

Young Homeless People's Experience of the Youth Allowance System: **An Exploratory Study**

Summary Report

Robert Urquhart, George Matheson, and Jon O'Brien

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The Full Report containing more detailed analysis will be available from UnitingCare Burnside. For further details contact Kelly Lester, Social Justice and Research Program, on klester@burnside.org.au or on (02) 9768 6865.

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The series is grateful to Jenny Doyle for her skilful and meticulous editorial contribution.

Opinions expressed in this Research Report are those of the authors and should not be taken to represent the official views of UnitingCare Burnside.

Robert Urquhart

Series Editor

Foreword

UnitingCare Burnside, as the child and family agency of the Uniting Church in NSW, has a particular concern for children, young people and families who are subject to various forms of disadvantage. This Report presents the findings from research exploring the impact of Youth Allowance on the lives of a select group of unemployed young people and their families.

Creating opportunities and providing support to young people as they establish themselves in the world of work is a critical concern of many in our community. The young people who are the focus of this study frequently find themselves with few if any of the economic and social opportunities that many of us take for granted.

UnitingCare Burnside has a role in providing high quality services to vulnerable young people and their families, and advocating on their behalf. We do this in order to inform and improve the social policies and attitudes that shape their lives. The development of credible, objective and empirically based knowledge that can better illuminate the circumstances of unemployed young people is an important means to this end.

In 1999 UnitingCare Burnside made the decision to undertake a small-scale exploratory research project to investigate the impacts of the Youth Allowance on young people and families in Macarthur, Dubbo and Cabramatta. This study is timely given the current climate of constant welfare reform and community debates about the merits of mutual obligation and breaching policies. This report contributes to our understanding of one particular group of young people and to the improvement of the policies and practices designed to address their needs.

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Executive Summary

Conducted in three geographic areas of high unemployment, the research provides empirical data on how young unemployed with a history of unstable accommodation or periods of homelessness fare under the Youth Allowance (YA) scheme. The project focuses on the attitudes of this particularly vulnerable group to YA policy and procedures and their understanding and assessment of their relationship with Centrelink.

The project is exploratory and utilises both quantitative and qualitative methods. Three geographic areas of high unemployment (Dubbo, Cabramatta and Macarthur) were selected as research sites. The research project is being completed in two phases. The current study - Phase 1 - consisted of a cross-group comparison case study. It is intended that data and results from the Phase 1 case study will be used to design the larger survey-based Phase 2 study planned for the same locations.

The Sample

A small purposive sample of unemployed young persons, their parents and their youth/welfare workers was drawn from each site. The sample was drawn from clients of three UnitingCare Burnside youth service programs, all of them located in areas of high unemployment.

Acute difficulties in finding and maintaining stable accommodation distinguish our group of young participants. More than half of our small sample of unemployed young people had experienced substantial bouts of homelessness. The majority of young persons interviewed had experienced disrupted family home environments. Two of the ten young people had first experienced homelessness at age 13, and another two by age 14.

In-depth interviews were carried out to explore their awareness and perceptions of recent policy changes to income support for unemployed young persons and their expectations of parent-child relations regarding private financial support for children. Three standardised measuring instruments were administered to provide a more objective measure of parent-child dependency, stress and emotional health.

Key Results

The results generated seven points of interest:

It's either miss out on this or miss out on that. It's not do I go to the movies or do I pay my rent. It's do I eat or do I pay my rent. It's choices like that. (21 year old female, Macarthur)

First, all of the young people expressed a desire to find employment and gain regular work. They were able to articulate the sort of work they wanted and the types of training that were required for this to happen. All but one participant were looking for work or training at the time of interview. Only two young people felt confident that they would find a job, however. Alongside these positive endorsements, concerns over the level of YA payment were voiced by respondents, workers and parents. There was a strong view that it was inadequate to meet a young person's basic needs, even at the maximum level of payment. Those who rented accommodation - a flat, a caravan - appeared to have a much greater struggle to meet basic needs. This was true not just for those living in the metropolitan area, where rents are acknowledged to be comparatively high, but for non-metropolitan regions as well.

But it's a hard one to please from Centrelink's perspective because people always want more, especially when it comes to cash. It's hard to please all the people all the time. So I don't envy them really. (Worker)

Second, almost all participants, whether young people, parents or workers, had something positive to say about Centrelink staff. Often these comments focused on the helpfulness of a particular person or the assistance given on a specific occasion when help was most needed. One of the most mentioned and valued aspects of Centrelink was the existence and availability of the payment itself. For those with few other available means of support, Centrelink resources enabled them to survive.

...but this appointment was made by some other workers and she didn't notify me about it. And I went into Centrelink that same day but later on in the day and I got told about my breach, and I said well I didn't know about the appointment, can you reschedule it? And they said, no, we can't do that because it's against regulations and also because you've already breached it now so there's nothing we can do about it until you make your next appointment. (15 year old female, Macarthur)

Third, a problem widely reported by participants was a lack of understanding of young people in general and of the circumstances and difficulties faced by the young homeless in particular. Both workers and young people noted that there was often no acknowledgment of the difficulties faced daily by homeless young people in meeting Centrelink requirements. They believed that this situation was exacerbated by a 'stick to the rules' approach and a lack of flexibility for minor administrative breaches. On the other hand, workers also acknowledged that staff often bear the brunt of clients' anger, that 'young people give as good as they get sometimes' and that there were some characteristics that made homeless young people harder to deal with than other young income recipients.

Well how can I look for work if I've got nowhere to live? You want me to go in the same clothes I've been wearing for two weeks. I'm surely going to get the job then! But they can't understand things like that. That to them (Centrelink) is no excuse. What do they want you to do? Jump in the river and have a bath and wash your face and then try to make yourself look presentable to go to a job interview. Any employer is going to look at you and say I don't think so (21 year old female, Macarthur)

Fourth, participants reported a number of specific problems with Centrelink policies and procedures. These included:

- Mistakes and errors, such as having one's own payment cut because a de facto partner was breached, were a cause of concern for young people and workers. Participants reported that even when errors were discovered it often took several days or even longer to remedy the situation. These delays only served to exacerbate existing financial hardships.
- Frustration with long waiting times was a recurring theme.
- Young people and their youth workers reported trouble with forms.
- A lack of fluency in English among some Centrelink staff also emerged as a problem during the study.
- Lack of basic amenities posed difficulties in meeting job search requirements for those who were homeless. The young participants reported that often they could not wash their clothes and couldn't afford new clothes, so personal presentation for job interviews was a problem.

Someone's living somewhere. Bang they're kicked out.....within a week or two they've got mail sent out from Centrelink and they haven't received it because they're not at their mailing address and they'll miss that appointment and get breached. (Worker)

Fifth, most young people in the study had been 'breached' at some time. Eight out of the ten young people reported they had been penalised for a breach of some sort at least once. Most of these had been breached more than once and one young person reported they had been breached on numerous occasions. The two young people who had not been breached were living at home. Whilst not a representative sample, nearly all of the young people in our sample reported they had received a breach. This fact suggests that the incidence of breaching for young people living in areas of high unemployment and experiencing multiple disadvantages such as joblessness and unstable accommodation may be substantially higher than the overall incidence for the broad population of YA recipients.

.....it's just near impossible. For 6 months, this is when they went open with the breach, I was living on \$180 a fortnight for ages. And it was near impossible. I couldn't meet the rent, I couldn't pay the electricity, I was forever getting extensions on extensions, and I just ended up going into full rent arrears. (21 year old female, Macarthur)

The consensus from respondents was that breaching made life much more difficult. The effects of reduced income were particularly felt by those young people who lived independently in rental accommodation. It seemed that breaching made an already uncertain situation precarious as landlords tended to threaten eviction as soon as they fell behind in their rent. In addition, they were not inclined to respond to the young person's explanations of their situation with much sympathy.

A lot of them are living away from home and you need all these forms from their parents saying they can't live at home any more, and that's sometimes difficult to get for them if the Mums and Dads won't give them the letters they need. So a lot of them have no payment at all, which is pretty hard. (Worker)

Sixth, young people's access to the independent rate of YA was a major concern for all the workers in the study. In particular they emphasised the difficulties involved in obtaining documentation from parents verifying that a young person could not live at home and was thus entitled to the independent rate.

My mum makes \$194 a week and she's got four kids to feed. It's just not enough. She's got enough to put food in the kids but then she's got nothing left and when the electricity bill comes in they have to eat less food...(17 year old male, Macarthur)

Seventh, although only a small number of parents participated in this study, they all felt they had an obligation to support their children. At the same time, however, they were able to identify various financial, emotional and health costs to themselves when making up shortfalls in YA payments.

Policy Implications

When you go into a shop the customer is always right and the people are there to please you, to try and do everything they can so you get what you want. Well I don't believe Centrelink's like that at all.... It's all very downgrading. (35 year old female sole parent, Dubbo)

Overall the results indicate that participants in the study had a clear conception of what they thought being a customer meant, and perceived a large gap between their expectations of how a customer should be treated, and their everyday dealings with Centrelink. It appeared that for the participants, the implementation of the new system still has a significant way to go before YA recipients will feel they are valued customers.

