Water and Wellbeing:

Water affordability and impacts on individual and community wellbeing

July 2025

About

Consumer Advocacy and Research Fund

This report is funded by the Consumer Advocacy and Research Fund (CARF), established under the *Water Industry Act 2012*. The purpose of the funding is to support research or advocacy that promotes the interests of consumers with a disability, low-income or consumers that are located within a remote or regional area of the State. The Department for Environment and Water administers CARF on behalf of the Minister for Environment and Water.

Uniting Country SA

Uniting Country SA is one of the largest and progressive not-for-profit providers dedicated to caring for country people across our vast footprint.

We have a long rich history of creating positive impact on South Australian country communities.

Centacare Catholic Country SA

Centacare Catholic Country SA is a not-for-profit social service in rural, regional and remote SA. We provide a range of services that include financial wellbeing and capability support. We advocate for the needs of those in our communities.

South Australian Council of Social Service

The South Australian Council of Social Service (SACOSS) is the peak non-government representative body for health and community services in South Australia and has a vision of justice, opportunity and shared wealth for all South Australians.

Our mission is to be a powerful representative voice that leads and supports our community to take actions that achieve our vision, and to hold to account governments, businesses, and communities for actions and disadvantage vulnerable South Australians.

SACOSS aims to influence public policy in a way that promotes fair and just access to the goods and services required to live a decent life. We undertake research to help inform community service practice, advocacy and campaigning. We have over 75 years' experience of social and economic policy and advocacy work that addresses issues impacting people experiencing poverty and disadvantage.

Acknowledgement

We acknowledge the traditional lands of the Kaurna people and pay our respects and acknowledge the Kaurna people and the custodians of the Adelaide region and the Greater Adelaide Plains. We acknowledge and pay our respects to the cultural authority of Aboriginal and Torres Strait Islander communities and organisations and appreciate the cultural knowledge that is held and shared.

Table of Contents

About	2
Consumer Advocacy and Research Fund	2
Uniting Country SA	2
Centacare Catholic Country SA	2
South Australian Council of Social Service	2
Acknowledgement	2
Table of Contents	3
Executive Summary	4
Background	5
Methods	6
Data collection	6
Analysis	7
Results and discussion	8
Health impacts	8
Reduction in food and water intake	8
Personal Hygiene	9
Skin and hair	10
Summary	10
Mental health and individual wellbeing	10
Stress	11
Unfairness, unpredictability and social tension	11
Interpersonal and family impacts	12
Animals and Gardening	13
Summary	14
Community wellbeing	14
Distrust of water provider	15
Cultural wellbeing	15
Summary	16
Conclusion	16
Annendiy 1	18

Executive Summary

This project examines the lived experiences of South Australians living in remote regional communities who lack access to affordable water and the impact this has on individual and community wellbeing.

Individual interviews and community forums were held with 2 communities in Coober Pedy and Ceduna and revealed the broad and compounding effects the lack of affordable water access has on wellbeing. Many participants reported reducing food and water intake to pay water bills. Tap water was often considered undrinkable or unsafe, which led to reduced consumption or the incurred additional cost of bottled water. Personal hygiene was compromised for many people, with impacts on physical health, emotional wellbeing and social participation. Participants described feelings of shame, stress and isolation, especially where skin and hair were affected by water quality.

The mental burden and impacts on mental health were a significant concern, with 69% of interview participants thinking about water at least weekly. Stress related to water was consistently reported, linked not only to cost but more abstract issues of unfairness, unpredictability and lack of control. Participants frequently compared their situation with other communities with access to more affordable or higher quality water, which compounded feeling of unfairness

Lack of affordable water also had significant impacts on family relationships. Participants described borrowing money from relatives, monitoring other's water usage and limiting social interactions to reduce water consumption. Some linked water stress to conflict and even family breakdown. Children were also affected, with reduced ability for water play, bathing and opportunity for socialisation.

