

Poverty and disadvantage among young Australians

How are young people going?

YAPA Report 2008
by John Ferguson

Youth Action & Policy Association NSW Inc (YAPA)



146 Devonshire Street SURRY HILLS NSW 2010
(02) 9319 1100 or 1800 627 323
info@yapa.org.au
www.yapa.org.au

working in the interests of young people & youth services in NSW

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Executive Summary

In early 2008, the Youth Action and Policy Association conducted a survey looking at poverty and disadvantage among young people aged between 12 and 25. Following on from research by the Social Policy Research Centre, the YAPA study addressed the different types of disadvantage experienced by those living in or near poverty. Whereas common notions of poverty refer to levels of income below which an individual is deemed to be in 'poverty,' the SPRC research drew attention to other forms of disadvantage. These included deprivation, service exclusion, economic exclusion and disengagement. An additional category added in the YAPA study was that of psychological deprivation.

Using various methods of distribution, 657 young people completed the survey. The sample consisted of a diverse range of young people, with varying sources of income and living situations. There was a broad cross section of young people based on location, with good representation from rural areas to regional cities and capital cities.

For the overall sample of young people, there were a number of areas of disadvantage that are a cause for concern. Roughly 5% were deprived of somewhere safe or stable to live, and a further 10% were unable to access dental treatment. Regarding economic exclusion, approximately 18% do not have enough money to get by on and 15% live in a jobless household. In the area of disengagement, worryingly, one in five young people had not participated in community events in the last 12 months, and more than 1 in 3 had missed an important event due to a lack of transport. In the category of service exclusion, 12% had been unable to access mental health services, while approximately 1 in 3 had been unable to keep up with basic payments for water, gas or electricity. Finally, around 1 in 10 respondents were experiencing psychological deprivation. These young people reported no sense of belonging, no confidence in what they do, nor having the support or his or her family.

Findings are also reported for different sub-groups in the sample. For those in the sample living in rural areas, some heightened areas of disadvantage were found. Nearly one in five respondents living in a country town were unable to access mental health services in the last 12 months, representing a larger proportion than the overall sample. Similarly, 40% of rural respondents have been unable to keep up with payments for basic services and other financial payments such as mobile phones. A second sub group was that of respondents who were born overseas. Significant findings for these young people were found in both the deprivation and psychological deprivation categories. Approximately 12% of these respondents did not have somewhere safe or stable to live, compared to the 5% who were deprived of this in the overall sample. In the area of psychological deprivation, the percentages of these young people responding negatively to these questions, between 12% and 14%, was consistently higher than those found in the overall sample.

Other sub-groups displaying high levels of disadvantage were the Aboriginal and Torres Strait Islander respondents, those young people in public housing or refugees, and those young people with children. For those Aboriginal and Torres Strait Islander respondents, higher percentages of these young people were deprived of somewhere safe or stable to live, were unable to access

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mental health services and had missed a major event because of a lack of transport. For those young people in public housing or refuges, higher levels of disadvantage were found regarding economic exclusion. A high percentage (85%) do not have \$500 in savings for use in an emergency, while roughly 1 in 4 do not have enough money to live on. For the young parents in the sample, 25% did not have somewhere safe or stable to live, while nearly 40% were unable to eat at least one substantial meal a day.

Perhaps the group of greatest concern is those young people experiencing multiple forms of disadvantage. Approximately 1 in 10 young people in the sample had 10 or more forms of disadvantage across the different categories. This group of young people consistently showed much larger percentages across the indicators of disadvantage, thus translating to multiple forms of disadvantage. This group is potentially the most difficult to address given the relative complexity of their disadvantage.

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Introduction

Over recent years, the issue of poverty has received increasing attention, at least partly due to rock stars and large music events. It has even seen a major worldwide campaign known as “Make Poverty History.” Despite this level of public awareness, fashionable wrist bands displaying the campaign motto and the efforts of Bono, there is still a major gap in the understanding, and consequently the attention given, to poverty and disadvantage here in Australia.

The *Make Poverty History* campaign, rightly so, has focused the world’s attention on the extreme poverty experienced by those in the third world, otherwise known as the developing world. While highly admirable, this has had two negative implications for poverty and disadvantage in this country. Firstly, it has led people to believe that extreme poverty, characterised by starvation and malnutrition, is the only form of disadvantage. Secondly, as a consequence of this, the assumption then follows that there is next to no poverty and disadvantage in Australia.

This is clearly not the case, as workers in the community sector can attest. Disadvantage is visible, adding to the notion that while Australia continues to move ahead economically, not everyone has been brought along for the ride. Outside of certain sections of the community however, poverty and disadvantage is neither understood nor acknowledged. These perceptions have been influenced by the wave of ‘market fundamentalism’ that has swept through public debate and policy making in recent times. Market fundamentalism says that if the government will get out of the way, the market will take care of the rest, with Adam Smith’s ‘invisible hand’ magically working to the benefit of all (Smith, 1776). The colloquial phrase used to describe this phenomenon in some sections of public debate is that “a rising tide raises all ships.”

