



“It’s very hard, after nine days I have to search for coins and see if there is money left over from school lunches. I sometimes have to go without dinner so my children can eat”

This Snapshot highlights key findings taken from the 100 Families WA longitudinal baseline survey. All findings featured in this Snapshot focus on the experiences of 164 families who are living in entrenched disadvantage and who are receiving selected income support payment types supported by the #RaiseTheRate campaign, namely Newstart (147), Austudy (10) and Youth Allowance (7).

For more information, please refer to **100 Families WA Bulletin No. 2**.

What does life look like for families experiencing entrenched disadvantage and living on allowances?

100 Families WA findings show that families on Newstart are living well below the poverty line with allowances proving grossly inadequate in terms of providing for basic needs. Findings also show families are experiencing high levels of financial hardship that impact them directly, causing high levels of stress and anxiety. Despite families’ active attempts to improve their situations, many experience barriers to finding and maintaining employment. These compounding factors evidently are making it very difficult for individuals living on Newstart and related allowances to navigate the world of employment.

Key findings on health



Almost one in five (18%)

family members have a permanent physical disability, but do not receive the disability support pension (DSP)



82%

of families reported a diagnosis of at least one chronic health condition



76%

of family members reported a diagnosis of at least one mental health condition

To learn more about the project visit www.100familieswa.org.au

Key findings on material deprivation



85%
do not have access to \$500 in savings for an emergency (vs. 12% of the general Australian population).



51%
reported that they **did not have a motor vehicle** because they could not afford it.



40%
could not afford **access to the internet at home**



52%
could not afford **dental treatment** when required



30%
reported that they **were unable to afford new school clothes** for school-aged children every year.



73%
family members in the subsample **do not have home contents insurance** because they could not afford it (vs. 8% of the general Australian population).

Key barriers experienced when finding and maintaining employment



46%
reported that **illness or disability** made it difficult for them to get employment



17%
have **child care responsibilities**



28%
felt they had the **wrong or not enough educational qualifications**



29%
reported that they faced **discrimination** (including age, appearance and race)



24%
reported a **lack of help finding employment**



23%
reported a **lack of accessible transport options** as a barrier to employment

Family members receiving Newstart and other allowance-based income support payments are experiencing significantly poorer outcomes than the general Australian population. These families are more likely to be contending with mental health issues and chronic health conditions that they may not be able to afford to treat. They also are unable to afford items that most Australians deem essentials of life. These challenges are all being experienced while having to negotiate complex barriers as they try to find and maintain employment and/or study.

Given the activity requirements of many of these payments and their stated intention to assist people into work and study, there is a clear need to support people's individualised needs, as well as provide appropriate employment and education opportunities. The clear inadequacy of allowance rates such as Newstart to meet living costs and treat families with dignity, demonstrates that they need to be raised.

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