...it's not like 90% of Centrelink clients are in homeless situations. It's a small few. Not that small but in comparison to the amount of people they pay it's not that many. And yet they find it so difficult to take the time out and acknowledge that they have different needs to everybody else. (21 year old female, Macarthur)

The findings also highlight that lack of secure and stable accommodation, a problem which is often compounded by the inability to access YA support, was itself a major impediment to meeting Centrelink requirements. When penalised for failing to meet these requirements, reduced payments simply worsened existing problems.

Participants expressed frustration and at times even incredulity that these penalties were applied with little regard to their housing circumstances and the impact it might have on their already precarious existence.

The perceptions and experiences of our participants suggest some practical and specific measures for better delivery of income support to young people living in areas of high unemployment. These include:

- One way to overcome the problems identified by participants with staff would be for Centrelink and other welfare agencies to address a young person's basic needs *prior* to their being asked to meet training requirements. Only then should obligations extend to other areas such as training courses and job seeking activities.
- A further option to reduce the number of already vulnerable young people subject to ongoing sanctions would be to introduce incentives for compliance with activity test and mutual obligation requirements for young homeless clients. These could include additional access to training opportunities (training credits), food vouchers, and better access to guaranteed employment options.
- The accounts provided by many of the participants suggest that if the "unable to live at home" provision could be verified by community and youth workers and young people themselves, access to the independent rate for this very vulnerable group would be significantly enhanced.
- Extending the role of outreach workers (Centrelink Community Officers) at sites where young homeless people are likely to be and also feel comfortable (i.e. youth centres and other service sites providing support to homeless young people) may assist in better communication between Centrelink and young people and may lessen the incidence of breaching.
- Our findings indicate that a systematic and large-scale study of the availability of family support to unemployed young people living in areas of social exclusion is warranted.

In conclusion, despite attempts by Centrelink to streamline youth income support via the introduction of the YA, there are still many disincentives to these young people being drawn into training programs and the job market. Surprisingly we found that even though these young people have few resources, the quantitative results suggest that on the whole they retain a sense of emotional well being, and have managed to maintain hope and motivation to find employment. It is only when we remove the systemic barriers they experience that the community can begin to capitalise on and encourage their optimism – an essential prelude to their success in the labour market.

1. Introduction

The Youth Allowance (YA) was introduced in July 1998 as the Commonwealth Government's new integrated youth income support scheme for Australian young people who are studying, training or looking for work.¹

The new scheme was introduced largely in response to concerns about existing youth income support arrangements. The Commonwealth Government argued that the existing categories of payment were too rigid and too cumbersome to meet the variety of configurations of work, study and unemployment in the youth labour market. It also sought to improve certainty for young people about eligibility for income support payments and to reduce potential for over or underpayment.

The Government has also sought to discourage welfare dependence by emphasising the role of families in meeting the needs of dependent children, extending means testing of parents' income and developing additional incentives to encourage young people to undertake and remain in education and training. The expectation that families can and will take primary responsibility for the support of children when they are studying or unemployed lies at the heart of these policies.

The new YA contained a number of features that distinguished it from previous income support provisions.² These are summarised below.

- *Changed eligibility criteria:* Payment is generally available to students aged 16-24 years and to unemployed young people aged 18-20. Young people under the age of 18 not engaged in full time study or training are generally not eligible for the allowance unless they are granted an exemption. The latter policy was explicitly designed to discourage young people from leaving school to look for work and to increase participation in education and training.
- *Extension of parental means test:* The benefit paid to dependent 18-20 years olds is subject to a parental means test. This differed from previous income support arrangements where only payments to students were subject to a means test. This change was consistent with the Government's stated policy of expecting families to support children until they had reached financial independence and minimising disincentives to study.

¹ The new payment was instituted through the *Social Security Legislation Amendment (Youth Allowance) Act 1997* and replaced five existing payments under the *Social Security Act 1991* and the *Student and Youth Assistance Act 1973*. The introduction of YA was first proposed by the Federal Coalition in a Community Discussion paper in August 1996. Following a period of consultation and intense community debate the YA legislation was introduced into Parliament in late 1997. The legislation was passed through the Senate (with several amendments) and received Royal Assent on June 17 1998.

² It should be noted that there have been some changes to YA policy and administrative procedures since it was first introduced. Many of these relate to access provisions for students and are therefore not relevant to this discussion. However, one significant change impacting on unemployed young people was the introduction of the Preparing for Work Agreement in July 2000. Prior to this YA recipients who had been receiving payment for more than six months entered into a Mutual Obligation Activity Agreement which required them to choose and fulfil extra approved activities in addition to the normal job search requirements. After an initial meeting where possible activities were explained, young people had two weeks to choose an activity. After July 2000, at the time of the initial application for payment, all job seeking YA recipients were required to enter into a Preparing for Work Agreement. An approved activity must be nominated within this agreement, although recipients are not required to undertake the activity for a further six months. If an activity is not nominated, the recipient automatically reverts to the activity Work for the Dole. Thus recipients no longer have a two-week period to consider their options. There is provision for a two day think time although concerns have been expressed that this is rarely granted. A further change has been that non-attendance at the initial mutual obligation appointment results in an activity test breach, attracting a harsher penalty than the administrative breach which previously applied. See Howard, C. (2000) 'Mutual Obligation: A Contractualist-Paternalist Synthesis?', paper presented at *Contractualism and Citizenship: A Two Day Workshop*, Women's College, University of Sydney, October 7-8.

- *More generous provision for students:* Entitlements for students are more generous under YA than for other groups. Students are allowed a much higher earnings threshold before their allowance reduces (students can earn up to \$230 per fortnight compared to a threshold of \$60 per fortnight for unemployed young people) as well as having access to an income bank that allows them to spread their income over a year, thereby avoiding penalties.
- *More stringent independence criteria:* While YA has provisions for a living away from home rate for both students and unemployed, it is generally easier for students to access than unemployed young people, who have to satisfy stricter independence requirements. In particular the work experience criteria are more stringent. Previously, young people had to be working full-time for 13 weeks in an 18 week period to qualify for independence. Under YA a young person has to have worked for 30 hours a week for 18 months within a 24 month period, or for 15 hours a week for 24 months (with no gaps), been out of school at least 18 months and earned at least \$15,095 in the 18 month period prior to lodging a claim, in order to be eligible for the independent rate. The criteria for assessing homeless young people are also stringent.
- *An increase in activity test requirements for young unemployed people:* In order to receive YA unemployed young people have to satisfy the activity test by undertaking approved activities. These include part-time study and training, job search, voluntary work or other approved activity such as Work for the Dole. In addition, the recipient must meet other obligations, including attending approved training courses, filling out a job search diary and not moving to an area of higher unemployment.
- *Increased penalties for breaching Centrelink requirements:* YA continues and extends the policy trend to apply sanctions to income support recipients who fail to meet obligations or satisfy administrative requirements. There are two categories of sanction (commonly referred to as 'breaches'³) within the YA regime - activity test breaches and administrative breaches. Activity test penalties differ according to whether it is a first, second or third breach. A first breach results in an 18% reduction in payment for 26 weeks. A second breach involves a reduction of 24% in payment for 26 weeks. A third breach results in a total cessation of payment for 8 weeks. Administrative breaches result in a 16% reduction of payment for 16 weeks. While administrative breaches do not accumulate, activity test breaches are cumulative over a two year period.

Recently, however, concerns about the high incidence of breaching among the most disadvantaged of the young unemployed have been expressed by community and welfare groups including ACOSS and the Salvation Army. In response to these concerns, the Government has established focus groups to explore the reasons for non-compliance with activity tests, set up the Rules Simplification Taskforce and funded a new Personal Support Program. The Government also announced a three-site pilot project to examine ways of assisting YA recipients who exhibited patterns of non-compliance.

Given the increased policy emphasis on family support, a literature review focusing on the issue of financial dependency of youth on parents was conducted as the first stage in this study.⁴ The literature shows that the main drivers of increased family dependency among young people are lack of job opportunities, increased skill requirements, changes in the structure of the labour market and associated trends towards lower wages for young people. Importantly, the literature also suggests that policies designed to reduce young people's access to social assistance programs also contribute significantly to increased dependency on the family. It follows that policies such as these may be causing great hardship among low-income families, especially those where some members are unemployed.

³ Breaching refers to penalties applied to both job seekers and students for not meeting social security requirements. YA may be reduced or stopped. Penalties vary according to whether it is the first, second or third breach within two years.

⁴ To inform the planning and design of the study an annotated bibliography of available literature on the methods and findings of studies concerned with the provision of support by parents to young unemployed people was prepared (for a summary of the findings see Full Report).

Although the provision of parental support is particularly difficult for low income families, it is unlikely that dependence on the family has significantly increased among UnitingCare Burnside's young clients. While means testing of parents' income may have been extended, incomes are for the most part so low that they remain below the means test ceiling. For the majority of unemployed clients who live with their parents, extension of means testing will have had little effect.

Of immediate concern, however, is that it is not clear how, and to what extent, young unemployed who have little or no family support, or have unstable relations with their parents, are affected by the current policy emphasis on private support. With this in mind, the study investigated how appropriate these policies are for a sample of young unemployed people who are at risk of being homeless and are currently using UnitingCare Burnside (Burnside) services.