Recent figures from the Australian Bureau of Statistics highlight this picture, giving a snapshot of national progress over the last decade (ABS, 2008). Using key measures to address society, the economy and the environment, the report shows that we are generally richer than we were ten years ago. Australia’s real (i.e. adjusted to remove the effects of inflation) net disposable income per person grew by 2.9%, on average, each year between 1996-97 and 2006-07, reaching \$39,000 in 2006-07. Further emphasising this economic growth, the report shows that fewer people are unemployed. The unemployment rate fell from 8.3% in 1997 to 4.4% in 2007. With a government focus largely on economic growth over the last ten years it is not surprising that economic growth has been achieved. The question is, however, has this growth benefited everyone? What are the gaps and who are those who have been left behind?

While these statistics look encouraging, they can be viewed in one of two ways. They can reinforce the market view that economic growth has led to more people being employed with greater disposable income. Alternatively, these figures, whilst positive, demonstrate that economic growth is not a silver bullet. This is the view that despite these improvements being achieved, not all of society’s needs have been met.

The primary aim of this study is not about challenging the market, or

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redefining capitalism for that matter, it is about exploring and demonstrating the notion that there are 'market failures.' It is focused on showing that while a rising tide may raise all ships, the problem is that not everyone has a boat.

Redefining poverty and disadvantage

A recent report from the Social Policy Research Centre (SPRC) has addressed the need to redefine poverty and disadvantage to re-engage these issues with public debate and public policy. The report, *Towards New Indicators of Disadvantage: Deprivation and Social Exclusion in Australia* (Saunders, Naidoo & Griffiths, 2007), recognised that previous studies of poverty have concentrated solely on the comparison between people's income and lines of poverty. The authors note that by focusing on incomes alone, this research has failed to illustrate the actual breadth and depth of disadvantage experienced by those in poverty.

The research undertaken by the SPRC was based on the premise that measurements of poverty and disadvantage must reflect the actual living standards and experiences of those people in poverty. Due to this, Saunders et al. have extended the current notion of poverty to include other forms of disadvantage, drawing on the concepts of deprivation and social exclusion. Covering what most people think of as social disadvantage, the authors note that poverty, deprivation and social exclusion are distinct but overlapping concepts. Consequently, the SPRC report has outlined a clear conceptual framework of disadvantage that will provide a foundation for further research and policy development to be based upon.

The distinction between poverty, deprivation and social exclusion is the most crucial and valuable outcome from the SPRC research. With poverty existing when people's income is below a poverty line, they describe deprivation as a lack of resources that prevents people accessing the goods and activities that are essential. Deprivation is defined as an enforced lack of these socially perceived essentials. Social exclusion, on the other hand, exists when people do not participate in key activities in society. Differentiating it from deprivation that focuses on what people cannot afford, the authors note that what defines social exclusion is what people do not do. They go on to identify three different forms of social exclusion:

- Disengagement – lack of participation in social and community activities
- Service exclusion – lack of adequate access to key services when needed
- Economic exclusion – restricted access to economic resources and low economic capacity

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Current study

The report by the SPRC developed a series of disadvantage indicators that are more closely related to the experiences of those living in poverty. The current YAPA study aimed to apply these indicators of disadvantage directly to young people aged between 12 and 25. The goals of the YAPA study were twofold. Firstly, it was necessary to build upon the work conducted by the SPRC and to add to the broader understanding of poverty and disadvantage. It was recognised that these concepts need to be promoted and strengthened, not only to enhance community understanding but also to enhance public policy and debate around this issue. Secondly, the current study would provide a much needed snapshot of the disadvantage experienced by young people to enable a reference for coming years and a guide for policy development and government intervention.

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Methodology

Using the research conducted by the SPRC as a framework, a survey was developed specifically targeting young people (see Appendix). The survey, formatted in a youth friendly way for ease and encouragement of completion, consisted of selected questions from the SPRC research, along with basic demographic questions and a string of psychological questions as well.

The questions selected from the SPRC research belonged to four disadvantage categories. They were: deprivation, service exclusion, disengagement and economic exclusion. Some of these questions were slightly altered to suit a youth audience.

With deprivation being an enforced lack of socially perceived essentials, there were 10 questions used to assess an individual's level of deprivation:

- In the last 12 months were you able to have somewhere stable to live?
- In the last 12 months were you able to have somewhere safe to live?
- In the last 12 months were you able to eat at least one substantial meal each day?
- In the last 12 months were you able to have access to warm clothing and bedding when needed?
- In the last 12 months were you able to get medical treatment when needed?
- If needed, in the last 12 months were you able to afford to buy prescription medicines?
- If needed, in the last 12 months were you able to access dental treatment?
- [If have children] In the last 12 months were you able to afford to let your children participate in school outings or activities?
- [If have children] In the last 12 months were you able to afford to pay for hobbies and leisure activity for your children?
- [If have children] In the last 12 months were you able to afford annual dental check up for your children?

