

# Senate Community Affairs References Committee

## The extent and nature of poverty in Australia

Submission by



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## 1.0 Introduction

Anglicare Southern Queensland welcomes the invitation to make a submission to the Senate Community Affairs References Committee inquiry into the extent and nature of poverty in Australia.

We bring to this submission the direct experience and expertise of Anglicare Southern Queensland staff in working with thousands of Queenslanders across a geographic area double the size of the United Kingdom. Last year, we provided more than a million hours of aged care in the community; spent nearly 50,000 hours assisting individuals and families with mental health and counselling support, and spent more than 25,000 hours working with women and young people at risk of or experiencing homelessness.

Given the extensive work that has been published in relation to poverty in Australia in recent decades, this submission focuses primarily on two main messages.

We argue, first, that **poverty is a policy decision**, not an inevitable fact of life. What happens to individuals and families who have little power is directly related to the decisions of government and politicians, who have much. Inequality, as Greg Jericho has pointed out, is effectively set at the level the government of the day is content with.<sup>1</sup>

Secondly, we discuss the nature of poverty as a **web of disadvantage** that impacts every aspect of people's lives. Poverty is not simply lack of income: from this flows insecure housing, poor health and education, social exclusion, loneliness and other challenges impacting quality of life. The increase in income support provided in Australia during COVID immediately lifted an estimated half a million children, individuals and families out of poverty,<sup>2</sup> and improved the life chances of hundreds of thousands of people across the whole spectrum of community life.

We underpin this second message with the stories and experiences of those experiencing poverty, and the workers supporting them. In mid January 2023, we sought the input of our staff and members of the broader community through two short surveys. The responses we received were compelling, and provide a vivid picture of the current experience and impacts of poverty in Australia.

Finally, we note that as a society and a government, we have never been short of possible solutions to poverty. What is needed is the political will to prioritise action that will enable individuals and communities to flourish.

## 2.0 Poverty is a policy decision

### 2.1 A brief recent history of poverty inquiries and research

In 2002, an Australian Government Senate inquiry into poverty and financial hardship in Australia was announced. The Terms of Reference were strikingly similar to those of the current inquiry, including the extent, nature and financial cost of poverty and inequality in Australia; poverty among specific groups, such as children, working Australians and in regional communities; the relationship between economic conditions, particular the nature of work, and poverty; and 'the effectiveness of income-support payments in protecting individuals and households from poverty'.<sup>3</sup>

The Committee report, *A Hand Up Not A Hand Out: Renewing The Fight Against Poverty (Report on Poverty and Financial Hardship)*, was informed by 274 submissions, and nearly 350 witnesses at hearings in every state and territory.<sup>4</sup> In a chapter on poverty and inequality, the report highlights one of those submissions in saying:

*The existing and growing gap between the rich and the poor in Australia is obvious to even the most ardent of sceptics.*<sup>5</sup>

That chapter goes on to outline a list of previous inquiries and research on poverty, from the 1966 Institute of Applied Economic and Social Research (IAESR) research into the extent of poverty in Australia, to the 1972 Commission of Inquiry into Poverty, which resulted in what is now known as the Henderson Report. In the late 1990s, The Smith Family produced reports on *Financial Disadvantage in Australia*; while in 2000 the Melbourne Institute began its quarterly reporting, updating the Henderson Poverty Line to define the minimum income levels required for a range of family sizes and circumstances to avoid poverty.<sup>6</sup> A quick search of Google Scholar for 'Australia' and 'poverty' highlights more than 200,000 academic papers just since 2000.

There is, clearly, an enormous body of qualitative and quantitative research and input on this issue. Governments cannot say that there has been no opportunity to hear the voices of those in poverty. We cannot therefore excuse the continued existence of poverty by claiming to be unaware of the nature of the problem, or solutions to address it. We must assume that successive governments have chosen not to fix it.

### 2.2 Who lives in poverty?

Different methods of calculating 'poverty lines' generate various results in terms of the number of people living in hardship.