It is generally agreed that young people who have experienced unstable accommodation are a relatively small proportion of the total number of YA recipients. Although there has been extensive debate on the problems of calculating the number of homeless people some reliable estimates are available. In 1994 MacKenzie and Chamberlain conducted a national school census of homeless students at the same time as a census of people using Supported Accommodation Assistance Program (SAAP) services.⁵ Using this information, Chamberlain and MacKenzie estimated that the total number of homeless young people aged 12 to 24 in the census week was 37,000, of whom 21,000 were 12 to 18 years old, and 16,000 were 19 to 24.⁶ It is no surprise given these small numbers that the personal circumstances of this group have sometimes been overlooked in policy development.

More than half of the young people who participated in the project had been homeless and jobless at some time. While our sample is small, and the group of young unemployed people it represents may also be small relative to the broader population of unemployed youth, it is a group which is at risk not only of marginalisation in the labour market, but also of more serious social and economic disadvantage.

Conducted in three geographic areas of high unemployment, the research provides empirical data on how young unemployed people with a history of unstable accommodation or periods of homelessness fare under the YA scheme. The project focuses on the attitudes of this particularly vulnerable group to YA policy and procedures and their understanding and assessment of their relationship with Centrelink.

This research project is a preliminary study designed to contribute to a larger investigation of unemployed young persons living in areas of social exclusion. It is intended that the results presented will provide valuable insights for consideration in the development of this larger project.

The report is organised as follows. Section 2 briefly outlines the methodology of the study and describes sample selection and characteristics. This is followed by key quantitative and qualitative findings of the study in Section 3. Section 4 discusses the wider policy implications of the findings and outlines some specific measures for the better delivery of income support to young unemployed people living in disadvantaged areas.

⁵ The last week of May 1994.

⁶ See Chamberlain, C. (1999), 'How many homeless Australians?' *Just Policy*, (17) December: 43-52; and Chamberlain, C. and D. MacKenzie (1998), *Youth Homelessness: Early Intervention And Prevention*, Australian Centre For Equity Through Education, Sydney.

2. Methodology

Research Aims

The project has sought to investigate the impact of the implementation of the YA on unemployed young people, and their parents where possible, within Burnside's client groups. Our primary focus was their perceptions of treatment within the new system, and in particular, their views on the benefits, hazards and complexities of the new administrative procedures. We were also interested in exploring how closely key assumptions in youth income support policy concerning assistance from one's family matched the experiences of young people living in areas of high unemployment and experiencing multiple disadvantages.

It was equally important that in attempting to understand the experiences and subjective world of this vulnerable group of the young unemployed, an opportunity was also being provided for participants to take a more active role in the implementation and critical evaluation of policy which so closely affects their lives.

The main issues investigated were:

- The quality of the relationship between Centrelink and young persons from communities of high unemployment.
- Attitudes of young people, parents and Burnside workers towards changes in income support for the young unemployed, in particular the introduction of YA.
- Access to information on eligibility, application and administrative review procedures for the new Allowance.
- Extent of family support of young people.
- Degree of parent-child financial dependency, as well as stress and emotional health of parents and children.

Research Design and Methodology

The project is exploratory and utilises both quantitative and qualitative methods. Three geographic areas of high unemployment (Dubbo, Cabramatta and Macarthur) were selected as research sites. The research project is being completed in two phases.⁷

The current study - Phase 1 - consisted of a cross-group comparison case study. A small purposive sample of unemployed young persons, their parents and their youth/welfare workers was drawn from each site. In-depth interviews were carried out to explore their awareness and perceptions of recent policy changes to income support for unemployed young persons and their expectations of parent-child relations regarding private financial support for children. Three standardised measuring instruments were administered to provide more 'objective' measures of parent-child dependency, stress and emotional health. The fieldwork was carried out between late August and October 2000.

⁷ It is intended that data and results produced from the Phase 1 case study will be used to design the larger survey-based Phase 2 study planned for the same locations. Phase 1 findings will provide necessary background information for the formulation of questions for the Phase 2 structured survey instrument. It is also intended that Phase 1 test the suitability of the measurement scales for our population groups. Implementation of the planned Phase 2 of the research is contingent on receipt of external research funding.

Selecting the Sample

The sample was drawn from clients of three Burnside youth service programs, all of them located in areas of high unemployment.

Program A is a youth resource centre for young people who are in crisis, homeless or at risk of becoming homeless. It is based at Macarthur, a suburb located in the outer south west of the Greater Sydney region.

Program B arose in response to the needs of homeless youth in the Orana area. It uses a brokerage model with other agencies and organisations in the community. The Program is based at Dubbo, a major centre in the central west region of rural New South Wales.

Program C is a multicultural youth service based at Cabramatta, situated just over 30 kilometres south west of Sydney. Its overall aim is to reduce risk factors associated with young people and their communities, building on existing protective factors.

The three research sites are geographically diverse - an outer metropolitan centre of rapid and sustained population growth (Macarthur), a major regional centre in rural New South Wales (Dubbo) and a metropolitan suburb characterised by high ethnic diversity (Cabramatta).

Sample Characteristics

At the three research sites a total of ten interviews were conducted with unemployed young people aged 15-21, as well as three with parents and five with youth workers.⁸

Table 2.1 demonstrates that even a small sample of young people can be illustrative of a wide variety of cases and circumstances. Selected from three vastly differing Australian social landscapes, our sample includes both males and females, ages from mid-teens to early twenties, persons of English-speaking as well as NESB, and some who (nearly) completed high school together with others who barely started it.

⁸ The low parent participation was due to the difficulty we experienced as researchers in establishing and maintaining contact with parents. Given that the young people were all clients of services that targeted a relatively transient population - young unemployed people at-risk of homelessness - a lack of regular contact between some of the young people and their parents, in several cases due to severe family breakdown, is not surprising. At one site (Cabramatta) workers reported that other, cultural variables also contributed to the low level of parent participation.

Table 2.1: Selected Characteristics of the Young Persons Sample (N = 10)

Locality of Participants

Campbelltown	4
Dubbo	3
Cabramatta	3

Gender

Female	4
Male	6

Age (years)

15	1
17	3
18	2
19	3
21	1

Education (years completed)

8	1
9	3
10	3
11	2
12	1

Birthplace

Australia	7
Elsewhere	3

Language spoken at home

English	7
Other	3

The mean reported age was eighteen exactly⁹. Participants had an average of 9.9 years of formal schooling¹⁰.

⁹ Standard deviation of 1.63.

¹⁰ Standard deviation = 1.2.

In the context of YA, the domestic circumstances of these young people merit particular attention. Table 2.2 shows that six out of the ten participants, including all four young women, had experienced periods of homelessness. There were otherwise few obvious correlates of having been homeless: for example, it affected younger and older, urban and country, Australian-born and others.

Table 2.2: Home Circumstances of Young People

Experience of periodic homelessness

Yes	6
No	4

Current family circumstances

Alone	1
With parents	1
With one parent	4
With partner	3
Other	1

Housing status

Department of Housing	4
Private rental	4
Other	2

Three participants were living with a partner. Department of Housing and private tenants were represented in equal numbers. Four young people were currently living with a parent and only one was living with both parents. Of the six who had had bouts of homelessness, only one was currently living at home, suggesting that the rate of return to the family home may be low. Any conclusion that you tend not to live with your parents if you have ever been homeless would, of course, require confirmation via investigations on a grander scale.

The fact that half of the sample did not live with their parents has implications for the YA policy's assumptions about the availability of family and other supports. This group's experiences therefore can contribute detailed contextual material illustrative of an important policy issue – how well do existing assumptions surrounding family support fit the experiences of young people from low income families in high unemployment areas?

Data Collection and Analysis

The research addressed the sensitive ethical issues of working with vulnerable groups (ie children and parents) by following the full sequence of protocols, from the use of consent forms to provision of information on the research.¹¹

Preliminary on-site visits and meetings with program workers were made to help formulate possible topic areas. A semi-structured interview guide for interviewing young people, their parents and workers was designed. (See Appendix). After pretesting the interview guide with several young people who were out of scope of the sample but shared similar social characteristics, modifications were made on the basis of their feedback. Written protocols for use in the field by the interviewer were formulated to increase consistent coding.

The main topic areas of the interview guide for young people were:

- Length of time receiving YA
- Perceptions of relationship with Centrelink
- Ease of understanding the new procedures
- Experiences of breaching
- Availability of financial support from parents and other relatives
- Most desired change to Centrelink/YA

All interviews were taped and transcribed for entry to the NVivo computer-based qualitative data analysis program. The accuracy and inclusiveness of the transcripts were checked by the researchers, with transcripts corrected where required. To build trust with participants and improve the quality of the data, preliminary findings were circulated to young participants, parents and workers and their feedback was incorporated into later refinement of the results.

The study also utilised some well-researched and widely-used scaling instruments, previously used in studies examining the effects of economic stress on parent-child relations - the General Health Questionnaire (GHQ), the Family Decision-Making Style Scale and the Life Experiences Survey (LES). These were administered during the interview.

¹¹ UnitingCare Burnside sees it as ethically appropriate to compensate children and unsalaried respondents with in-kind payment. At the time of interview (but not prior to it so as to avoid potential inducement) the researchers explained to the young interviewees that they would be compensated for their time in the form of a meal voucher (value of \$5) and music store voucher (value of \$30). Parents received in-kind compensation for their time in the form of a variety store voucher (value of \$30).

3. Key Results

Acute difficulties in finding and maintaining stable accommodation distinguish our group of young participants. More than half of our small sample of unemployed young people had experienced substantial bouts of homelessness.