With service exclusion, as a form of social exclusion, being the lack of adequate access to key services when needed, the following 9 questions were used to assess an individual's level of service exclusion:

- In the last 12 months were you able to get medical treatment when needed?
- In the last 12 months were you able to readily access a bulk billing doctor?
- If needed, in the last 12 months were you able to access mental health services (either for yourself or family member)?
- If needed, in the last 12 months were you able to access dental treatment?
- If needed, in the last 12 months were you able to access disability support services (either for yourself or for members of your family)?
- In the last 12 months have you been unable to access a bank or

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- building society?
- In the last 12 months have you been unable to keep up with payment for water, gas or electricity?
- In the last 12 months have you been unable to keep up with payment for your credit card, mobile phone, or other financial loan repayments?
- [If have children] In the last 12 months were you able to afford child care?

The following 5 questions assessed the level of disengagement for each individual, another form of social exclusion defined by the lack of participation in social and community activities:

- In the last 12 months have you had regular social contact with other people?
- In the last 12 months have you participated in any community activities?
- In the last 12 months have you had at least one weeks holiday away from home?
- In the last 12 months have you missed an important event because of a lack of transport?
- In the last 12 months have you gone out with your friends and not been able to pay your way?

The third and final form of social exclusion addressed in this survey was economic exclusion, being the restricted access to economic resources and low economic capacity. The following 8 questions assessed this form of disadvantage:

- At the moment do you live in a jobless household?
- At the moment do you have enough money to get by on?
- At the moment do you have home and contents insurance?
- At the moment do you have private health insurance?
- At the moment do you have at least \$500 in savings for use in an emergency?
- In the last 12 months have you had to pawn or sell something, or borrow money?
- In the last 12 months have you been able to raise \$2000 in a week if you needed to?
- In the last 12 months have you spent \$100 on a 'special treat' for yourself?

The survey was also used to address and explore psychological needs. To assess the levels of psychological deprivation, basic questions were written using Maslow's hierarchy of needs (Maslow, 1943). In 1943, Abraham Maslow wrote an influential paper that set out five fundamental human needs and their hierarchical nature. From his descriptions of basic psychological needs, the following 7 questions were formulated and used in the survey:

- In your interactions with others do you have a sense of belonging to a group of people who understand and support you?
- In your interactions with others do you have the support of your

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- family?
- In your interactions with others do you have a sense of being accepted?
- In your interactions with others do you find yourself being treated with respect by others?
- In your interactions with others do you believe your talents and skills are recognised?
- In your interactions with others do you feel confident in what you do?
- In your interactions with others do you feel encouraged to do what you do?

The methodology of this survey aimed to gather responses from a broad cross-section of young people. In distributing the survey, a variety of methods were employed to target as many young people as possible, from a diverse range of backgrounds, aiming to provide a representative sample from which to analyse. Respondents had various options to complete the survey, including downloading the survey from the YAPA website, as well as completing hard copies that were sent via post to YAPA members and youth services. Surveys were also completed at the Sydney Big Day Out music festival in January 2008. Finally, the surveys were distributed via YAPA emails and networks. Due to this, it is assumed that young people living in New South Wales completed the majority of surveys. The survey closed in March 2008.

While the sample is not strictly representative, the fact that approximately half of all respondents attended the Big Day Out, for which they had to pay, means that this sample is probably skewed towards young people who are less disadvantaged.

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Results

Demographics

In total, 657 young people completed the survey. Of these 657, 70% (457) were female and 30% (200) were male. In terms of location, 55% (360) of respondents were from a capital city, 29% (188) were from a regional city, and 16% (107) were from a country town. Approximately 11% (75) were born in a country other than Australia, while approximately 9% (61) identified as Aboriginal or Torres Strait Islander.

Regarding the age of the respondents, Table 1 shows the distribution across age groups.

Table 1: Respondents by Age

Age group	12 -14	15-16	17-18	19-20	21-22	23-24
No. of respondents	107	178	168	107	55	21

Table 2 shows the main source of income for the respondents.

Table 2: Respondents by Source of Income

Source of Income	Casual or part time	Full time work	Self employed	Centrelink Payments	Supported by Parents
No. of respondents	267	114	10	59	198

Table 3 shows the living situation of the respondents.

