

# Safety nets, resilience and hope:

## insights from a small qualitative longitudinal study

Presented by Dr Ursula Harrison  
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Brotherhood of St Laurence  
Working for an Australia free of poverty

Let's make  
change  
that lasts

# Acknowledgment of Country

I would like to pay my respects to the traditional and original owners of this land, the Muwinina people, and to pay respect to those that have passed before us and to acknowledge today's Tasmanian Aboriginal people who are the custodians of this land. **pay respect** to the traditional and original owners of this land the pay respect to those that have passed before us and to acknowledge today's Tasmanian Aboriginal people who are the custodians of this land.



# The study

**Life Chances:  
Economic security as  
participants approach  
30**



# The argument<sup>!</sup>

- ① Uneven impacts of social and economic changes
- ② Increasingly inadequate, targeted and conditional income support
- ③ Increased reliance on the family safety net reinforces intergenerational inequalities

# The Life Chances study

## History

A BSL study, begun in 1990 in two inner city suburbs, campaign to end child poverty. How family income and other factors affect life chances.

## Stage 12

Economic security as the participants approach 30

# The participants

Childhood income background	Male	Female	Total
Low	4	9	13
Medium	2	4	6
High	2	5	7
	8	18	26

# **‘It’s a lot harder for young people these days’ getting a stable job takes longer now**

*I think we were very privileged living in that time, it’s a lot harder for young people these days, they face a lot more challenges. So look, I didn’t have a house, I didn’t have money. I had an old bomb car, but I rode my bike, went on lots of protests. I was happy and very optimistic.*  
*(parent, H, doctor)*

*It was [secure]. It was easy to move to the next job ... You applied and you generally got what you were applying for. So there weren’t any brick walls to go through. It seemed to be easier—obviously extremely easier than what it is today ... and there were no contracts and all that sort of thing.*  
*(parent, M, nurse)*

# **Broken compact between education and stable employment**



*One thing that I lack the most because I've been kind of doing circles in the education system this whole time, I don't have any real work experience, or enough work experience. I've been in retail ... I dabbled in the media industry ... I've learned a lot of project management skills ... I might impress someone at interview, but I don't have the work to back it up (Wen Li, L)*



*It's full time, similar to my other role. It is a mat [maternity] leave cover, so it's 12 month fixed term contract. They have said there is the possibility that it could extend to a permanent. But originally, this role was only a six month mat leave contract and I said to them at the interview stage, 'Look, I'm going to be honest. I'm looking for something longer.' Then they came back to me and said, 'Make it 12 months and then we'll look at a move to permanency if all goes well.' (Louise, M)*



*... having secure employment would make life a lot less stressful (Tracey, H)*

Uneven impacts of social and economic changes



# Accessing income support has become harder

*... the way in which it was structured almost stood in the way of my ability to do the things I wanted to do*  
(Dan, H)

*[Robodebt was] quite – I would say quite stressful, emotionally. I knew—you see that large amount of money, \$3000, they're asking for that. And then you don't really know how you can actually look at how they calculated that or [how to] start challenging it* (Wu, L)

*... there'd always be massively long wait times... If they were paying you wrong, you just kind of didn't even bother trying to address it because it was too much of a hassle*  
(Amelia, L)

Increasingly inadequate, targeted and conditional income support

# Persistent gendered patterns of care and work

*At the start I was depressed a lot, not working. I think [working] kind of gave me a bit of space and a bit of independence. Relying on my husband for the extra things is a bit different, ever since I've had my daughter. I've always worked independently, had my own money (Fardia, L)*

*My husband works full time so I do the house stuff, normal housekeeping and things like that from home; I work from home as well, I do that when the kids are at school or kinder ... at the moment things like kids getting sick or my husband getting sick, I have to put myself and my business aside. Which is natural, which is normal, and I'm not unhappy about that at all, but every now and then that sort of, 'Oh!' because I've got a deadline, or I've got to do this and try and fit it all in (Annabel, L)*

# Those that manage to find a stable job feel more secure about the future



*I think I'm set. If I ever have a change of career or something, I feel confident I can do that (Brett, H)*



*Definitely. We have a buffer, a healthy buffer ... We are in a position where we don't really need to budget at the moment because we're pretty comfortable (Thin, L)*



*We're able to actually save money. So we're able to save money for holidays and, I guess, just putting away some money for, say, one of us couldn't work, or for the kid... we want to be able to buy a house, and we have a family now. We're currently renting... just trying to cover the rent and bills and all that, there's not much left that can be saved (Wu, L)*

# The family safety net<sup>!</sup>



**Employment**



**Loans or  
financial gifts**



**Low cost  
accommodation**



**Helping with  
home ownership**

# The family safety net cushions the impact of insecure work and irregular income

*Although my son was highly educated, he had been unable to find work, applying at call centres and retail outlets. Having been in and out of study he was no longer receiving Austudy, he fell through the cracks and now I'm supporting him (parent, M, teacher).*

*I have family who could support me. But I also recognise, compared to some peers who are working in more stable employment, that my financial situation is not ideal. For example, I wouldn't even consider buying a house or anything like that (Tracey, H)*

*It's not a comfortable feeling, to feel indebted to our family, but at the same time we know that if something terrible were to happen, they're not going to allow us to not be ok. So, we've got that support (Christine, H)*

# The family safety net provides a leg-up<sup>!</sup> to home ownership



*We moved back in with Mum and Dad for a year, just to sort of clear the debt and save for a house deposit. We pretty much saved it in a year. We were paying board to Mum and Dad but that was effectively it in terms of bills, so pretty much all our money just went into savings (Dianne, L)*



*I've never rented. I lived with my parents until I was 21 or 22, and then I bought this (Victor, M)*



*My family gave us some money to get started. I hadn't realised that there was a huge chunk of money available to go and buy a house, so that was a very nice surprise (Madison, M).*

**The family safety  
net is inherently  
unequal**



# **Safety nets, resilience and hope – what is needed to even up the odds?**

- ✓ **Invest in social infrastructure**
- ✓ **Invest in decent sustainable jobs**
- ✓ **Rebuild pathways from education to employment**
- ✓ **Support women's workforce participation**
- ✓ **Address the housing affordability crisis**
- ✓ **Reform social security for the 21<sup>st</sup> century**



# Thank you for attending

**Safety nets, resilience and hope:  
insights from a small qualitative longitudinal study**

**Learn more at [bsl.org.au](https://bsl.org.au)  
[ursula.harrison@bsl.org.au](mailto:ursula.harrison@bsl.org.au)**



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