General Description of Sample

Six young participants had been receiving YA for two or more years while the remaining four participants had been on YA for approximately 12 months or less.

All of the young people expressed a desire to find employment and gain regular work. They were able to articulate the sort of work they wanted and the types of training that were required for this to happen. All but one participant were looking for work or training at the time of interview.

Only two young people felt confident that they would find a job however. The remainder expected to encounter problems in their search for work. The most commonly mentioned obstacles were: being too young, a lack of appropriate qualifications and relevant experience, scarcity of jobs and for the young people at Cabramatta a lack of fluency in English.

NATURE OF CONTACT WITH PARENTS

The majority of young persons interviewed had experienced disrupted family home environments. Two of the ten young people had first experienced homelessness at age 13, and another two by age 14. At the time of interview, five of the young people were living with their parents. Four of the remaining five respondents who did not live with their parent/s reported little or no contact with their family of origin.

Several of the young interviewees were themselves providing parental support to children - two had a child each and another was pregnant at the time of interview (all were currently living in de facto partner relationships).

Relations with Centrelink

CENTRELINK'S ROLE IN THEIR LIVES

One of the most mentioned and valued aspects of Centrelink was the existence and availability of the payment itself. For those with few other available means of support, Centrelink resources enabled them to survive.

Their caseworkers were asked: *'From what you've seen with your clients, what do you think of existing Centrelink procedures in dealing with young people?'* As frontline workers delivering services to at-risk youth in areas of high unemployment, they were able to assess how successfully their client group as a whole negotiated the system. The question elicited mixed evaluations. One worker commented positively that the introduction of the YA had simplified payment arrangements. Another expressed the view that there were good procedures in place and that the queue numbering system had made the process more efficient. This same worker believed that the complaints procedure had also given young people a voice in the process, although other workers pointed to marked power differences between Centrelink staff and their clients as a substantial obstacle to genuinely giving young people a voice within the system.

Finally, some workers recognised that Centrelink had made definite efforts at improving customer relations and in encouraging staff to be friendlier. Workers, despite seeing advocacy for client's rights within the welfare system as part of their professional role as youth workers, were appreciative of the difficult task faced by Centrelink staff.

But it's a hard one to please from Centrelink's perspective because people always want more, especially when it comes to cash. It's hard to please all the people all the time. So I don't envy them really. (AWI, Worker)

The meaning of being a 'customer'

This area of inquiry proved to be one of the most evocative in the study, eliciting immediate responses.

Participants were able to articulate why they thought the term customer was not suitable to describe their relationship with Centrelink. For them, to be a customer implied having money to purchase goods and services whereas they went to Centrelink because they had no money. As they explained, customers could expect a certain standard of service - staff were there to please you and to help you find what you wanted. As a customer in a shop they would expect to be able to understand what was said to them and to be treated fairly. Their experiences of Centrelink contradicted these expectations. They went to Centrelink to get money rather than spend it, they spent a lot of time in queues, faces were often less than friendly and welcoming, a trip to Centrelink was forced rather than freely chosen, it was an unwelcome chore rather than a pleasantly anticipated outing. Young people in particular were more likely to encounter problems than receive assistance.

When you go into a shop the customer is always right and the people are there to please you, to try and do everything they can so you get what you want. Well I don't believe Centrelink's like that at all.... It's all very downgrading. (BP1, 35 year old female sole parent, Dubbo)

Several respondents offered alternative metaphors or descriptions which they felt better characterised their role in the income support process administered by Centrelink. These included: being treated like a number rather than a person, going to pay bills, a chore to be completed, reporting, going to the dentist, being interrogated, being tried in Court.

CENTRELINK COUNTER STAFF

Almost all participants, whether young people, parents or workers, had something positive to say about Centrelink staff. Often these comments focused on the helpfulness of a particular person or the assistance given on a specific occasion when help was most needed. On the other hand, the volume and intensity of certain problems with staff was a noticeable feature of the young participants' accounts of their dealings with Centrelink.

Many study participants reported that the attitudes of some Centrelink staff ranged from grumpy or slightly unfriendly through to some young people getting a strong sense that they were seen as 'second class' citizens. All reported feeling stigmatised in some way in their dealings with Centrelink.

Young people complained of being spoken to 'like you're a bit of trash' and being looked at 'like you're a piece of shit'. They reported feeling treated like 'a loser' or 'scum'. One worker described how young people often return to their service after a visit to Centrelink 'angry because they feel judged even by the fact that they are there, which is what the agency is there for'. Several study participants spoke of what they saw as a high-handed attitude from some Centrelink staff. They complained that staff 'thought a lot of themselves' and 'act like they're higher than you'

and were dismissive, rude or arrogant in their approach to young Centrelink users. They believed that some Centrelink workers were not really interested in helping and did not particularly care whether their young 'customers' found work or not. These are powerful messages that are being picked up by already disadvantaged people who come expecting and hoping for practical help and some understanding.

Another problem widely reported by participants was a lack of understanding of young people in general and of the circumstances and difficulties faced by the young homeless in particular.

Workers felt that Centrelink staff lacked the skills to work with youth and did not know how to talk to them. They considered that a significant cultural gap existed between Centrelink staff and many young people, especially those with a 'street' background. Workers uniformly considered that Centrelink staff needed more training in communication and other skills to deal with this client group, a lack of familiarity with the latter's particular needs and circumstances seriously disadvantaged their homeless clients. On the other hand, workers also acknowledged that staff often bear the brunt of clients' anger, that 'young people give as good as they get sometimes' and that there were some characteristics that made homeless young people harder to deal with than other young income support recipients:

Often homeless young people don't present very well. They're not necessarily clean or washed, their language might not be what other people believe is socially appropriate, so that puts them at a disadvantage. They're often very angry about what's going on in their lives for them at the time, so that creates an image when they walk in the door. (AW2, Worker)

Both workers and young people noted that there was often no acknowledgment of the difficulties faced daily by homeless young people in meeting Centrelink requirements. These problems could include not having a mailing address, not having clean clothes for interviews or not having any money for public transport. They believed that this situation was exacerbated by a 'stick to the rules' approach and a lack of flexibility for minor administrative breaches.

And the things around homelessness are not deemed a good enough excuse to miss an appointment. Even if the person manages to ring up the next day and say, well hey I missed it. They'll say well you missed it, tough. (AW2, Worker)

A lack of fluency in English among some Centrelink staff also emerged as a problem during the study. Some participants reported real difficulty understanding what was being said to them and in making themselves understood. This caused extreme frustration and anger among some of the young respondents, which in turn also created problems as staff would sometimes stop the procedure, thinking that the young person who swore was being uncooperative, and thus adding to the young person's sense of frustration.

One young person reported that when she could not understand she simply agreed with whatever was said. She felt it was rude to say she could not understand. This caused problems for her later on, as she did not know what was being asked of her and ended up failing to meet Centrelink requirements.

Centrelink Policy and Procedures

Participants reported a number of specific problems with Centrelink policies and procedures.

FORMS

Young people and their youth workers reported trouble with forms. The most common complaints were that forms were too long, were difficult to understand or asked unnecessary questions. Workers emphasised the difficulties for people with less developed literacy skills (the majority of the young people with whom they worked). Young people and workers agreed that help was frequently needed to complete forms.

DELAYS

Frustration with long waiting times was a recurring theme. Having to wait for long periods added to young people's frustration and the general feeling that they somehow 'don't count' within Centrelink.

I went to Centrelink to go to the youth department and the lady at the over 21s counter says, they'll be back in about twenty minutes, they're at a meeting. So I sat down for twenty minutes and an hour and a half went past. Two hours went past and I was still sitting there waiting for them to come out. They finally came out and said there's nothing we can do, we can't help you, next please. And I was standing there - I was shocked. It's very annoying. (AYP2, 15 year old female, Macarthur)

COMMUNICATING NEEDS AND MEETING OBLIGATIONS

In general we found that most young people had a reasonably clear grasp of eligibility criteria and what was required of them in terms of activity tests, job seeker diaries, joining a job network provider and other mutual obligation conditions.

This was not the case in their personal dealings with Centrelink. Respondents were often unsure how and why specific decisions had been made regarding their payment. For example, some young interviewees claimed that they did not know why their payment had been reduced; indeed, they were sometimes unaware that it had been until they received the reduced amount. Many also expressed confusion about the reasons for any variations in the level of their payment.

Workers also reported that the young people in their programs did not always understand how to get material that was required of them (for example producing a birth certificate as proof of age), and were often reluctant to bring this up with Centrelink, perhaps because a good rapport had not been built up between the counter staff and the young person.

Young people's access to the independent rate of YA was a major concern for all the workers in the study. In particular they emphasised the difficulties involved in obtaining documentation from parents verifying that a young person could not live at home and was thus entitled to the independent rate.

A lot of them are living away from home and you need all these forms from their parents saying they can't live at home any more, and that's sometimes difficult to get for them if the Mums and Dads won't give them the letters they need. So a lot of them have no payment at all, which is pretty hard. (BW1, Worker)

Welfare workers expressed great concern that misunderstanding of the family circumstances of this young unemployed population results in many being denied the independent rate of YA. Some workers suggested the process would be significantly improved if Centrelink staff had the benefit of more objective assessments of the family situation rather than relying solely on parents' statements. Participants felt that social workers are particularly well placed to provide an assessment based on a wide range of sources including family members other than parents, school teachers and other community members.

