

5 Income status of young SAAP clients

Many factors place young people at high risk of homelessness, one of which is their income status. Eighty-three per 10,000 people aged 10 and over in Australia accessed SAAP services in 1999–00 (AIHW 2001:343).¹ Clients aged under 25 made up approximately 37% of the entire SAAP population (Table 2.3). The increased rate of unemployment among Australian youth, a decrease in unskilled jobs and the subsequent need for further education has have impacted on the economic instability of young people.

The following analysis includes support periods provided to young people, whose main reason for seeking assistance was financial difficulty, in the Client Collection. Only data on clients who reported financial difficulty as their main reason for seeking assistance were selected from the entire SAAP population, in order to more closely align the results presented here with the data from the Income Issues Collection. Results from the Income Issues Collection, specifically the income circumstances of young SAAP clients, follow analysis of the Client Collection data.

Client Collection 1999–00

Nationally, 59% of support periods to young people who reported being in financial difficulty were to men, and 41% to women (derived from Table 5.1). The gender balance was also relatively constant across jurisdictions.

The age profiles of young clients who indicated that they were experiencing financial difficulty did not vary substantially by jurisdiction. Nationally, clients aged 20–24 years were the largest group (48% of males and 47% of females). For support periods provided to male clients, the Australian Capital Territory and Tasmania had a younger age profile than the national average, with 41% and 36% provided to those under 18, compared with the national average of 27%. Western Australia, on the other hand, had an older profile: 56% of support periods to male clients were to those aged 20–24, compared with the national average of 48%. For support periods to female clients, Queensland had a younger age profile (41% aged under 18, compared with the national average of 28%) while Victoria had an older age profile (only 19% aged under 18).

Before receiving support one-third of young people were the recipients of Youth Allowance (33% of closed support periods) (Table 5.2). Eighteen per cent were in receipt of a Parenting Payment, with a further 18% in receipt of Newstart and 3% registered or awaiting receipt of a benefit. Thirty per cent of clients aged 20–24 years and 3% aged under 15 reported that they were in receipt of Parenting Payment. In 14% of cases, clients indicated that they had no source of income. This was most common in the under 15 age group, where 81% of clients reported no income. It was also more common for young people aged 15–17 years to have no income (29%) or to be registered and awaiting receipt of a benefit (5%) than for other age

¹ Per 10,000 population shows how many people out of every 10,000 in the general population become SAAP clients. The rate is estimated by comparing the number of SAAP clients aged 10 and over with the estimated resident population aged 10 and over as at 30 June 1999. The Australian estimated resident population as at 30 June 1999 has been used as the reference population.

groups. Further to this, the age of dependence for young people has been increased to 24 years, restricting the eligibility of many young people for income support due to parental means testing. It may be that many young people seeking to establish independence and relying on entering the private rental market have had their access to stable and affordable accommodation considerably narrowed by changes to eligibility requirements for income support.

Table 5.1: SAAP support periods: State/Territory of young clients with financial difficulty, by age and gender of client, Australia, 1999–00 (per cent)

Age	NSW	Vic	QLD	WA	SA	Tas	ACT	NT	Total	
									(%)	Number
Male clients										
Under 15 years	2.5	0.8	3.3	0.7	0.7	2.5	7.1	1.2	1.8	200
15–17 years	30.0	20.1	28.3	21.3	27.9	33.1	33.5	29.1	25.4	3,100
18–19 years	26.3	26.0	22.8	22.0	24.7	23.0	18.1	24.2	24.7	3,000
20–24 years	41.2	53.1	45.6	56.0	46.8	41.3	41.3	45.5	48.2	5,900
<i>Total</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	..
Total (number)	2,200	4,700	1,900	900	1,000	600	500	700	..	12,300
Female clients										
Under 15 years	5.7	1.1	3.7	—	1.0	1.0	5.0	—	2.6	250
15–17 years	26.5	17.5	37.5	23.1	31.1	26.7	22.3	31.6	25.2	2,200
18–19 years	20.2	26.6	23.1	32.3	28.1	22.2	27.1	29.6	24.9	2,200
20–24 years	47.6	54.8	35.7	44.2	39.8	50.0	45.6	38.4	47.2	4,100
<i>Total</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	..
Total (number)	2,100	3,100	1,400	600	700	500	300	300	..	8,700
All clients										
Under 15 years	4.1	0.9	3.5	0.5	0.8	1.8	6.2	1.0	2.1	500
15–17 years	28.2	19.0	32.1	21.9	29.3	30.4	29.4	29.9	25.3	5,300
18–19 years	23.3	26.3	22.8	25.8	26.1	22.6	21.4	25.9	24.7	5,200
20–24 years	44.4	53.8	41.6	51.7	43.8	45.2	42.9	43.2	47.8	10,100
<i>Total</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	..
Total (number)	4,200	7,800	3,300	1,400	1,700	1,000	700	1,100	..	21,000

Notes

1. Number excluded due to errors (weighted): 0
2. Number excluded due to omissions (weighted): 0
3. Figures have been weighted to adjust for agency non-participation and client non-consent.

Source: SAAP Client Collection.