Participants also reported difficulty caring for animals and maintaining gardens, both of which were closely linked to individual wellbeing and in some cases food security and income generation.

Community level impacts were also identified. A lack of trust in the water provider - the local council -was raised repeatedly. Some participants described withdrawing from other council services as a result. Cultural wellbeing was also affected. Some Aboriginal people and people from culturally and linguistically diverse backgrounds described how water limitations disrupted cultural practices, hospitality norms and the ability to grow traditional foods.

Overall, the project highlights that lack of access to affordable water is not simply a matter of inconvenience. It is deeply felt and wide reaching, impacting many aspects of individual and community wellbeing. In this context water is not simply a utility, it is fundamental to wellbeing.

Background

The aim of this project was to investigate how water access impacts on individual and community wellbeing in remote South Australia. Many water consumers in regional and remote South Australia have water supplied by minor and intermediate water retailers, who are not bound by the state-wide pricing policy and consequently their customers can face significantly higher water costs.

The project focused on water users in the Coober Pedy and Ceduna areas. Both are remote towns that act as service hubs for wider areas, and both have drinking water supplied by the District Council at higher rates than SA Water customers. Financial counsellors and financial capability workers supporting people in the two regions had noticed significant impacts of water cost on the lives of those they worked with. While the interaction between lack of water and health and mental health is well documented, the connection between lack of water and wellbeing – including individual, community and cultural wellbeing – is less understood.

Concepts of what constitutes 'wellbeing' differ but in terms of individual wellbeing this project defines it as -

"how people feel and how they function both on a personal and social level, and how they evaluate their lives as a whole."²

Community wellbeing has been defined as -

"the combination of social, economic, environmental, cultural, and political conditions identified by individuals and their communities as essential for them to flourish and fulfil their potential."

This project has sought to provide a strong evidence base; drawn from the lived experiences of financially precarious regional water users to highlight the ways in which the impacts are directly felt. It is important to highlight how individuals, households and community wellbeing are impacted and uncover hidden human costs of lack of access to quality water and in what ways it extends into other aspects of life. This research seeks to highlight how access to affordable water might be understood as a key social determinant of health and wellbeing.

¹ Joan Kimutai et al, 'Evidence on the links between water insecurity, inadequate sanitation and mental health: A systematic review and meta-analysis' (2023) 18(5) *PLoS One*; Public Interest Advocacy Centre, 'Powerless: Debt and disconnection' (June 2024); A Toivettula et al, 'Making waves: Mental health impacts of inadequate drinking water services – From sidenote to research focus' (2023) 243 *Water Research*.

² Michaelson J., Mahony S and Schifferes J, 'Measuring Wellbeing: A Guide for Practitioners' (2012) *New Economics Foundation*, 6.

³ S Atkinson et al, 'What is Community Wellbeing? Conceptual review' (2017) Leeds Beckett University, 4.

Methods

This project primarily used 1:1 interviews and forums to gather data from individuals who are affected by lack of accessible water. Background research was also undertaken to understand the rates of water debt and water governance in each area.

The remote towns of Coober Pedy and Ceduna were identified as areas in which high water costs were experienced by residential water consumers. Once identified, analysis of data on water cost, rates of water debt and rates of water consumers on hardship or payment plans was undertaken. In both instances, the local council is the water provider.

For Coober Pedy this data was available through the District Council of Coober Pedy council meeting agenda papers.⁴ Within the outstanding debtors report included in the agenda papers, the data showed high levels of water debt, with comparatively low levels of consumers put on hardship or payment plans. The analysis of this data supported the inclusion of Coober Pedy in the study, as it indicated that the levels of water debt are widespread and represented moderate to high levels of debt.