MISTAKES AND ERRORS

Mistakes and errors, such as having one's own payment cut because a de facto partner was breached, were also a cause of concern for young people and workers. Participants reported that even when errors were discovered it often took several days or even longer to remedy the situation. These delays only served to exacerbate existing financial hardships.

Some young people complained of having to deal with different people each time they contacted Centrelink, of phone calls not returned and a lack of urgency in addressing their concerns among some Centrelink staff. Young people felt that staff thought little of their concerns, treating as trivial such serious matters as money for food or rent.

Some of the other concerns raised seemed less to do with specific incidents or inconsistent follow-up procedures and more to do with a certain 'tone' of approach seen to be taken by some Centrelink staff. Based on their cumulative impressions as service users respondents reported inflexibility in the administrative procedures and a lack of responsiveness to individual circumstances. It was reported that this was particularly evident in the application of penalties for failure to meet administrative or activity test requirements. Lack of communication among Centrelink staff about current actions taken regarding a customer can lead to serious problems. As one respondent recounted:

...but this appointment was made by some other workers and she didn't notify me about it. And I went into Centrelink that same day but later on in the day and I got told about my breach, and I said well I didn't know about the appointment, can you reschedule it? And they said, no, we can't do that because it's against regulations and also because you've already breached it now so there's nothing we can do about it until you make your next appointment. (AYP2, 15 year old female, Macarthur)

LEVEL OF PAYMENT

More than half the YA recipients made positive comments about the payment. Those participants who lived at home or had other financial support were more likely to describe the payment as helpful or very helpful, while those young people who were on the independent rate and had little or no other support described the payment as necessary or critical.

Alongside these positive endorsements, concerns over the level of YA payment were voiced by respondents, workers and parents. There was a strong view that it was inadequate to meet a young person's basic needs, even at the maximum level of payment.¹²

¹² At July 2000 the maximum rate of payment for the independent rate was \$281.10 per fortnight (not including rent assistance). For under 18 years old living at home the rate was \$153.90 per fortnight and over 18 years old was \$185.00.

Most young people saw the payment as insufficient to meet basic needs and financial commitments such as rent, food and power, and reported that no amount of 'stretching' of the fortnightly payment would make it capable of supplying these basics. One young income recipient described the sorts of decisions that had to be made as she attempted to make ends meet:

It's either miss out on this or miss out on that. It's not do I go to the movies or do I pay my rent. It's do I eat or do I pay my rent. It's choices like that. (AYP4, 21 year old female, Macarthur)

Living on the YA was couched in terms of survival, enabling a meagre existence at best. Workers tended to see the maximum level of payment as inadequate to provide what they regarded as the minimum standard of food and housing.

I'll type up a young person's details on the computer and look at their annual income and it's like \$5000-\$7000 sometimes. I think, my god, I don't survive on that in three months let alone a year! (AW1, Worker)

HOUSING COSTS

The factor which had the greatest impact on the adequacy of YA was whether or not the person was living independently and renting privately. Those who rented accommodation - a flat, a caravan - appeared to have a much greater struggle to meet basic needs. This was true not just for those living in the metropolitan area, where rents are acknowledged to be comparatively high, but for non-metropolitan regions as well.

In some cases the rent accounted for well over 50% of the fortnightly payment. For example, one young person reported receiving \$160 per week from Centrelink and of this paid \$90 a week for a caravan in someone's backyard. Another young person paid \$65 for a flat out of a weekly income support payment of \$120. Payments for essentials like food, clothing, transport, and medicines had to be made from what remained. Reductions in payment through administrative decisions and breaching likewise reduced the young person's capacity to meet essential living expenses, making the struggle to get by all that much greater.

IMPACT OF CURRENT ARRANGEMENTS

Parents and workers alike commented on the negative impact inadequate and uncertain financial arrangements had on the mental health of young people. One worker, for instance, felt that to be forced to do the rounds of welfare agencies in order to ask for basic items must impact sharply on a young person's self esteem, observing that 'it must be hard to ask for food, just basic things, even toiletries'.

Young people commented on how frustrated, annoyed and angry they felt at times in their dealings with Centrelink. These feelings were a response to issues like not understanding what was required, not getting a payment problem resolved, or feeling poorly treated by staff.

Workers described young people's encounters with Centrelink as 'demoralising', 'disempowering' and 'humiliating'. Even when a worker was able to intervene on behalf of a client this was seen by the worker to reinforce the young person's powerlessness in the system and 'their inability to maintain or be in control of their own lives'.

A more tangible result of problems with the system or with staff was that issues were not resolved. Ultimately this affected people's entitlements – and the amount of money they had to live on – through payments being delayed, reduced or cut out altogether. It is perhaps not surprising that young people sometimes became extremely agitated over Centrelink decisions.

One time I was getting that frustrated trying to tell them... I mean you freak out thinking that you're not going to have anything to eat tonight and you're never going to get paid and you're never going to find accommodation because they are not going to pay you. (AYP4, 21 year old, Macarthur)

The difficulties experienced when applying for payments and successfully meeting all requirements impacted in several ways. For example, some young people faced with filling in forms which they found incomprehensible simply gave up.

They literally can't fill out the forms by themselves. So unless they have a supportive parent who's also literate or they have a service provider, I think a lot of people just stay on no [regular] income until someone like that comes into their life – someone who can help them. (BW2, Worker)

Even delays in receiving a payment or having a breach overturned were critically important to participants. For young people in general who enjoy strong financial and other support from family and/or others these sorts of events may perhaps be of less consequence. However, workers reported that for young people living independently a delay in a Centrelink payment can lead to missing a rental payment and possibly eviction. Or it could mean going hungry because there was no money to buy food or having the power disconnected because a bill has not been paid on time.

There was also a perception amongst workers that the risk of resorting to crime and other high-risk behaviour to make ends meet increased under these circumstances:

...this young woman I'm thinking of said she only prostitutes herself when she needs to so she has enough money to eat or pay her board in a friend's caravan. But she's still needing to do that because she's been having so much trouble accessing the benefit. (AW2, Worker)

Workers and some participants believed that a lack of income also made people more vulnerable to risky situations and illegal behaviour. One worker emphasised when young people become dependent on others for food and basics they become extremely vulnerable and open to exploitation. Witnessing these impacts made some workers angry because:

...you're then putting them back into that very, very dangerous way of life and living. Begging for food, or stealing food, or doing whatever they need to do in order to be okay, and those things which in our society should actually be a given right, aren't. The right for food and warmth are no longer a given. (AW2, Worker)

MOST DESIRED CHANGE TO SYSTEM OF INCOME SUPPORT FOR YOUNG PEOPLE

All three groups in the study were asked *'If you could change one thing about Centrelink, the YA, or government policies towards young people, what would it be?'* Responses to this question clustered into four areas: changes in staff attitudes to young people; changes to payments and access to payments; additional training for Centrelink staff; and provision of additional support to young people. Workers, young people and parents tended to suggest different changes although there was some significant overlap among the three groups:

- ❑ Young people, especially those who were homeless, wanted Centrelink staff to show more understanding of their circumstances, to be more flexible, patient and friendly in their dealings with young people, and to not assume that they were simply trying to 'rip off' the system. One homeless young person just appealed for more flexibility and understanding.
- ❑ Welfare workers thought Centrelink staff could be more sensitive to young people's needs, suggesting more help could be provided with forms, for example. They also felt that young people should have easier access to information relevant to their situation, as well as access to their personal file. For example, being able to look at what was on the computer screen when talking to Centrelink counter staff about one's personal information, or having Centrelink explain how to get supporting documentation such as a tax file number or a birth certificate, would make the process easier for young people.
- ❑ Workers expressed a strong concern that access to payments at the independent rate should be easier. They were also critical of the requirement of verification by parents of a young person's situation, given a (perhaps understandable) reluctance to formally admit to severe problems within the family or outright family breakdown. One worker specifically suggested that assessment by Centrelink social workers and other welfare staff, who can collect information from a wide range of sources, should carry more weight than parental statements.
- ❑ Most young respondents suggested the rate of payment for YA be increased and the application process simplified to improve access. Interestingly, only one participant, a parent, expressed the view that the higher independent rate made it easier for young people to leave home early when their parents would prefer them to stay.
- ❑ Workers suggested additional training for Centrelink frontline staff, especially in relating to young people in general and homeless youth in particular. Young people in their client groups could become very frustrated and angry with administrative delays and 'blow up'. In their view staff who are better trained would be able to successfully handle difficult situations such as these.
- ❑ Some young people asked for more practical help, such as food vouchers and assistance with finding accommodation. One young person mentioned the need for housing options for young couples. Parents were concerned that more training and job opportunities were made available to young people. One parent suggested more outdoor, hands-on style training programs, especially for Aboriginal young people.
- ❑ Workers argued for consistent administrative procedures. Information about actions taken should be recorded on file and relayed to all Centrelink staff dealing with the customer to avoid unnecessary disruption to payments.

Experiences of Breaching

Most young people in the study had been 'breached' at some time. Eight out of the ten young people reported they had been penalised for a breach of some sort at least once. Most of these had been breached more than once and one young person reported they had been breached on numerous occasions. The two young people who had not been breached were living at home. This is consistent with the general view that young people who lacked a stable home base, secure accommodation or some kind of family support were more vulnerable to getting penalised in this fashion.