Table 3: Respondents by Living Situation

Living Situation	Own House	Private Rental	Dept. of Housing OR Refuge	Home with Parents
No. of respondents	66	70	40	477

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Overall findings

To begin analysing the results, average disadvantage scores were tallied for each respondent in each disadvantage category. Table 4 displays the averages for the sample, and selected sub-samples, by the categories of disadvantage. While some of the sub-groups were easily taken from the surveys, other sub-groups were selected due to their findings. Regarding a respondent's source of income, only those who receive Centrelink benefits were used for analysis, as the results for those young people who answered differently to this question were not noticeably different from the overall sample. Similarly, the same principle applied to living situation, where those respondents not living in a refuge or Department of Housing accommodation did not show different results than the overall findings. However, the final three sub-groups were created from the results. Firstly, the entire sample was ranked by the number of disadvantage indicators that they had responded to in the survey. From this ranking, the bottom 10% and top 10% of respondents could be extracted for further analysis. This differentiation provided a very useful sub-group (bottom 10%) to analyse the relative disadvantage of these young people and to explore where these relative differences are most pronounced. Secondly, to extract the final sub-group, the entire sample was ranked again, but this time by their score in the psychological deprivation category. From this ranking, those respondents with a score of 3 or more indicators became a sub-group for analysis referred to as 'Psychologically Deprived.'

Note that the sub-group, *Respondents with Children*, had more questions included in their analysis due to the final four questions of the survey pertaining to issues around children.

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Table 4: Category of Disadvantage Averages for Entire Sample and selected groups of Sub-samples

	Deprivation (out of 7)	Service Exclusion (out of 8)	Dis- engagement (out of 5)	Economic Exclusion (out of 8)	Psychological Deprivation (out of 7)
Entire Sample	0.46	1.58	1.11	2.76	0.63
Rural Respondents	0.63	1.88	1.16	3.12	0.88
Regional Respondents	0.41	1.66	1.15	2.86	0.62
Capital City Respondents	0.44	1.47	1.08	2.66	0.58
Respondents born Overseas	0.77	1.37	1.11	2.61	0.84
Respondents with Children	2.64/10	2.68/9	1.75/5	2.93/8	1.93/7
A.T.S.I	1.25	2.08	1.36	3.05	1.34
Dept. of Housing or Refuge	1.45	2.33	1.80	4.15	1.40
Respondents on Centrelink	1.26	2.1	1.62	3.83	1.19
Bottom 10% by overall sum	2.76	3.83	2.3	5.27	2.41
Top 10% by overall sum	0.02	0.11	0.11	0.40	0.03
Psychologica -lly Deprived	2.33	2.44	1.78	4.09	4.46

Table 4 is particularly beneficial when analysing the different sub-groups and how they compare to the overall averages. From this table, groups identified as potentially concerning are those in rural areas, Aboriginal and Torres Strait Islanders, those on Centrelink benefits and those in refuges or Department of Housing accommodation. All of these groups scored much higher in every category of disadvantage than the overall average found. Across the groups it appears that economic exclusion is a constant issue, however each category will be explored in more detail.

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Table 5 displays the percentage of respondents with each disadvantage indicator for the Deprivation category. Regarding the overall findings in this category, it is the inability to afford prescription medicines and the inability to access dental treatment that is experienced the most by respondents, 9.0% and 10.7% respectively. The other deprivation indicators are around the 4-5% mark, indicating that a large majority of respondents do not have an issue in these areas. The remainder of the table does show, however, that some groups are experiencing these types of deprivation. These deprivation scores will be explored further in the Sub-Group analysis section to follow.

Table 5: Disadvantage Indicators for Deprivation Category (percentages)

Disadvantage Indicator	Overall	Rural	Regn.	Cap City	Born O.S	ATSI	DoH or Refuge	Cent.	With Children	Psy. Dep	Bottom 10%
Nowhere stable to live?	5.3	7.4	3.7	5.6	12.0	14.8	15.3	15.5	25.0	22.6	27.7
Nowhere safe to live?	4.6	7.4	3.2	4.1	10.6	11.4	10.3	8.6	25.0	25.8	26.2
No substantial meal each day?	5.3	5.6	3.2	6.1	12.0	11.4	10.3	13.8	21.4	33.9	26.2
No access to warm clothing & bedding?	4.0	6.5	3.2	3.6	10.6	14.8	10.3	10.3	39.3	32.3	26.2
Unable to get medical treatment?	4.0	3.7	5.9	3.3	9.3	13.1	17.9	10.3	25.0	27.4	30.8
Unable to afford prescription medicines?	9.0	13.0	8.0	8.0	8.0	18.0	30.6	24.1	32.1	37.1	46.2
Unable to access dental treatment?	10.7	12.1	11.2	9.4	12.0	19.7	35.9	29.3	32.1	35.5	66.2
Unable to afford school activities for children?	NA	NA	NA	NA	NA	NA	NA	NA	25.0	NA	NA
Unable to afford hobbies for children?	NA	NA	NA	NA	NA	NA	NA	NA	17.9	NA	NA
Unable to afford annual dental check up for children?	NA	NA	NA	NA	NA	NA	NA	NA	21.4	NA	NA
DEPRIVATION AVERAGE	6.1	8.0	5.5	5.7	10.6	14.7	18.7	16.0	26.1	30.7	35.6

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Table 6 displays the percentage of respondents with each service exclusion indicator. Comparing these overall percentages to those in Table 5, it seems that more respondents are experiencing disadvantage in service exclusion than deprivation. From these findings it is clear that there is an issue with high percentages of respondents indicating the inability to access a bank, keep up with basic utility payments or credit card payments. Not on the same level, but no less concerning, are the results showing the percentages of respondents unable to access mental health services (12%) and disability support services (13.1%). In two crucial areas of service provision, it should be a major issue that these percentages of young people cannot access these services when needed.