The debt data available for Ceduna was limited, with the District Council of Ceduna not publicly reporting levels of water debt. What was available was information around historical and current water rates. While not as high as Coober Pedy, Ceduna still has significantly higher rates than those paid by SA Water customers. Ceduna water users also face different rates based on geographical location, with those outside of central Ceduna paying more for water. An historical council document noted efforts to transfer operations to SA Water due to high water costs for Ceduna residents. ⁵

Data collection

Data was collected through in-depth semi-structured individual interviews with 35 people: 20 residents of Coober Pedy and 15 from Ceduna; and two community forums in Coober Pedy - one in the Umoona Aboriginal community and one in Coober Pedy town centre, with a total of 38 people.

Semi-structured interviews

We recruited participants utilising the existing networks of Centacare Catholic Country SA (CCCSA) and Uniting Country SA (UCSA) financial wellbeing workers working in each town. Community members thought to be experiencing or at risk of experiencing water debt were invited to participate in the study.

A \$150 gift card was provided in recognition of their participation.

Informed consent was obtained in writing.

⁴ District Council of Coober Pedy 'Council Agendas and Minutes' (current at 14 July 2025)

httpss://www.cooberpedy.sa.gov.au/council/meetings/minutes-and-agendas.

⁵ District Council of Ceduna 'Water West Advisory Committee' (2017)

 $< https://www.ceduna.sa.gov.au/__data/assets/pdf_file/0016/243151/Water-West-Advisory-Committee-October-2017-Agenda.pdf>.$

Of the 35 interviews conducted:

- 23 participants identified as female
- 12 participants identified as male
- 8 participants were Aboriginal
- 2 were from a CALD background
- 18 were receiving income support
- Ages ranged from 23 to 79.

Interviews were conducted by financial counsellors familiar with the communities, using an interview guide, which comprised of framing questions with multiple choice answers as well as open ended questions which focused on different dimensions of 'wellbeing' such as health impacts, mental health, individual wellbeing and community wellbeing. The interview schedule can be found in Appendix 1.

Community forums

Two community forums were also held in Coober Pedy. One was held in the Umoona council community room and a second session held in central Coober Pedy at the Italian Club. A total of 39 individuals participated over the two forums.

While forum participants were not asked to provide demographic details when participating in the forums, many self-identified from a range of demographics which included renters, homeowners, CALD and Aboriginal community members.

The forums were promoted via local radio, flyers and through targeted conversations within the community and organisations active within Coober Pedy.

An external facilitator was commissioned to ensure that the forums were structured and remained focused. The facilitator also made clear the purpose of the forum and that the project was independent of council, the water provider. Two representatives from the project, one from UCSA and one from SACOSS attended to assist and keep a record of the discussions.

The forums provided an opportunity to identify themes and recurring issues, while giving the community the opportunity to ask questions and better understand the project.

Analysis

Through the combination of targeted 1:1 interviews, in conjunction with larger forums, the project was able to hear about the participants experiences, while staying within the scope of identified themes. All interviews were recorded contemporaneously by the interviewer, using a structured template format to ensure consistency.

A process of familiarisation with the data was then undertaken, to identify key ideas from which a series of content codes was generated to analyse the data in more depth. The

analysis aimed to identify key themes unanticipated issues and broader concerns. After analysing the data collected, it was decided to combine results and discussion of mental health and individual wellbeing, as for many there was significant overlap between these two areas.

Results and discussion

Health impacts

Interview participants identified a range of health-related impacts of water access, in response to a closed set of options presented by the interviewer.

Reduction in food and water intake

Fifteen participants reported that because of increased water cost they have gone without essentials, including food and medications.

"I have a repayment plan with council for my water debt to prevent disconnection or restriction, which leaves me not much money for other bills. I have borrowed money from my family to pay my bill and have gone with less food shopping due to my water debt."

"I buy water and could be buying more food."

Many participants reported that the tap water was unsuitable to drink due to taste, smell and concern around health impacts of consuming the water. Consequently, some participants were faced with the expense of buying bottled water, which may lead to a reduction in their water intake.

"The quality and taste are bad; the price is too much, and I buy cartons of water to drink."

"The cost of the water is so high for such bad quality, and I have to pay for bottled water which is costly."