Young people were in receipt of Other government payments, Disability Support Pension, wages, salary or their own business and Abstudy or CDEP income in 7%, 5%, 3% and 1% of support periods respectively.

These proportions had changed slightly by the time support had ended. The proportion of support periods in which young people had no income had decreased from 14% to 8%, with the biggest change for those aged 15–17 years where the proportion dropped from 29% before support to 16% after support. The proportion of clients aged under 15 who reported no income also decreased from 81% to 76% on completion of support.

Support periods in which clients were on Youth Allowance increased from 33% to 36% after support. The greatest change was for those aged 15 to 17: from 50% to 62%. Those clients receiving wages, salary or owning their own business after support increased to 6%, with those aged 18 and 19 years showing the biggest increase: from 4% to 7%.

Table 5.2: SAAP closed support periods: age of young clients with financial difficulty, by income source before and after support, Australia, 1999–00 (per cent)

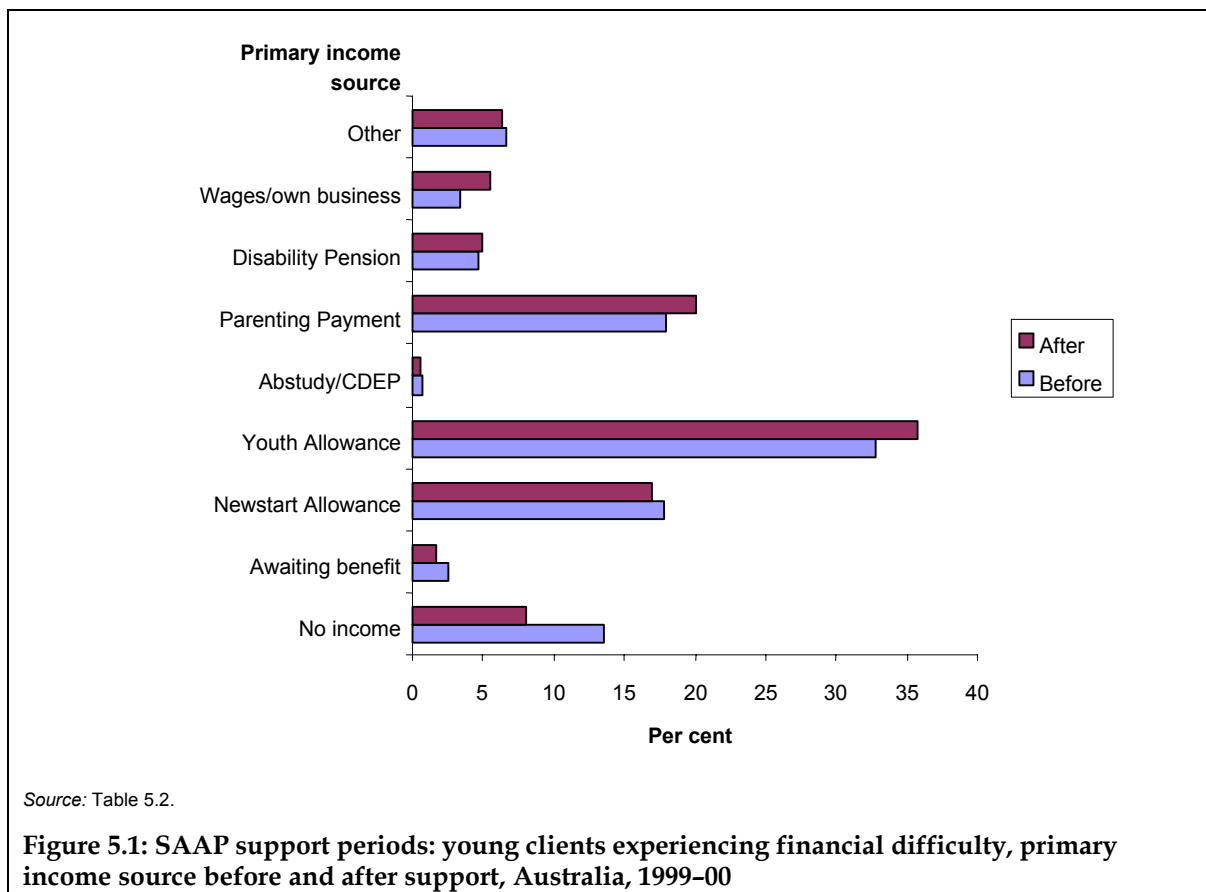
Income source	Under 15 years	15–17 years	18–19 years	20–24 years	Total (%)	Total (no.)
Before support						
No income	80.7	28.9	7.5	5.0	13.6	2,100
Registered/awaiting benefit	1.4	4.9	2.4	1.4	2.5	400
Newstart Allowance	2.4	1.8	9.3	31.8	17.8	2,800
Youth Allowance	2.4	50.0	53.6	13.8	32.8	5,100
Abstudy/CDEP	0.8	1.1	0.6	0.5	0.7	100
Parenting Payment	2.6	3.5	12.4	29.7	18.0	2,800
Disability Support Pension	2.6	1.1	4.1	6.9	4.6	700
Wages/salary/own business	1.2	4.6	3.6	2.8	3.4	600
Other payments ^(a)	5.8	4.1	6.6	8.1	6.6	1,100
<i>Total</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>..</i>
Total (%)	2.3	25.9	24.8	47.0	100.0	..
Total (number)	400	4,100	3,900	7,300	..	15,600
After support						
No income	76.1	15.6	3.4	2.6	8.0	1,100
Registered/awaiting benefit	2.5	3.4	1.3	0.9	1.7	300
Newstart Allowance	3.4	2.2	9.5	29.9	16.9	2,300
Youth Allowance	3.9	61.7	53.0	13.5	35.8	4,900
Abstudy/CDEP	0.5	1.1	0.5	0.4	0.6	100
Parenting Payment	3.3	4.6	14.2	33.1	20.1	2,700
Disability Support Pension	2.5	1.4	4.5	7.5	5.0	700
Wages/salary/own business	0.5	5.6	7.2	4.7	5.5	800
Other payments ^(a)	7.4	4.4	6.5	7.4	6.4	900
<i>Total</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>..</i>
Total (%)	2.4	26.6	24.7	46.3	100.0	..
Total (number)	300	3,600	3,400	6,300	..	13,600