Table 6: Disadvantage Indicators for Service Exclusion Category (percentages)

Disadvantage Indicator	Overall	Rural	Regn.	Cap City	Born O.S	ATSI	DoH or Refuge	Cent.	With Children	Psy. Dep	Bottom 10%
Unable to get medical treatment?	4.1	3.7	5.9	3.3	9.3	13.1	17.9	10.3	25.0	27.4	30.8
Unable to access bulk billing doctor?	7.0	12.1	5.9	6.1	9.3	14.8	17.9	10.3	32.1	32.3	33.8
Unable to access mental health services	12.0	16.8	12.7	10.2	17.3	21.3	15.3	13.8	35.7	27.4	40.0
Unable to access dental treatment?	10.7	12.1	11.2	9.4	12.0	19.7	35.9	29.3	32.1	35.5	66.2
Unable to access disability support services?	13.1	15.9	14.9	11.4	10.6	21.3	30.6	24.1	32.1	25.9	52.3
Unable to access a bank?	42.3	47.7	46.8	39.4	29.3	47.5	43.6	46.5	42.9	56.5	41.5
Unable to keep up with payment for water, gas or electricity?	32.9	38.3	32.4	31.1	24.0	32.7	35.9	37.9	32.1	53.2	44.6
Unable to keep up with payment for your credit card, etc?	35.8	38.3	36.2	34.2	24.0	29.5	30.7	37.9	17.8	53.2	43.1
Unable to afford child-care?	NA	NA	NA	NA	NA	NA	NA	NA	25.0	NA	NA
SERVICE EXCLUSION AVERAGE	19.7	23.1	20.8	18.1	17.0	25.0	28.5	26.3	30.5	38.9	44.0

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Table 7 displays the percentage of respondents experiencing disadvantage in the disengagement category. While it was positive that only 3.7% had no regular social contact with others (this result may be skewed by the Big Day Out respondents, given that these young people were at a social event), the other results are far less positive. For example, it should not be acceptable that 20.1% of respondents had not participated in community activities and 36.4% had missed an important event because of a lack of transport. These very serious forms of disengagement experienced by these young people perfectly demonstrate the ineptness of viewing poverty through income levels.

Table 7: Disadvantage Indicators for Disengagement Category (percentages)

Disadvantage Indicator	Overall	Rural	Regn.	Cap City	Born O.S	ATSI	DoH or Refuge	Cent.	With Children	Psy. Dep	Bottom 10%
No regular social contact with others?	3.7	6.5	2.6	3.2	8.0	8.2	10.3	5.2	17.9	17.7	16.9
Not participated in community activities?	20.1	15.9	24.5	18.8	24.0	26.2	41.0	35.4	42.9	40.3	53.8
No weeks holiday away from home?	18.3	17.8	19.1	17.5	24.0	18.0	28.2	25.9	32.1	32.3	44.6
Missed event because lack of transport?	36.4	40.2	36.7	35.0	28.0	46.0	33.3	50.0	42.9	40.3	41.5
Not been able to pay out with friends?	33.3	35.5	32.4	33.1	60.0	37.7	38.5	50.0	39.3	43.5	33.8
DISENGAGEMENT AVERAGE	22.4	23.2	23.1	21.5	28.8	27.2	30.3	33.3	35.0	34.8	38.1

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The percentage of respondents experiencing forms of economic exclusion is shown in Table 8. With consistently high percentages it is evident that this is an area of concern for young people. The combination of 18.1% of respondents not having enough money to get by on, and 44.7% not having at least \$500 in savings, suggest that these young people could be in serious difficulty if a major emergency occurs. Such emergencies around a medical issue or a housing issue, or any major event needing financing, would place these young people in a dangerous situation financially.