Some people who chose to consume the water attempted to mask the taste and smell with cordial.

"I worry about the amount of cordial the children use in the tap water."

"We have to disguise the taste of the water with cordial, which is bad for people with diabetes."

The ramifications of going without essentials such as food and water are significant. The link between food insecurity and mental health is well documented⁶ and further compounds the

⁶ O Ejiohuo et al, 'Nourishing the Mind: How Food Security Influences Mental Wellbeing', (2024) *Nutrients* 16, 501.

effects of water insecurity. The increased cost of food in regional and remote areas⁷ can also lead to people being forced to make decisions relating to food that does not benefit their long-term health.⁸

Personal Hygiene

Seventeen participants reported that they were limiting showers. This was frequently accompanied by a reduction in clothes washing, either to save water, due to water damaging washing machines or no access to a laundromat.

"How do you bathe a baby when you don't trust the water?"

"I only shower when I need to, wash clothes once a week, never clean with water outside, never wash my car anymore."

When asked if access to suitable tap water had impacted overall wellbeing, participants noted that it had.

"Yes. My health. I like water. My mental health – showering a few times a week makes me feel dirty and smelly."

"We are mindful on limited bath time, limit the length of showers. My son has autism and showers help to regulate him, so its hard to have to tell him to get out."

The social impacts of reduced showering and washing were also noted.

"I don't go out much and keep to myself because I don't feel good about looking dirty sometimes. Friends have said I smell and to shower more often, but I am on a pension and don't have much money left over, so I try not to use much water and electricity."

Many participants outlined their use of water limiting showerheads or reducing the length of showers or frequency of washing clothes to reduce water. It was also made clear that these steps alone had not been enough to mitigate the cost of water. During the forums two participants noted that they had gone through three and four washing machines respectively in a 12-month period. It was also noted that there was no laundromat in Coober Pedy, which compounded the problem.

It is clear that the reduction in access to water has resulted in participants having to make difficult compromises, with decisions being made between basic hygiene and conserving water due to cost. This impact on individual's wellbeing is seen not only as a deterioration of personal hygiene, but also as shame, embarrassment or social withdrawal. For some participants water reduction techniques were still not sufficient to avoid water debt.

⁷ Isabella Tolhurst, 'A new federal scheme is set to lower grocery prices in remote stores. Here's why they-re so high', *ABC* (Online, 10 Feb 2025) https://www.abc.net.au/news/2025-02-10/why-remote-community-groceries-are-so-high-city-prices-match/104917376>

⁸ M Lewis et al, 'Healthy Food Prices Increased More Than the Prices of Unhealthy Options during the COVID-19 Pandemic and Concurrent Challenges to the Food System' (2023) 20(4) *International Journal Environ Res Public Health* 3146.

Skin and hair

Fifteen participants identified impacts on their skin and 13 on their hair, including dryness, redness and irritation, hair-loss and difficulty maintaining hair.

"My hair is so damaged, spending more money on hair products. My hairdresser said not to use the water because of the chorine or whatever chemicals they are using. My hair is falling out and my skin is so dry."

The direct physical impacts of damage to hair and skin were then also discussed in a broader context.

"I no longer exercise in the pool. The stress and embarrassment from my rashes and hair loss."

"Stressed. My skin, hair, my clothes are all damaged. Then you have to replace your towels, clothes and buy products for your skin, hair, buy water for drinking and cooking. Then on top we pay big money for town water."

"The water affects my psoriasis, dries my skin out – I have to use cream every time I shower or wash my hands, which is more cost. My hair is drier and falling out, therefore I use expensive products I can't afford and now I am noticing my teeth and gums are being affected."

Damage to skin and hair is not only uncomfortable, it is visible to others. This contributes to the strain placed on those experiencing these issues, with participants describing changes in behaviour to attempt to hide or manage what they were experiencing.