(a) 'Other payments' includes Age Pension, Special Benefit, Sickness Allowance, Partner Allowance, any other benefit or pension not specified, workcover/compensation, maintenance/child support, spouse/partner income, DVA disability and support pensions.

Notes

1. Number excluded due to errors (weighted): before 184, after 145
2. Number excluded due to omissions (weighted): before 705, after 2,792
3. Figures have been weighted to adjust for agency non-participation and client non-consent.
4. Excludes high-volume records because not all items were included on high-volume form.
5. The results presented rely on data reported by SAAP agencies and their clients. Based on income support eligibility criteria, for the collection period those aged under 16 or entitled to the Age Pension are not entitled to the Disability Support Pension or Youth Allowance, and those aged under 21 years or entitled to the Age Pension are not entitled to Newstart Allowance. However in some cases clients have reported receiving such payments. See counting rules in Appendix 2 for further discussion.

Source: SAAP Client Collection.



There were smaller changes in income status for those on other payments after support had ended. There was a slight reduction in the proportion of support periods to clients receiving Newstart Allowance (17%) and an increase in those on Parenting Payment (20%). The proportions of those on the Disability Support Pension, Abstudy/CDEP and Other payments remained relatively unchanged.

Income Issues Collection

While direct comparison of the Client and Income Issues Collections is difficult due to differences in the income support categories used in each collection, it is possible to make some general comparisons, with an awareness that there may be a slight bias in the Income Issues Collection towards those on no income or awaiting a benefit.

The Income Issues Collection picked up slightly different proportions of young people in terms of primary income source before support (Table 5.3). For example, in 21% of cases, young people reported having no income or that they were awaiting a benefit, compared with only 16% of young people in the Client Collection. There were also greater numbers of clients reportedly receiving Youth Allowance (38%), compared with those in the Client Collection (33%), especially those aged 18 and 19 years (63% and 54% respectively) and 20-24 years (18% and 14% respectively).

Eighty-seven per cent of young people aged under 15 and 38% of those aged between 15 and 17 had no income or were awaiting a benefit. Of clients aged 20-24, most were on Newstart, Family payments or the Disability Support Pension (37%, 27% and 9% respectively). This compares with the national averages for all young people of 18%, 15% and 6% respectively.

Clients under 15 years were reliant on their parents or guardian for income (5%) more often than other age groups (national average of 1%).

Table 5.3: SAAP support periods with income issues: income source before support, by age of young client, Australia, 2000 (per cent)

Income source	Under 15 years	15–17 years	18–19 years	20–24 years	Total (%)	Total (number)
No income/Registered/awaiting benefit	87.2	37.6	10.3	8.2	21.2	570
Newstart Allowance	—	3.4	6.8	37.3	17.6	470
Youth Allowance	1.1	50.2	63.0	17.7	38.4	1,030
Abstudy/CDEP	1.1	1.9	1.8	0.6	1.3	40
Family ^(a)	5.3	3.4	11.4	26.9	14.7	400
Disability Support Pension	—	1.5	6.3	8.8	5.5	150
Parents/guardian	5.3	2.1	0.5	0.5	1.2	30
<i>Total</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>..</i>
Total (%)	3.5	33.2	23.1	40.2	100.0	..
Total (number)	90	890	620	1,080	..	2,690

(a) 'Family' includes Family Allowance, Special Benefit and Parenting Payment (single and partnered).

Notes

1. Number excluded due to errors: 110
2. Number excluded due to omissions: 59
3. Number excluded due to no consent: 0
4. Figures have been rounded.
5. The results presented rely on data reported by SAAP agencies and their clients. Based on income support eligibility criteria, for the collection period those aged under 16 or entitled to the Age Pension are not entitled to the Disability Support Pension or Youth Allowance, and those aged under 21 years or entitled to the Age Pension are not entitled to Newstart Allowance. However in some cases clients have reported receiving such payments. See counting rules in Appendix 2 for further discussion.

Source: Income Issues Collection.