Table 8: Disadvantage Indicators for Economic Exclusion Category (percentages)

Disadvantage Indicator	Overall	Rural	Regn.	Cap City	Born O.S	ATSI	DoH or Refuge	Cent.	With Children	Psy. Dep	Bottom 10%
Live in a jobless household?	14.8	20.6	11.7	14.7	10.6	44.3	23.1	27.6	32.1	61.3	70.8
Not enough money to get by on?	18.1	27.1	16.0	16.6	17.3	44.3	28.2	20.7	32.1	54.8	53.8
No home and contents insurance?	40.1	50.5	47.9	33.3	29.3	44.3	61.5	62.3	32.1	61.3	86.2
No private health insurance?	40.1	50.5	47.3	33.3	37.3	44.3	61.5	60.3	46.4	61.3	84.6
No have \$500 in savings for emergency?	44.7	45.8	41.5	46.1	49.3	54.1	84.6	70.7	53.6	66.1	87.7
Had to pawn or borrow money?	26.6	27.1	27.6	25.6	22.7	32.7	48.7	36.2	32.1	53.2	43.1
Not been able to raise \$2000 in a week?	18.6	64.5	52.1	65.2	61.3	54.1	87.2	79.3	42.9	74.2	97.0
Did not spend \$100 on treat for his/her self?	26.8	27.1	23.4	28.6	33.3	23.0	30.7	29.3	21.4	35.5	49.2
ECONOMIC EXCLUSION AVERAGE	28.7	39.2	33.4	32.9	32.6	42.6	53.2	48.3	36.6	58.5	71.6

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The final category of psychological deprivation was an additional one to those researched by the SPRC. While the results for not being accepted (5.8%) and no respect from others (6.8%) are possibly acceptable, the other results were all around the 10% level. It is a worrying finding that around one in ten of these young people had no sense of belonging, nor felt confident or encouraged in what they do. Similarly, around one in ten do not have his or her skills recognised nor have the support of his or her family.

Table 9: Disadvantage Indicators for Psychological Deprivation Category (percentages)

Disadvantage Indicator	Overall	Rural	Regn.	Cap. City	Born O.S	ATSI	DoH or Refuge	Cent.	With Children	Psy. Dep	Bottom 10%
No sense of belonging to a group?	10.3	19.6	8.5	8.8	14.6	27.9	17.9	17.2	42.9	66.1	35.4
No support of his/her family?	9.4	9.3	11.2	8.8	10.6	55.7	38.5	24.1	28.6	69.4	33.8
No sense of being accepted?	5.8	12.2	4.3	5.5	10.6	21.3	12.8	12.0	14.3	56.5	33.8
No respect from others?	6.8	14.0	5.3	11.4	12.0	18.0	12.8	10.3	32.1	54.8	32.3
Talents and skills not recognised?	11.3	12.1	10.6	8.8	14.6	16.4	17.9	17.2	21.4	62.9	36.9
Not confident in what he/she does?	11.1	13.1	13.3	9.2	12.0	13.1	25.6	24.1	25.0	75.8	40.0
Not encouraged to do what he/she does?	9.0	7.4	9.6	8.3	13.3	18.0	17.9	15.5	14.3	67.7	32.3
PSYCHOLOGICAL AVERAGE	9.1	12.5	9.0	7.6	12.5	24.3	20.5	17.2	25.5	64.7	34.9

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Sub-group analysis

Analysis was carried out for the various sub-groups of respondents. For each sub-group analysed, the significant variations from the overall findings are reported below.

Analysis by location

To analyse the respondents by their location, the responses were grouped into those that live in a capital city, country town or other regional city. Table 4 showed the averages for each category for rural respondents, those living in country towns. Each of these averages is slightly higher than the overall averages from the entire sample, therefore indicating the need to look at the individual questions for rural young people. 107 respondents in the survey were from a rural location.

In the deprivation category, the pattern of responses was very similar to the overall sample. Around 7% of respondents did not have somewhere stable or safe to live, while a similar amount indicated that they did not have access to warm clothing and bedding. Furthermore, 6% did not eat at least one substantial meal a day. In the service exclusion category, 17% do not have access to mental health services and 12% do not have access to a bulk billing doctor. In line with the overall findings, 40% of rural respondents have been unable to keep up with payments for water, gas or electricity, with the same amount being unable to keep up with payments for mobile phones or credit cards. In the disengagement category, 16% had not participated in any community activities in the last 12 months, while 40% had missed an important event because of a lack of transport. The economic exclusion category revealed the largest difference to the overall findings. Of the rural respondents, 48% do not have at least \$500 in savings for use in an emergency, 28% do not have enough money to get by on, and 21% live in a jobless household. Finally, in the psychological deprivation category, large differences were found in the sense of belonging, with nearly 20% indicating that they did not have this, and a further 12.2% who indicated that they did not have a sense of being accepted.

The second and third groups analysed by location consisted of young people who lived in regional cities and those who lived in a capital city. While the rural averages demonstrated some significant differences from that of the overall sample, respondents from regional cities and capital cities displayed scores that were not significantly different from the overall responses.

Analysis by Birthplace

Table 4 showed the averages for the 75 survey respondents who were born overseas. The table showed that for most of the categories, the averages were less than that found for the overall sample, with the exception of the deprivation and psychological deprivation categories. While representing a small sub sample of respondents, some of these findings indicate potential areas of concern for young people born overseas. Around 12% of these respondents did not have somewhere safe nor stable to live, while similar numbers said they did not have access to warm clothing and bedding or at least one substantial meal each day. In the psychological deprivation category, the responses were very consistent. Between 12% and 14% of these young people responded in the negative to these questions.