Summary

The experiences shared throughout this section highlight the widespread and compounding effect of lack of access to water. While focused on health impacts, participants recognised the effect on their broader wellbeing and impacts on their social engagement. Choices were often presented as a trade-off, between water debt and affording food, maintaining personal hygiene and implications for their skin and hair.

Existing literature recognises the link between water insecurity and negative health outcomes; this project deepens that understanding by centring broader wellbeing impacts. The experiences participants described demonstrate not just inconvenience, but long-term erosion of quality of life.

Mental health and individual wellbeing

While recognising that these two concepts are distinct, for the purposes of this project they have been combined to allow for ease of communication.

Water is vital to survival and a lack of reliable, affordable and palatable water can contribute to the mental load experienced by those in these communities. The link between water, mental health and individual wellbeing has been discussed in previous literature. A 2023

literature review of twenty-five studies found that there was a "statistically significant association between water insecurity and common mental disorder symptoms." ⁹

Of the participants 69% think about water in terms of cost, access or quality every week, with 29% thinking about it daily. Given the high rates of those thinking frequently about water, it indicates that lack of access to water contributes to the mental load of those within the community.

Stress

Stress about water or costs associated with water was raised twenty-nine times in interviews and forums. For some, this stress contributed to other symptoms of anxiety and/or depression.

"I feel more depressed and stressed about how I can get ahead with my bills."

"We come here for tranquillity, and we just have stress. Watching this happen is heartbreaking."

"Constantly stressed out about my water bills and my quality of life. I had to sell my animals because of the financial cost of keeping them. My dugout is so dusty because the council does not water down the dirt roads anymore."

A forum participant said that in their view the stress levels in town were "9/10" and that "the cost of the water and stress are the same thing, it compounds." Others in the forum discussed the impact of stress leading to people leaving town, especially those with children.

The World Health Organisation has recognised stress as one of the foremost health crises of the 21st century. Descriptions of stress by the participants was frequent and consistent. Stress was not only experienced when a bill was received but was described as constant problem by multiple participants.

Unfairness, unpredictability and social tension

A 2023 article which considered the mental health impacts of inadequate drinking water services¹¹ discusses that psychosocial distress is not limited to issues with quality, quantity and distribution of clean water. The article discusses dimensions of water insecurity which can contribute to negative mental health outcomes, including experiences of unfairness, unpredictability and social tension regarding water supply.¹²

⁹ Joan Kimutai et al, 'Evidence on the links between water insecurity, inadequate sanitation and mental health: A systematic review and meta-analysis' (2023) 18(5) *PLoS One*, 2.

¹⁰ C Araújo et al, 'Editorial: The interplay of stress, health, and well-being: unravelling the psychological and physiological processes' (2024) 15 *Frontiers in Psychology*.

¹¹ A Toivettula et al, 'Making waves: Mental health impacts of inadequate drinking water services – From sidenote to research focus' (2023) 243 *Water Research*.

¹² Ibid 2.

These experiences were reported by participants.

"Why is this falling on the community. We keep having to fight for something the other towns are given, just because we are Coober Pedy."

"It stresses me out, why should I have to pay for water that I can't drink."

"Nobody bought water, because we had the best water in SA until a few years ago, now everyone buys water. Why? What happened? Nobody can explain what they have done to our water."

"How come Coober Pedy is paying more for water than other places?"

Members of the two communities we visited were aware that other communities experience different and, in their view better, water services. Comparisons were made with communities serviced by SA Water, which implements the state-wide pricing policy, neighbouring communities with different water rates or other regional communities that had received government funding to undertake water infrastructure development.

The way in which the District Council of Ceduna charges for water contributed to the sense of 'unfairness' experienced by some water consumers. Depending on geographical location, the water rates differ, with those within the Ceduna township paying less than those further out.

"The cost buggered me living out in Denial Bay. Charge is \$4.50 per kilolitre in Denial Bay as opposed to \$3.50 in Ceduna. A whole dollar more."

