision for single mothers captures this hope *"I just wish that the government supported single mums more. I wish that government supported people on low income... There needs to be a support for mums who just need a little sanctuary for their children and their children's healing and development, and growth."*

Imagining Better Futures

Participants express not only a desire for relief but cautious hope for a better future for themselves and their children. These visions are not escapist or naïve; they are precise and shaped by practical needs. They reflect a desire not just to survive, but to shape a different future.

Clara is clear-eyed about her current reality but unwavering in her vision. *"Someday I will be earning more, and I will be able to do more, provide more, save money. I just know it's on pause for the moment."* She imagines a life where her experiences of hardship can become the foundation for meaningful work, *"I have goals to build a career in counselling and working with people who have been through things I've been through. I think I'd be perfect fit for it really... Not only because I've been through it all, but because of the resilience I have built."* She wants to give her child a strong beginning. *"I would love to have a savings account for my kid, you know, for their future education, whatever they decide, or to buy them their first car or something... to give them the best start to his life that I could possibly give."* She dreams of someday owning a home—maybe not yet, maybe not alone—but someday. *"To buy a house or something of value and meaning... it'll be worth it."*

Anita is focused on the present, rebuilding her life post separation from her ex-partner, continuing to work in social justice and care for her children. Her friends keep her feeling positive, *"my girlfriends say to me - 'I don't know how you do it, you're doing an amazing job'."*

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

For Kate, imagining the future is a reclamation of identity. *"I do feel a bit cut off from society, I suppose, and I wish I was doing something more worthwhile... I like designing programs... I recently got flown to set up an organisation's board properly... It was wonderful... Suddenly, I was in a group of*

people, in the staff room, discussing values and ethics, and I just felt alive again.” Her dream is rooted in participation and purpose – a life that engages her intellect and experience. “Just never give up because your life can change like that, you know... I’m still very hopeful that... someone or something is going to come into my life that’s gonna take it on another spin somewhere.”

Leo thinks about her great grandchildren, *“let’s look after the environment a bit better... what’s the future for my three little great grandchildren?”*

Heather’s recent promotion means she is hoping that some breathing space is in her near future, *“it is still only a casual position... but it will help me feel a lot more calm about paying my rent and other bills coming through. And, having a bit of time off and having a little holiday or not working every weekend or going camping or something with the kids. So that will be great.”*

Matilda’s vision is deeply tied to inclusion. *“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 just want to be included.”* What they yearn for is not just employment - it’s reconnection. As Matilda says, *“I’ve got skills and I’ve got knowledge... I just can’t use it at the moment, and then that is a whole new level of grief... I’m considering maybe going back to uni... 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.”*

Lucas keeps his goals grounded. *“I have goals – get a car. But I’ve got more short-term goals... Just be consistent with my program that I’ve got and keep going forward step by step.”* For him, completing his course is proof of progress, a steady step in rebuilding his life.

A Call to Action

This report centres the voices of those living on low incomes. Their experiences reveal not only the hardship of surviving in a system that often works against them, but also the insight, care and vision they bring to imagining something better. Embedding lived experience into policymaking and valuing the knowledge of those most affected is a critical step towards a fairer, more compassionate society where support enables people not only to survive, but to thrive. The participants involved in this study have clearly articulated systemic changes that would meaningfully improve their lives and the lives of many others. The challenge now is for decision-makers to listen – and act.