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Analysis of those with children

Out of the sample of 657 young people, 28 (4%) indicated that they had children. Again, this is a very small sub sample to analyse, but the limited findings still may be useful to highlight potential areas of disadvantage for young people with children. Of most significance, the categories with the greatest variation from the overall averages are those of deprivation and service exclusion. Approximately 25% of these young people revealed that they did not have a stable nor a safe place to live, nor were able to eat at least one substantial meal a day. Furthermore, 39% did not have access to warm clothing and bedding. The findings in the service exclusion category also highlighted areas of concern, as 35.7% of these young people were unable to access mental health services, and 32.1% were unable to access a bulk-billing doctor.

Analysis of Aboriginal & Torres Strait Islander Respondents

Table 4 showed the averages for those 61 young people in the sample that identified as Aboriginal or Torres Strait Islander. The table shows that all of these averages are higher than the sample averages. The deprivation score for these young people was more than double the average of the overall sample. Approximately 15% of these young people did not have somewhere stable to live, nor did they have access to warm clothing and bedding, while 11.4% did not have at least one substantial meal each day. Regarding service exclusion, roughly 20% did not have access to mental health services, dental treatment or disability support services. In the area of disengagement, 26% did not participate in any community activities in the last 12 months, while 46% missed an important event because of a lack of transport. The economic exclusion category also showed significant results. Responses to these questions were very consistent, with 54% revealing they do not have at least \$500 in savings for use in an emergency, 44% indicating that they do not have enough money to get by on, and 33% showing that they have had to sell or pawn something in the last 12 months. Finally, the psychological deprivation category revealed some concerning findings. While 28% said that they did not have a sense of belonging to a group of people who understand and support them, a further 56% revealed that they do not have the support of their family.

Analysis of those living in Department of Housing (DoH) accommodation or Refuge

Analysis was conducted by the variable of living situation. However, whereas those respondents living in their own house, renting or with their parents showed no major variation from the overall sample, those respondents living in DoH accommodation or refuge did show significant differences. Table 4 showed the averages for these young people, with, not surprisingly, all of them being higher than the overall averages. The deprivation average, for example, is more than 3 times that of the overall sample. However, the economic exclusion category reveals the most worrying findings. Of the 40 respondents living in this situation, 85% do not have at least \$500 in savings for use in an emergency, while 28% do not have enough money to get by on and 23% live in a jobless household.

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Analysis of those on Centrelink payments

Analysing the variable of source of income has revealed that those on Centrelink payments are experiencing higher levels of disadvantage than other groups of young people. Showing similar patterns as the other sub-groups, these young people have higher levels on average than the overall sample, especially in the economic exclusion category. Again, not surprisingly, 71% of these young people do not have at least \$500 in savings for use in an emergency, while 28% live in a jobless household and 21% do not have enough money to get by on. In the psychological deprivation category, 25% of these young people do not have the support of their family nor do they feel confident in what they do.

Analysis of the bottom 10% of respondents

To explore the potential areas of relative disadvantage, the sample was ranked by the respondent's overall sum of disadvantage indicators. From this ranking, a top 10% and bottom 10% of respondents could be grouped for analysis. Of particular interest to this study, the bottom 10% of respondents consisted of 60 young people. Due to the ranking procedure, these young people were the most disadvantaged of the entire sample, thus providing an opportunity to explore where the disadvantage is felt across the categories. In the deprivation category, all of the indicators are high, particularly those who are unable to get medical treatment (30.8%), and those unable to afford prescription medication (46.2%). In the service exclusion category, 40% were unable to access mental health services, 66% were unable to access dental treatment and 52% were unable to access disability support services. The findings in the economic exclusion category, however, displayed the greatest variation from the overall sample. Very high percentages of these young people live in a jobless household (70.8%), do not have \$500 in savings for an emergency (87.7%), and a further 53% do not have enough money to get by on. Finally, the psychological deprivation category displayed consistently high percentages in the negative to all of these questions. Whereas the average response to these questions was 9.1% of the overall sample, the average for this group was 34.9%.

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Multiple Disadvantage

Table 10 displays the cumulative percentage of those young people in the sample experiencing multiple disadvantage. Emphasising the findings already discussed, it is a clear indication of the concerning numbers of young people experiencing multiple forms of disadvantage, with 35% of the sample experiencing 7 or more indicators of disadvantage and roughly 13% experiencing 10 or more. This latter group of young people are in particular need of support and intervention.