The impacts of water access on wellbeing go beyond financial burden. In addition, there is a sense of unfairness, unpredictability and a breakdown in social cohesion. Comparisons with other water consumers often compounded feelings of stress and inequality.

A loss of trust and a sense that their communities were treated unfavourably added to frustrations. The findings in this project align with those described in existing literature on psychosocial dimensions of water insecurity¹³ and indicates that water goes beyond being simply a 'utility' and is contributing to a sense of social division.

Interpersonal and family impacts

Some participants reported that family members borrowed money to pay water bills. Some also reported conflicts between family members.

"Showers were scrutinised. I would actually feel stressed sometimes going home knowing that this would be something that I would have to think about and second guessing how long I could use water for."

"I stay at my mothers with the kids so they can have baths and play in water during summer. I have borrowed money off my mother to pay for water in the past."

-

¹³ Ibid.

"I have to pay for excess water when the kids leave the hose on outside and family and community members come into my yard and fill up big containers of water without me knowing about it."

In one of the forums participants suggested that the stress around water cost may be contributing to incidents of domestic violence.

The impacts on children were raised in multiple contexts. Families with children face the increased need for water to wash clothes and bedding and increased washing to keep kids clean. Several participants mentioned that limited water access prevented children from engaging in 'water play'.

"My child likes to play in water, like all kids, but he is limited because of the cost."

"We sponge bath the kids, like they do in the hospital."

"I don't have a garden, nor do the kids have a pool due to water wastage."

A number of participants noted that they limit people coming over to their home for social functions, including play dates, due to increased water use.

"People cannot stay over, BBQ's. I can't spare the water. Kids don't have a pool or friends over."

The experiences described by participants highlight how a lack of water access can impact family dynamics and alter daily life. Monitoring water use, either their own or others, restricting water play or playdates or borrowing money from family all can lead to increased family tension and stress. The data indicates that limited access to water has far-reaching effects on individuals' lives, including social isolation, family tension, and reduced opportunities for recreation. It is evident that the consequences extend beyond financial strain, impacting relationships, overall wellbeing, and families' sense of normalcy.

Animals and Gardening

One impact that was repeatedly raised was the impact on people's ability to care for both their domestic animals and livestock. Some people raised concerns about the health of the animals after being washed in or consuming the water and others focused on the inability to pay for the water necessary to care for the animals adequately.

"We have downsized our animal hobby farm because of the cost of water."

"The cost of water has increased so much that we cannot sustain the quality for our animals."

"We use filtered water for our animals."

At both community forums concern about animals were raised, with participants concerned that the water was causing eczema on their dogs' skin and that the animals were becoming ill after drinking the water. It was reported that this problem was further exacerbated in Coober Pedy as there was no permanent veterinarian in the area. One participant noted the flow on effects of no longer being able to keep animals.

"Because I have to shuffle my money around to pay the bill I go without certain foods which I used to produce eggs, meat, vegetables and fertilizers. It has also affected my income as I used to sell my eggs, chickens and fertilizers."

Another consistent issue that was raised was the inability to maintain a garden. For many this was a way to maintain their wellbeing but also provided access to fresh produce.

"I buy drinking water and no longer have pot plants or a garden which I loved."

"I miss the taste of vegetables that I plant."

There was broad acceptance within these communities that living in arid areas does mean that there will be less access to water. The expectations of participants to be able to keep domestic animals healthy, maintain a hobby farm or grow vegetables in a backyard plot are reasonable, yet concerns with quality and cost appear to be prohibitive.

Summary

The experiences described in this section show the wide-ranging impacts on mental health and individual wellbeing. Many participants reported frequent, high levels of stress linked to the cost, quality and accessibility of water. Experiences described by some participants extended into feelings of anxiety, depression and social isolation. There was also an underlying feeling of unfairness, unpredictability and social tension regarding water supply. There was a pattern of comparison with other water users and a view that participants and communities were treated unfavourably. Impacts on family dynamics were discussed, which resulted in tensions within households and a restriction on social and recreational activities. Concerns about other aspects of life, such as the ability to adequately care for pets and maintain a garden were repeatedly raised. The findings highlight the widespread effects on mental health and individual wellbeing that lack of accessible water brings.