Whilst not a representative sample, nearly all of the young people in our sample reported they had received a breach. This fact suggests that the incidence of breaching for young people living in areas of high unemployment and experiencing multiple disadvantages such as joblessness and unstable accommodation may be substantially higher than the overall incidence for the broad population of YA recipients.

REASONS FOR THE BREACH AND YOUNG PEOPLE'S RESPONSES

Although one worker observed that a first breach could sometimes be a catalyst for a young person to make a change to their life - for example to move back home rather than living independently - it was the negative consequences of breaching which were most apparent in the interviews.

By far the most frequently mentioned reason for being breached was not attending or being late for appointments and interviews. Several young people claimed that they did not know about the missed meetings, usually because they had not received the letter informing them of the interview or meeting. Occasionally this was attributed to problems with the postal service. A Cabramatta worker commented that young people sometimes felt there was little point to these meetings because they were simply asked to go over information already held by Centrelink. Consequently they were reluctant to attend, despite the risk of being breached.

More commonly though, not keeping appointments was related to the housing circumstances of participants. Both young people and workers reported that many young clients either did not have a mailing address or that it changed frequently as they moved accommodation.

Someone's living somewhere. Bang they're kicked out.....within a week or two they've got mail sent out from Centrelink and they haven't received it because they're not at their mailing address and they'll miss that appointment and get breached. (AW1, Worker)

.....because our kids are on the move all the time. If they give an address at Centrelink and then they move they don't get the mail and straight away they breach them. (BW1, Worker)

Even when young people were able to use welfare agencies as a mailing address there were additional obstacles to getting their mail regularly. One young person reported she could not afford public transport costs to the agency on a daily basis. Others, who had been forced to move some distance away to get housing, found getting back for mail a major task. Still others reported they were totally preoccupied with the task of surviving.

But if you're on the streets for a few weeks and you're out looking for housing and you don't look in here (Burnside) for two weeks and then you find out a week and a half ago that you were meant to have an interview with Centrelink, you're screwed because you haven't showed up to your interview. (AYP4, 21 year old female, Macarthur)

This finding suggests that Centrelink should improve its capacity to change mailing addresses quickly, or find an alternative method to help young people access their mail on a more permanent basis.

Other reasons for being breached included being absent from training, leaving work and failing to meet Work for the Dole requirements. On some occasions young people reported that they did not know about the specific requirements they had failed to fulfil.

Generally, there was a feeling that little leniency was applied in relation to breaches, and that the YA requirements were applied with no allowance being made for a young person's circumstances.

Lack of basic amenities posed difficulties in meeting job search requirements for those who were homeless. The young participants reported that often they could not wash their clothes and couldn't afford new clothes, so personal presentation for job interviews was a problem.

Well how can I look for work if I've got nowhere to live? You want me to go in the same clothes I've been wearing for two weeks. I'm surely going to get the job then! But they can't understand things like that. That to them (Centrelink) is no excuse. What do they want you to do? Jump in the river and have a bath and wash your face and then try to make yourself look presentable to go to a job interview. Any employer is going to look at you and say I don't think so. (AYP4, 21 year old female, Macarthur)

The same young person also mentioned the problems that homeless young people experience in holding on to a job when employers found out they were homeless. She believed that the stigma attached to homeless people and the suspicion with which they are treated had resulted in her losing a job and thus more problems with Centrelink.

CUSTOMER COMPLAINTS

Five of the ten young people interviewed said they had made complaints or formal appeals regarding a breach. Workers highlighted the difficulties confronting young people in challenging breaching decisions. They reported the process was time consuming, involved considerable paperwork and that many young people did not know how to get their message across. Young people who were less articulate or had less proficiency in English could become extremely frustrated in what was perceived as an adversarial system.

I went down and seen them but, I don't know, they come out with words you don't understand that they're ... they make me just wild sometimes, I don't bother going in there. (BYP3, 19 year old male, Dubbo)

Welfare staff also noted that having a worker who can advocate on behalf of the young person increased the chances of a complaint being upheld. However, as one worker observed, needing an advocate is itself a negative as it just confirms in the young person's mind their powerlessness in the situation.

IMPACT OF BREACHING

The immediate result of being breached was a reduction in benefit for the young person. The amount by which the payment was reduced depended on the nature of the breach and whether it was a first, second or third breach.¹³

For most participants, breaching meant that it was much more of a struggle to pay for their basic needs. All groups involved in the study - young people, parents and workers – reported increased levels of financial stress following a breach. One worker commented that any reduction in payment:

.....is a big deal for someone who's only on \$200 a fortnight. That's travel money or food money or shampoo money, or sanitary products for young women or whatever. So it does have a significant impact. (AW2, Worker)

Another said:

Well the kids can't survive. When they're getting no money they come here..... They've got to live. And they don't get that much anyway. They don't get enough to pay their rent and feed themselves. (BW1, Worker)

A young person told us:

.....it's just near impossible. For 6 months, this is when they went open with the breach, I was living on \$180 a fortnight for ages. And it was near impossible. I couldn't meet the rent, I couldn't pay the electricity, I was forever getting extensions on extensions, and I just ended up going into full rent arrears. (AYP4, 21 year old female, Macarthur)

The consensus from respondents was that breaching made life much more difficult. They reported it meant not being able to afford sufficient food, to pay for clothes or meet the electricity bills. It meant going without basic sanitary items or any cleaning products. One participant who had a young baby spoke about not being able to afford any medicines when her child was sick.

The effects of reduced income were particularly felt by those young people who lived independently in rental accommodation. It seemed that breaching made an already uncertain situation precarious as landlords tended to threaten eviction as soon as they fell behind in their rent. In addition, they were not inclined to respond to the young person's explanations of their situation with much sympathy.

Who Meets the Cost of Breaching Policy?

SOURCES OF SUPPORT

Respondents reported a range of sources of both financial and in-kind support. Four of the ten young people interviewed nominated a parent as a source of financial support. Not surprisingly, when young people came from very disrupted families, it was more likely for other sources than parents to offer financial assistance. Our sample nominated an uncle, a cousin, a boyfriend, friends and family members other than parents.

¹³ The penalty for an administrative breach is a 16% reduction in the YA for a 13-week period. Penalties for activity test breaches range from an 18% reduction for a duration of 26 weeks for a first breach; 24% reduction for 26 weeks for a second breach and; total loss of benefit for eight weeks for a third breach. Activity test breaches are cumulative over a two year period.

Workers reported that their clients' social networks were often comprised largely of long-term unemployed people. This reduced the likelihood of their social networks being a source of practical and emotional support, employment information or concrete job opportunities. One worker also commented that, in her experience, the social networks of clients tended to diminish over time, as people exhausted the good will from friends and extended family.

Breaching increased the demands on welfare agencies such as UnitingCare Burnside. Workers reported that agencies are called upon to subsidise rent, provide food, provide facilities for showering and washing clothes, and assume the role of advocate in disputes with Centrelink. In some cases when a person has a total breach they are completely dependent on agencies to provide for their basic needs.

There are limits to the support welfare agencies can provide. Workers reported that at times agencies have to impose limits on the amount of support people can receive in a given period.

AVAILABILITY OF FAMILY SUPPORT

Participants identified two main factors preventing or limiting the availability of private support. The first of these was the nature of the young person's relationship with their birth family. Some of the young people in the study were, or had recently been, homeless and had severely disrupted or completely broken relationships with their birth family. For others, there was current tension that meant they had little contact with other family members. In these circumstances the chance of families providing financial support was remote – family relationships were simply not of a kind where such support would be offered or asked for. In other cases parents had died or their whereabouts were unknown.

The second factor limiting parents' capacity to provide financial support was that often they were themselves on a low income or receiving a government benefit as their main income. Already a struggle to meet their own needs, the likelihood of there being any money 'left over' was remote.

My mum makes \$194 a week and she's got four kids to feed. It's just not enough. She's got enough to put food in the kids but then she's got nothing left and when the electricity bill comes in they have to eat less food...(AYP3, 17 year old male, Macarthur)

Although only a small number of parents participated in this study, they all felt they had an obligation to support their children. At the same time, however, they were able to identify various financial, emotional and health costs to themselves when making up shortfalls in YA payments.

Young People with Unstable Accommodation

The circumstances and difficulties reported by those young people with a history of unstable accommodation was a recurring theme throughout the interviews. It was not possible to come away from those conversations without a heightened sense that those who struggle to find stable housing experience multiple disadvantages.

For example, the disadvantage they reported was not just about having a roof over their head, but also about security, predictability and the enduring and supportive connections with people and place that are commonly associated with the word 'home'. Many of the young people with whom we spoke did not report experiencing this security or connection.

As discussed earlier, the prominence of homeless young people in the study is to be expected - two of the programs from which participants were drawn were designed to support homeless young people. What was less expected by the researchers was the degree of difficulty that these young people reported in their dealings with Centrelink and in simply meeting the basic needs of their everyday lives. What stood out from their accounts was the unrelenting precariousness of their situation and the continual effort they had to put into just surviving. In this situation any blow - receiving a breach, an administrative error that delayed payment, some personal problem flaring up - could potentially undo their efforts to maintain order in their lives.