- As noted above, the Australian-based Henderson Poverty Line, as defined in the 1973 Commonwealth Commission of Inquiry into Poverty, has been updated quarterly since 2000. It considers changes in Australians' average income level, and reflects an understanding of poverty as relative.<sup>7</sup>
- OECD definitions are calculated as the share of people who live below 50% (or 60%, depending on the benchmark used) of the median Australian equivalised household disposable income, based on HILDA data. A 2019 OECD comparison of income poverty of

households in Australia revealed that Australia had higher poverty rates than the majority of comparison countries<sup>8</sup>

Because Australia has no official method for measuring poverty, there is no definitive way to determine the scale of the problem, or the progress made (or not) in addressing it. As *A Hand Up, Not A Hand Out* noted more than 20 years ago:

*During the inquiry it became clear that the absence of agreement about a core measure of poverty in Australia has frustrated an informed debate and contributed to a sustained policy paralysis in addressing and reducing poverty in this country.*<sup>9</sup>

Regardless of the method of measurement used, however, there is no doubt that millions of Australians are living in poverty:

*Poverty in Australia Snapshot*  
(ACOSS, 2022)<sup>10</sup>

There are 3.3 million people (13.4%) living below the poverty line of 50% of median income, including 761,000 children (16.6%). One in eight people, including one in six children, live below the poverty line.

*Behind the Line: Poverty and Disadvantage in Australia*  
(Bankwest Curtin Economic Centre, 2022)<sup>11</sup>

Just under three million Australians are assessed to live under the poverty line of half median income – 11.8 per cent of the population - including nearly 750,000 children. (However, this number is 350,000 fewer than the previous year, due largely to government COVID-19 allowances and wage subsidies).

*Foodbank Hunger Report 2022*  
(Foodbank)<sup>12</sup>

Over 2 million households in Australia (21%) experienced severe food insecurity in the previous 12 months.

### 3.0 The web of poverty

*Poverty is not only about income poverty, it is about the deprivation of economic and social rights, insecurity, discrimination, exclusion and powerlessness. — Irene Khan, former Secretary-General of Amnesty International*<sup>13</sup>

As we noted in the introduction to this submission, poverty is not simply lack of income: it also encompasses insecure housing, poor health and education, social exclusion, loneliness and other challenges impacting quality of life.

In mid January 2023, we sought the input of our staff and members of the broader community to this submission, through two short surveys. Neither survey was intended to gather responses that were representative of the broader Australian community, and the results are not statistically rigorous.

Rather, we wanted to provide an opportunity for our own Anglicare community — our staff, the people we work with, and the people who support us — to share their experiences and their thoughts about poverty. They tell stories about how income poverty weaves its way into every aspect of people's lives. The following diagram captures the responses of community members sharing their own experience of poverty.

*Having insufficient income to live on impacts people's quality of life in many different ways. Please tick any of the following statements if you feel they apply or have applied to you.*

*Having insufficient income to live on:*

- isolates me and prevents me from taking part in my community or in community life
- affects my physical and/or mental health
- impacts the quality and/or appropriateness of the housing I can afford
- means that sometimes I don't have enough to eat
- impacts on the education of my children



*Figure 1: Impact of insufficient income on people's lives*

For one woman who selected every option, the memories of poverty from many years ago were still vivid:

*Was a struggling single mum 15 years ago. All of the above was true. I worked 4 jobs ... folk from church helped out with paying bills from time to time.*

For another community member, current cost of living pressures impact her quality of life in terms of the hours she needs to work, and the responsibilities she has at home.

*Due to the cost of living I need to work overtime and high hours. I am a mother of 3 dependents and husband who can only work part time due to health issues. We are not eligible for Centrelink due to residency status and income being just on cut off.*

Another community member wrote:

*For me it's a loss of dignity and ability to make a contribution to help family, and live life to the fullest.*

### 3.1 The impact of poverty on individuals

#### 3.1.1 Quality of life and social connectedness

Research strongly indicates a causal effect between poverty and the risk of becoming socially isolated. In their work on loneliness, poverty and older people, Dahlberg and McKee suggest that restrictions on social activities and the breakdown of social networks often arise from poor economic resources and result in social isolation.<sup>14</sup>