Community wellbeing

A lack of access to water can impact the ability for people to engage with their community in a range of ways. In both towns involved in this project, the water provider is the local council, which means that engagement with the provider goes beyond the provision of water. There are also broader social and cultural wellbeing impacts.

Of those who were interviewed, 34% said that access to water had impacted their engagement with their community.

Participants noted that they held less gatherings or social events at home, did not go out with friends as often or did not go camping anymore as it would result in needing to do more loads of washing to remove the dust from their clothes.

While a range of issues were raised, there was a consistent theme of distrust of the water provider, the local council.

Distrust of water provider

As discussed previously it has been identified that a lack of access to water can lead to water users experiencing a sense of 'unfairness' and 'social tension'. While this tension has been discussed within family groups, participants also displayed social tension towards the water providers, which was the local council.

"What happened? Nobody can explain what they have done to our water."

"Council is always putting the price of water up and nobody understands why it's so often."

"Ceduna Waters said there was going to be mains at some point however that never happened. Very frustrating."

"Pretty bad that council offer water leak relief, however the criteria is very rigid and not many people are approved."

Many of the forum participants did not have confidence in the water provider, raising a range of concerns including infrastructure maintenance and water quality. One of the forum participants discussed that their distrust of the water supplier had led them to begin testing the tap water with pool water testing kits.

Given the water supplier is the local council, there is the additional impact that negative experiences with the water council provides, is inevitably linked to other services provided by council. A distrust of the ability of council to provide adequate water, may influence perceptions of the council to administer other services. Some forum participants indicated that they limited their interactions with council as a result of issues related to water.

As part of the project a representative of the Coober Pedy local council was interviewed. In this interview they noted-

"increasing water supplies could be perceived by customers as unfair or abusive. If the council is forced to raise rates to cover rising operational costs or infrastructure investments, residents may view this as a price gouging situation. The community may not always understand the true costs behind water delivery and treatment, leading to frustration when prices rise."

The preliminary research undertaken for this project also included an analysis of publicly available council documents which show the rates of debt, and the number of people subsequently put on hardship or payment plans. The available data from the District Council of Coober Pedy indicated that an average of 20% of those in debt are placed on payment or hardship plans. Of the 35 interview participants, eight had been put on a hardship or payment plan at some point, which represents 22%. Higher rates of support through hardship or payment plans would likely lead to increased trust of the water provider.

Cultural wellbeing

While not frequently raised, there was some discussion of the lack of water impacting on participants being able to practice parts of their culture they would otherwise be doing.

"Women's and sorry business are not happening much."

There were also less direct examples given at the forums when the impacts of having family or friends staying at participants homes. A participant discussed that it was not culturally appropriate to ask visitors to use less water and this resulted in unmanageable water bills.

Another example provided was the lack of ability to maintain a vegetable garden, meant that the participant could not grow vegetables from their country of origin, that were not readily available in local supermarkets.

The term 'cultural flow' has been used to describe concepts of how water interlinks with cultural and spiritual connection. ¹⁴ The experiences described show that water is not just a material resource, but one that in inextricably linked to cultural identity, connection and obligation.

Summary

The experiences described in this section highlight the broader social and cultural dimensions of water insecurity. Significantly there was a pattern of distrust of the water provider, the local council. The participants described a distrust that went beyond water services, influencing broader perceptions of council competence and fairness. The lack of transparency, perceived inaction and limited use of support mechanisms, such as hardship and payment plans, contributed to a frustration amongst participants.

The impact of water insecurity on some participants ability to maintain cultural practices, affected their ability to fulfil cultural obligations or maintain cultural identity. The findings reinforce that water access is inextricably linked to trust in institutions, community participation and cultural wellbeing and goes well beyond being only a utility.