Other Analyses

Quantitative results from the General Health Questionnaire and the Family Decision-Making Style Scale are presented in Tables 3.1 and 3.2. An attempt was also made at getting some information on social stress via a self-report measure (LES), but the results obtained were too varied, idiosyncratic and diffuse to be of much use here. Discussion of the quantitative results is thus confined to a description of those measures and responses where interesting patterns and relationships were evident.

SUBJECTIVE WELL-BEING

Turning to the impact of their experiences and circumstances on the well-being of the young person, Table 3.1 presents responses to the twelve-item version of the General Health Questionnaire (GHQ-12). Respondents rated twelve different aspects of their health and functioning 'over the past few weeks' – the questions covering concentration, happiness, confidence, sleep loss, depression, strain and so on – on a four-point scale. The specific labels vary from one item to the next, but amount to one category of better than usual functioning (e.g. 'thinking of yourself as a worthless person?' 'Not at all'), one category of 'Same as usual'/'No more than usual', and two categories of being in a rather worse or much worse than usual condition (e.g. 'able to face up to your problems?' 'Less able than usual', 'Much less able').

Our results show some items clearly discriminate among persons and their situations more readily than do others. Employing the terminology from the questionnaire, almost everyone felt that they were concentrating on what they were doing and playing a useful part therein to about the extent they usually did. Six of them said they were constantly under strain more than usual, yet eight felt they were doing as well as usual or better in enjoying normal day-to-day activities. Six respondents said they had been feeling 'unhappy and depressed', while three questions later, seven said they were 'reasonably happy, all things considered'!

Scoring the four response categories as 1, 2, 3 and 4, such that a higher value means a worse experience, the twelve items can be simply averaged to yield an aggregate scale score.¹⁴ Theoretically, values can range from a minimum of 1 (couldn't be better) to a maximum of 4 (couldn't be worse). In reality, our lowest observed value was 1.33 and our highest 2.92.¹⁵ On the whole, our respondents did not seem to think themselves noticeably worse off than usual. Of course, as one of our worker participants observed in their feedback, this immediately raises the question of what one's standards are for 'usual' and of what one deems normal and what exceptional. Few questions could be of greater sociological interest.

¹⁴ Cronbach's Alpha = 0.8327

¹⁵ The mean score was 2.167, the Standard deviation 0.523 and the median 2.125.

Table 3.1: Responses to General Health Questionnaire Items*

HAVE YOU RECENTLY:	Better than usual	Same as usual	Worse than usual	Much worse than usual
been able to concentrate on whatever you're doing?	0	9	1	0
lost much sleep over worry?	3	3	3	1
felt that you were playing a useful part in things?	1	9	0	0
felt capable of making decisions about things?	1	7	2	0
felt constantly under strain?	2	2	4	2
felt you couldn't overcome your difficulties?	3	5	2	0
been able to enjoy your normal day-to-day activities?	3	5	2	0
been able to face up to your problems?	3	4	2	1
been feeling unhappy and depressed?	2	2	4	2
been losing confidence in yourself?	2	4	2	2
been thinking of yourself as a worthless person?	6	0	2	2
been feeling reasonably happy, all things considered?	1	6	3	0

* Actual wording of response categories varies according to item. See Goldberg, D. and P. Williams (1988), *A User's Guide to the General Health Questionnaire*, Windsor, NFER-Nelson.

PERCEPTIONS OF RELATIONS WITH PARENTS AND ADOLESCENT AUTONOMY

The quality and character of parent-child relationships as perceived by our young interviewees are the substance of the Family Decision-Making Style Scale. Responses to each item are presented in Table 3.2. If still living with their parent(s), respondents were asked to answer with respect to their current situation. If not, the questionnaire was modified, substituting past tense for present, so that the young person's responses referred to the time when they did live with at least one parent.

At first it might appear that no consistent pattern emerges when the responses are considered item by item. For example, feeling that one need not ask permission and that one is trusted, was endorsed by as many respondents as those who endorsed having a lot of loud arguments and being treated like a child. Nevertheless, some items elicit a near-consensus. Eight of the ten young persons thought that their parents worried they were 'up to something'. It is striking that all but one disagreed with the proposition that 'I often count[ed] on my parents to solve many of my problems for me'. Five respondents thought that they took no part at all in family decision-making concerning themselves.

We can put all the scale items together into a composite index in the prescribed fashion¹⁶ so that a score of twelve represents participatory and democratic family life and zero a parental tyranny. Two of our respondents did indeed record the latter (0), and three scored (3) well below the midpoint of six. No-one scored the maximum of twelve. Ten was the highest score with nine, eight, seven and six all observed once. In plain words, half of our group of young people could not be characterised as having grown up within 'polite' middle-class participatory-democratic family cultures.¹⁷ Indeed two of the young people felt they came from authoritarian family cultures where decision-making rested entirely with parents. This meant they felt they had no autonomy in their family environment. Given their disrupted family circumstances it is unlikely they have had the opportunity to learn the family relationship skills that would be necessary to change this.

¹⁶ Bifurcating the last three items and summing the relevant responses to all twelve items.

¹⁷ To put it another way, the mean score was 4.9, Standard deviation approximately 3.6 and the median 4.5.

Table 3.2: Responses to the Family Decision-Making Style Scale*

Scale Items	Agreement (N)
My parents want me to follow their directions even if I disagree with their reasons.	7
My parents often worry that I am up to something they won't like.	8
I do not have to ask my parents for permission to do most things.	6
My parents trust me to do what they expect without checking up on me.	5
My parents do not like me to disagree with them if their friends are around.	6
I often do not know WHY I am supposed to do what my parents tell me to do.	4
I often count on my parents to solve many of my problems for me.	1
I have a lot of loud arguments with my parents about their rules and decisions for me.	6
My parents treat me more like a kid than like an adult.	5
How are most decisions made in your family?	
My parents TELL ME just what to do.	3
My parents ask me how I feel and then THEY decide.	2
My parents tell me how they feel and then I decide.	2
My parents LET ME decide.	3
How much do you take part in family decisions about yourself?	
Very much	2
Much	1
Some	2
None at all	5
My parents are:	
Very strict	4
Strict	1
A little strict	2
Not at all strict	3

* There were two versions of this questionnaire. The wording of version one is shown above. The second version asked of respondents no longer living with their parents simply translated the items into the past tense: 'My parents wanted me to...' and so on.

4. Discussion and Conclusions

The participants in our study are from a relatively small segment of the young unemployed population. As a group experiencing multiple and intersecting disadvantages they need to be treated with particular sensitivity to their special circumstances. One of the strongest messages we received was the desire to have the additional difficulties they experienced as job seekers, compared to other income support recipients, understood. In the words of one of our young participants:

...it's not like 90% of Centrelink clients are in homeless situations. It's a small few. Not that small but in comparison to the amount of people they pay it's not that many. And yet they find it so difficult to take the time out and acknowledge that they have different needs to everybody else. (AYP4, 21 year old female, Macarthur)

While not a representative sample, the experiences of the young people in our study have provided in-depth data and detailed contextual material about a group that is often overlooked in policy deliberations. The findings are also revealing because they have tapped into the lives and attitudes of homeless young women - an often difficult group for researchers to engage.

Overall the results indicate that participants in the study had a clear conception of what they thought being a customer meant, and perceived a large gap between their expectations of how a customer should be treated, and their everyday dealings with Centrelink. It appeared that for the participants, the implementation of the new system still has a significant way to go before YA recipients will feel they are valued customers.

The perceptions and experiences of our participants suggest some practical and specific measures for better delivery of income support to young people living in areas of high unemployment. First, participants were very appreciative of any staff member who was friendly and able to communicate clearly, and who made an effort to help them. On the other hand, we found that a lack of understanding by Centrelink staff was one of the main sources of dissatisfaction expressed by young people in the study. They felt some staff simply did not appreciate the difficulties they faced and were unsympathetic to their situation.

These findings, consistent with previous research,¹⁸ suggest the need for Centrelink and Job Network staff to receive additional training which focuses on working with young people who live in disadvantaged areas, and, in particular, those who have a history of unstable accommodation. Training would enable staff to develop greater awareness of the circumstances of homeless young people, help them fully appreciate the barriers young homeless people face in meeting mutual obligation and activity test requirements and help them respond with understanding, flexibility and compassion. Ideally, this training would include first-hand accounts from young people themselves.

¹⁸ See Horn, M. (1998), *Improving the Job Network for People in Housing Crisis: The Experiences of Two Melbourne Agencies*, Hanover Welfare Services/Melbourne Citymission, Melbourne; and Eardley, T., D. Abello and H. MacDonald (2001), *Is The Job Network Benefiting Disadvantaged Job Seekers? Preliminary Evidence from a Study of Non-Profit Employment Services*, Discussion Paper No. 111, Social Policy Research Centre, University of New South Wales, Kensington.

Second, the findings highlight the additional barriers to accessing the independent rate of YA that exist for young people in areas of high unemployment who have experienced disrupted and strained relations in their family life. Workers reported that parents were often unwilling to admit to the sorts of family conflict and other problems specified in the eligibility criteria. Similarly, they reported that young people themselves were sometimes reluctant to approach parents to obtain proof of relationship problems or breakdown. This was especially true in situations of abuse and domestic violence. Although there are provisions for the opinions of other parties to be taken into account when an assessment is being made as to whether a young person is able to live at home, it appears that these are often not given sufficient or equal weight. The accounts provided by many of the participants suggest that if the “unable to live at home” provision could be verified by community and youth workers and young people themselves, access to the independent rate for this very vulnerable group would be significantly enhanced. Improved take-up of the independent rate would increase their income levels, help to stabilise accommodation and to establish job seeking capacity.