Table 10: The incidence of Multiple Disadvantage for entire sample

Number of disadvantage indicators	Cumulative Percentages
1 or more	94.5
2 or more	89.7
3 or more	81.9
4 or more	72.5
5 or more	61.6
6 or more	48.3
7 or more	35.3
8 or more	25.2
9 or more	18.7
10 or more	13.7

Conclusion and Recommendations

It is critical that an informed debate about poverty and disadvantage progresses in this country. While it is obvious that notions of 'leaving it to the market' are devoid of solutions, there is no simple intervention from a government perspective either. Rather than offering a pessimistic view, this study along with others like the SPRC research, offers a much more detailed picture of the types and forms of disadvantage experienced in the community. These studies have illuminated the broad range of issues and complex indicators that contribute to an individual's experience of poverty. In this country, the necessary responses will need to come from all levels of Government, with support from outside the Government as well, such as the non-government organizations and the community sector. Addressing these issues and 'making poverty history' in Australia, therefore, is a collective responsibility. As well as an acknowledgement of these distinct forms of disadvantage and a willingness to address them, those in decision-making positions must also communicate them to the general public. The more clearly they are communicated, the more easily they will be understood and the greater likelihood that one day they just might be history.

Following are a number of recommendations emerging from this study:

1. Conduct a parliamentary inquiry into youth multiple disadvantage, focusing on causal links and strategies to address these forms of disadvantage, resulting in a cross-departmental youth multiple disadvantage strategy
2. Fund and support further research to address poverty and other forms of disadvantage, furthering the work on disadvantage indicators that can be utilised to inform public policy
3. Address youth disengagement, by improving access to public transport and other transport options for young people, particularly those in rural areas, and exploring initiatives and programs to improve community connectedness, focusing on the disengagement of some young people from community events and activities.
4. Improve youth access to mental health services, especially for rural young people and ATSI young people
5. Improve youth access to dental treatment and dental services
6. Address the areas of psychological deprivation for some young people, particularly the issues around not having a sense of belonging and no family support.
7. Explore initiatives and government regulations to support young people with basic utility bills, and other financial repayments, such as mobile phone bills
8. Address the potential areas of concern for young parents, such as being deprived of basic essentials like food and stable living arrangements.

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Appendix: Survey form

YAPA is asking young people (12 – 25) how things are going for them. We're looking at the needs of young people to find out what's working and what's not.

Sex

- male female

_____ years of age

Where do you live

- capital city (eg. Sydney)
 other regional city
 country town

Born in:

- Australia
 other country: _____

Aboriginal or Torres Strait Islander

- Yes No

Source of income

- casual or part time work
 full time work
 self employed
 Centrelink payments
 supported by parents

Living situation

- own house
 private rental
 department of housing or refuge
 at home with parents

Relationship status

- single
 in a relationship
 married

Do you have any children?

- Yes No

if yes, how many? _____

In the last 12 months were you able to...

have somewhere stable to live?

- Yes No Unsure

have somewhere safe to live?

- Yes No Unsure

eat at least one substantial meal each day?

- Yes No Unsure

have access to warm clothing and bedding when needed?

- Yes No Unsure

get medical treatment when needed?

- Yes No Unsure

readily access a bulk billing (free) doctor?

- Yes No Unsure

If needed, in the last 12 months were you able to...

access mental health services (either for yourself or family members)?

- Yes No Unsure

afford to buy prescription medicines?

- Yes No Unsure

access dental treatment?

- Yes No Unsure

access disability support services (either for yourself or for members of your family)?

- Yes No Unsure

In the last 12 months have you...

had regular social contact with other people?

- Yes No Unsure

participated in any community activities?

- Yes No Unsure

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had at least one weeks holiday away from home?

Yes No Unsure

spent \$100 on a 'special treat' for yourself?

Yes No Unsure

missed an important event because of lack of transport?

Yes No Unsure

gone out with your friends and not been able to pay your way?

Yes No Unsure

been able to raise \$2000 in a week if you needed to?

Yes No Unsure

been unable to access a bank or building society?

Yes No Unsure

been unable to keep up with payment for water, gas or electricity?

Yes No Unsure

been unable keep up with payment for your credit card, mobile phone, or other financial loan repayments?

Yes No Unsure

had to pawn or sell something, or borrow money?

Yes No Unsure

At the moment, do you...

have at least \$500 in savings for use in an emergency?

Yes No Unsure

have private health insurance?

Yes No Unsure

have home and contents insurance?

Yes No Unsure

have enough money to get by on?

Yes No Unsure

live in a jobless household?

Yes No Unsure

In your interactions with others do you...

have a sense of belonging to a group of people who understand and support you?

Yes No Unsure

have the support of your family?

Yes No Unsure

have a sense of being accepted?

Yes No Unsure

find yourself being treated with respect by others?

Yes No Unsure

believe your talents and skills are recognised?

Yes No Unsure

feel confident in what you do?

Yes No Unsure

feel encouraged to do what you do?

Yes No Unsure

Please answer this section only if you have children.

In the last 12 months were you able to...

afford to let your children participate in school outings or activities?

Yes No Unsure

afford to pay for hobbies or leisure activity for your children?

Yes No Unsure

afford child care?

Yes No Unsure

afford annual dental check up for your children?

Yes No Unsure