Conclusion

This project sought to consider how lack of access to water impacts on individual and community wellbeing in remote South Australia. Through 1:1 interviews, forums and analysis of available debt data the project has documented how water insecurity impacts not only household budgets, but a person's physical and mental health and their individual and community wellbeing. The impacts also extended to family relationships, social participation and cultural practices. Participants described trade-offs, having to decide between buying food, maintaining hygiene, having guests over or paying the water bill.

The experiences described in this project contribute to evidence, that lack of access to water is a significant determinant of health and wellbeing. It contributes to ongoing stress and feelings of unfairness, unpredictability and lack of social cohesion. The impact of water stress goes beyond individual experiences, effecting whole families and communities. In the communities involved in this project, the effects are not transient, but are constant sources of concern, which for many participants feel inescapable.

¹⁴ B Moggridge, 'Aboriginal Water Knowledge & Connections' in 'Water and Its Interdependencies in the Australian Economy (ATSE International Workshop Series, 2010) 24, 24.

In both communities the water provider is the local council, and concerns were raised by participants around not only cost, but lack of trust. In instances where this trust was lost, it often extended to other council services, which further isolated participants from community and services intended to support them. The available debt data also indicated minimal use of support mechanisms, including hardship or payment plans. Given the high rates of debt, this presents an opportunity for water providers to regain trust with community members, through more proactive support mechanisms.

While some of the health and economic consequences of water insecurity are well-documented in existing literature, this project adds important insights into how lack of access to water affects broader dimensions of wellbeing, including how people feel, connect and function in their homes, families and communities. The emotional labour and erosion of cultural practices described by participants highlight how water, when inaccessible or unaffordable, can affect daily life in visible and hidden ways.

Water is not simply a utility. It is a critical and deeply symbolic resource tied to dignity, identity, and the right to participate fully in social and cultural life. Addressing water access in remote South Australian communities must consider these broader impacts. Individual and community wellbeing must be considered when forming water policy and an approach which considers water as not only a utility, but a fundamental component of wellbeing, equity and human rights.

Appendix 1

A total of 28 questions were asked in the individual interviews, with many followed up by the opportunity for the participant to provide specific examples or general comments. Questions which gave opportunity for the participant to elaborate are marked with a (*).

The questions asked were:

- 1. Location of participant?
- 2. Identity of interviewer
- 3. Name of participant
- 4. Participant date of birth
- 5. What gender do you identify as?
- 6. Contact details
- 7. Do you identify as Aboriginal, Torres Strait Islander or from a CALD background?
- 8. Do you identify as living with a disability?
- 9. Are you on a low income and what type of income are you receiving?
- 10. How often do you think about water in terms of cost, access or quality? (*)
- 11. Do you have any issues when it comes to water in your community? (*)
- 12. Do you limit how you use your water? (*)
- 13. Have you been impacted by the cost of water? (*)
- 14. Have you ever been placed on a hardship payment plan for a current or previous bill relating to water debt? (*)
- 15. Did you get support from you water provider with your bill? (*)
- 16. Have you ever had your water disconnected? (*)
- 17. Have you ever had your water restricted? (*)
- 18. Have you ever been worried about your water supply being disconnected? (*)
- 19. Have you ever been worried about your water supply being restricted? (*)
- 20. Do you ever source water from elsewhere? (*)
- 21. Have you ever had other costs relating to water eg. Water tanks, pumps, extra piping? (*)
- 22. Has access to water impacted your engagement with your community?
- 23. Do you know who your water provider is? (*)
- 24. Do you know your rights when it comes to water and water debt? (*)
- 25. Do you know how decisions are made when it comes to water in your community?

 (*)
- 26. Has access to suitable tap water impacted your overall wellbeing? (*)
- 27. Which areas of your wellbeing have been impacted? (*)
- 28. Would you like to add any further comments or provide any extra information? (*)