Third, lack of secure and stable accommodation, a problem which is often compounded by the inability to access YA support, was itself a major impediment to meeting Centrelink requirements. When penalised for failing to meet these requirements, reduced payments simply worsened existing problems. Participants expressed frustration and at times even incredulity that these penalties were applied with little regard to their housing circumstances and the impact it might have on their already precarious existence.

Towards Improved Service

SEQUENCING ASSISTANCE

One way to overcome the problems identified by participants with staff would be for Centrelink and other welfare agencies to address a young person’s basic needs *prior* to their being asked to meet training requirements. For example, if a person is homeless the first step would be to secure stable accommodation. This would be the first obligation to be met by the young person with assistance from Centrelink and other welfare agencies. Only then should obligations extend to other areas such as training courses and job seeking activities.

TAKING SERVICES TO THE CUSTOMERS

Homeless participants reported difficulty in getting to Centrelink offices regularly. Not attending meetings or failing to provide Centrelink with information were among the most common reasons reported for young people being breached. Extending the role of outreach workers (Centrelink Community Officers) at sites where young homeless people are likely to be and also feel comfortable (ie. youth centres and other service sites providing support to homeless young people) may assist in better communication between Centrelink and young people and may lessen the incidence of breaching. Such a strategy may also encourage a more coordinated approach between Centrelink and community services in meeting young homeless people’s needs, particularly in areas of high unemployment.

BUILDING RECIPROCAL RELATIONSHIPS

There is evidence that young people support the idea that people like themselves should meet some requirements in order to access YA. A further option therefore to reduce the number of already vulnerable young people subject to ongoing sanctions would be to introduce incentives for compliance with activity test and mutual obligation requirements for young homeless clients. These could include additional access to training opportunities (training credits), food vouchers, and better access to guaranteed employment options.

UNDERSTANDING THE PRECURSORS BETTER

Our findings indicate that a systematic and large-scale study of the availability of family support to unemployed young people living in areas of social exclusion is warranted. Within our small sample we found very diverse circumstances in regard to the private support available from parents. This ranged from none (due to severely disrupted relations with the family of origin or parents having died or whereabouts unknown), to other participants who reported parents making up significant shortfalls in YA more often than not at considerable financial and emotional stress to the parent.

These findings also show the difficulty of recruiting parents of young unemployed persons with a history of unstable accommodation as research participants. As obtaining representative data from this group is of special interest, additional recruitment strategies may need to be adopted in the study design. Ideally, a literature review of previous research conducted with parents of vulnerable adolescents would inform the development of these strategies for Phase 2.

In conclusion, despite attempts by Centrelink to streamline youth income support via the introduction of the Youth Allowance, there are still many disincentives to these young people being drawn into training programs and the job market. Surprisingly we found that even though these young people have few resources, the quantitative results suggest that on the whole they retain a sense of emotional well being, and have managed to maintain hope and motivation to find employment. It is only when we remove the systemic barriers they experience that the community can begin to capitalise on and encourage their optimism – an essential prelude to their success in the labour market.

That young unemployed people such as those in our sample are not only at risk of marginalisation from the labour market but of more serious economic and social exclusion – of becoming members of a ‘visible underclass of the wandering poor’¹⁹ – suggests the critical importance of getting the settings correct in this area of welfare policy.

¹⁹ Chamberlain, C. and D. MacKenzie (1998), *Youth Homelessness: Early Intervention And Prevention*, Australian Centre For Equity Through Education, Sydney. p. 169.

Appendix – Research Tools



Youth Allowance and the Young Adult Research Project

Information and Consent Form

What is the research about?

This research project is about the Youth Allowance system and its impact on unemployed young people and those around them. The Social Justice and Research Program at Burnside wants to find out about people's experiences and opinions, so we can lobby the authorities for better policies and fairer treatment for all concerned.

What we would like you to do...

Specifically, we would like you to respond to a few (spoken) questions, fill in three one-page questionnaires and just talk freely about your experiences with Youth Allowance and Centrelink, as well as your feelings on the subject. The whole thing should take about an hour or so, depending on how much you feel like telling us. As Burnside is a private charitable organisation with no ties to Centrelink or the Government, you should feel free to say whatever you wish. For your time and trouble, we can also offer you a meal voucher and a CD voucher.

What your rights are...

Your participation in this research is voluntary. You are free to refuse to take part or to withdraw at any time without anything happening to you as a result. If you have any questions regarding the conduct of the research, please contact Mr Robert Urquhart, Principal Research Officer, Social Justice and Research Program, Burnside on (02) 9768 6876. Burnside's Research Advisory Group has reviewed this study. You can contact them through Mr Urquhart on the above number if you have any complaints or reservations about any aspect of your participation in this research. Any complaint you make will be treated in confidence and investigated fully.

If you're willing to participate in the Research please fill in the section below.

.....

I,, consent to participate in the research described above. I understand the data collected will be used for welfare and advocacy purposes, and I consent to this use. I further agree that data from this study may be published in a form which does not personally identify me. I agree that (interviewer) has answered all my questions fully and clearly.

.....

Signature

.....

Date

.....

Witness Signature

.....

Date

(If participant is under 18)

Burnside's Copy

YOUTH ALLOWANCE RESEARCH PROJECT

Questions for Young People

1. How long have you been on Youth Allowance?
2. What sort of work or training are you looking for?
3. How helpful have you found Centrelink?
4. Do you find the Youth Allowance rules at all hard to understand?
5. Have you ever been penalised for a breach of the regulations? (How often? Why?)
6. These days, people like yourself get means-tested on their parents' incomes. Has this ever affected you?
7. Do you get any financial help from your parents or other relatives? (How about from your friends or other people?)
8. If you couldn't get Youth Allowance or a similar payment, what would you do?
9. If you could change one thing about Centrelink and /or the Youth Allowance, what would it be?
10. At Centrelink, they now refer to people as customers. Is going to see them like going shopping, as far as you are concerned?
11. Anything else you'd like to tell us?



Youth Allowance and the Young Adult Research Project

Information and Consent Form - Parents

What is the research about?

This research project is about the Youth Allowance system and its impact on unemployed young people and those around them. The Social Justice and Research Program at Burnside wants to find out about people's experiences and opinions, so we can lobby the authorities for better policies and fairer treatment for all concerned.

What we would like you to do...

Specifically, we would like you to respond to a few (spoken) questions, fill in three one-page questionnaires and just talk freely about your experiences with Youth Allowance and Centrelink, as well as your feelings on the subject. The whole thing should take about an hour or so, depending on how much you feel like telling us. As Burnside is a private charitable organisation with no ties to Centrelink or the Government, you should feel free to say whatever you wish. For your time and trouble, we can also offer you a variety store voucher.

What your rights are...

Your participation in this research is voluntary. You are free to refuse to take part or to withdraw at any time without anything happening to you as a result. If you have any questions regarding the conduct of the research, please contact Mr Robert Urquhart, Principal Research Officer, Social Justice and Research Program, Burnside on (02) 9768 6876. Burnside's Research Advisory Group has reviewed this study. You can contact them through Mr Urquhart on the above number if you have any complaints or reservations about any aspect of your participation in this research. Any complaint you make will be treated in confidence and investigated fully.

If you're willing to participate in the Research please fill in the section below.

.....

I,, consent to participate in the research described above. I understand the data collected will be used for welfare and advocacy purposes, and I consent to this use. I further agree that data from this study may be published in a form which does not personally identify me. I agree that (interviewer) has answered all my questions fully and clearly.

.....

Signature

.....

Date

.....

Witness Signature

.....

Date

(If participant is under 18)

Burnside's Copy

YOUTH ALLOWANCE RESEARCH PROJECT

Questions for Parents

1. How long has (*name*) been on the Youth Allowance?
2. What sort of work or training is (s)he looking for, and how do you feel about this?
3. Do you think Centrelink and the Government are too hard on young people, too easy or what?
4. Has (*name*) ever been penalised for a breach of the regulations, as far as you know? What happened to them as a result?
5. These days, young people on social security get means-tested on their parents' incomes. Has this ever affected you or (*name*)?
6. Does (*name*) get any financial help from you or from other relatives? (How about from friends or other people?)
7. If (*name*) couldn't get Youth Allowance or a similar payment, would you be able to support him/her yourself?
8. If you could change one thing about Centrelink, The Youth Allowance, or government policies towards young people, what would it be?
9. At Centrelink, they now refer to people as customers. Based on your own experiences and those of your family, would you say that going to see them is like going shopping?
10. Anything else you'd like to tell us?

YOUTH ALLOWANCE RESEARCH PROJECT

Questions for Workers

1. How many of the young people you work with are on Youth allowance, and for how long do they tend to be on it?

2. From what you've seen with your clients, what do you think of existing Centrelink procedures in dealing with young people?

3. Have any of your client group been penalised for breaches of the regulations? What happened to them as a result?

4. These days, young people on social security get means-tested on their parents' incomes. Is this an issue with your clients?

5. Do many of them get financial help from their parents or other relatives? (How about from friends or other people?)

6. If you could change one thing about Centrelink, the Youth Allowance or government policies toward young people, what would it be?

7. Anything else you'd like to tell us?