Other research indicates that this effect is not restricted to older people. Limited resources can curtail opportunities to initiate or maintain personal relationships at any age; and poverty can generate feelings of shame or inferiority that might induce people to withdraw socially.<sup>15</sup>

The work of the Anglicare network on affordability in the private rental sector over the past decade has highlighted some of the social and personal costs that accompany poverty and inadequate housing. University graduate Luke, relocating to Brisbane for work, for example, told us:

*You just can't live on [JobSeeker] if you have to pay rent. I only have me to look after – I don't know how anyone could do it with kids. You can't afford to spend time with your friends, or even to leave the house sometimes. It's very isolating.*<sup>16</sup>

In our recent survey, one community member drew attention to the impact on children, who 'go without activities such as sport, music, outings with friends', while another person noted:

*I would love to participate in society more, to do more, but frequently this costs money (which I don't have). This has an effect on my mental health, ability to participate, as much as it does the goods, services and accommodation etc I can/can't afford.*

For another community member, it is the sheer monotony and isolation of poverty that drags them down:

[What do/did you do to cope with having insufficient income?]

*Go without. I work, go home to look after my children, sleep, repeat day after day. I work 5 jobs to pay the rent. I don't take holidays for fear of losing my job.*

### 3.1.2 Employment outcomes

In 2002, the Senate inquiry into poverty and financial hardship noted that unemployment, particularly long-term unemployment, was the most significant cause of poverty and disadvantage in the Australian community.<sup>17</sup> It seems counter-intuitive that unemployment continues to contribute to poverty in Australia in 2023, when unemployment has fallen to a 48-year low.<sup>18</sup>

Anglicare Australia's recent *Jobs Availability Snapshot* found, however, that disadvantaged jobseekers are still being left behind by the job market, and that the jobs recovery is being driven by the most employable taking most of the available vacancies. The number of people with barriers to work has not shifted in any meaningful way in five years. The *Snapshot* shows that there are two people with barriers to work for every entry-level job. When all jobseekers are considered, there are 15 people for every entry-level job.<sup>19</sup>

In our recent survey, our staff highlighted that in addition competing for appropriate jobs, individuals who face barriers to work often require additional support in areas in which services are in heavy demand. One staff member commented, for example:

*Before thinking about employment which would mean a family could potentially move out of poverty, mental health and social services need to receive so much more funding as the following things impact on a person's ability to work: mental health, AOD, DV, health, education, access to services and increase in supportive job seeking and return to work options.*



### 3.1.3 Housing security

Despite not being a community housing provider, Anglicare SQ staff see daily the impacts of the housing crisis. In our recent staff survey, we asked what effects workers were seeing on their clients from the cost of living crisis. Alongside other impacts, almost every response mentioned struggles with housing availability and rent:

- *Unable to find housing or unable to make rent; an increase in mental health issues*
- *Housing security, basic needs*
- *Housing struggles, housing affordability, struggles with meeting daily living costs*
- *Loss of housing, no food, behind in bills. Needing help for school needs.*
- *Health issues, poor education, and housing an issue*

The pressure on emergency relief and homelessness services has never been so intense. Anglicare's annual *Rental Affordability Snapshot* has underlined the dire lack of affordable rental accommodation for those on low incomes for more than a decade now.<sup>20</sup>

In *Going It Alone*, Anglicare Sydney conducted a breakdown of rental stress by tenure from 2016 Census data, and found that more than four out of five private renters (84%) were spending more than 30% of their income on rent, compared with only 21% of public renters. More than half (55%) of private renters were in the 'severe rental stress' category (spending more than 45% of income on rent) compared with 5% of those who were publicly renting.<sup>21</sup>

Recent media has highlighted the lack of accommodation not only for those historically 'in need', but also those in the workforce, particularly in the vital community, hospitality and retail sectors:<sup>22</sup>

*I work full time and the pay rise I received did not cover the increase in my rent, electricity, petrol and food prices. The idea of going backwards is frightening.*

Even young professionals in our community survey noted challenges:

- *Sadly I have to live with family as it's the only way I can afford to survive, even then it's difficult. I simply can't afford to do all I need to and want to do to help myself.*
- *After having lived independently since the age of 18 ... I have sadly made the hard decision to move back in with my parents this year, at the age of 28. I have a good salary (\$77K/year), but see no other option with the current rental market in Brisbane.*

Our Emergency Relief staff have also seen an increasingly diverse clientele, with former small business owners who never recovered from the first COVID lockdowns, retirees driven out of private rentals by exorbitant rent rises, and families with children who have been blacklisted for non-payment of rent now living in their cars. A staff member made the following comment, for example, in our recent survey:

*The impact of rising costs is impacting households everywhere, we are seeing more and more families homeless & living in cars or having to move far away from supports & jobs. The cost of food is reducing the options for families to feed themselves well, having to instead shop at cheap places & eat food that isn't exceptionally healthy or in good condition. The cost of rent at the moment has increased exponentially, to the point that*



*people are risking their safety by living with too many people in order to afford to live in a home.*

Safety was also an issue for one of our community respondents:

*[It] makes people very depressed and anxious, have to live in a home that's dangerous cause I can't afford to move because the safe houses are too expensive.*

An increasing number of people are also presenting as experiencing long term homelessness, having been homeless for six–twelve months or more. Young people are at particular risk, with our Youth Services staff seeing more referrals due to the rental crisis, and more walk ins (from people of all ages, despite their service delivery focus on assisting young people).

Researchers Pawson and Parsell note that of the 116,000 Australians experiencing homeless counted by the 2016 Census, 8,000 were sleeping rough.<sup>23</sup> Vastly larger numbers of the 'hidden homeless' couch-surf, sleep in their cars, or hope for a bed in limited crisis accommodation. Modelling from a UNSW City Futures Research Centre report estimates current unmet need for social and affordable housing Australia-wide at 650,000 homes, with another 370,000 homes needed in the next 15 years.<sup>24</sup>

Such a situation creates intergenerational disadvantage that weakens the social and economic fabric of our community at all levels. As one of our staff pointed out, the impacts are far-reaching for both individuals and families:

*Those in Dept of Housing homes are relatively secure. Those in private rental with insecure tenancies or entirely dependent on others for shelter are very vulnerable in poverty. Without secure tenancy, a safe home, and regular income matching steady budget expenditure, there is an extreme poverty of opportunity/possibility for positive change away from ultimately self and other harming survival behaviours eg continued problematic substance use, gambling, relationship dependencies = chronic & acute physical & psychological ill health for self and children, removal & separation from children, negative educational experience & outcomes ....*

Counsellors in our women's homelessness service also point out that women in domestic and family violence situations can find themselves the recipients of 'sexually transmitted debt', with the perpetrator accumulating huge debts on credit cards or cash advances. Such debt accrued by the partner makes it much harder for the woman to leave the relationship because she has insufficient funds to care for herself and/or children; and it can lead to blacklisting on rental databases due to arrears. It remains very difficult for a woman to have her name removed from a lease unless there is evidence of physical violence.

### 3.1.4 Health outcomes

There is an explicit link between poverty and both physical and mental well-being. *A Hand Up, Not a Hand Out* points out that:

*8.2 The link between health and socioeconomic status has been clearly shown in studies both in Australia and overseas, with lower socioeconomic status generally being*

*associated with poorer overall health ... People who are less well educated, unemployed or living in households with low income report poorer health.*

*8.3 Poor health can in turn lead to a compounding of poverty, because illness reduces an individual's capacity to take up opportunities such as employment or training.<sup>25</sup>*

People on low incomes are more vulnerable where there are gaps in equitable access to health care. Medicare has very limited coverage of services such as dental care, physiotherapy and podiatry, and the number of counselling services that can be claimed has been recently halved.<sup>26</sup> Bulk billing by general practitioners has declined significantly in recent years,<sup>27</sup> with particular gaps in regional and rural areas.<sup>28</sup> Increasing costs of health insurance put further pressure on those on low incomes.<sup>29</sup> As one of our survey respondents noted:

*I can't afford private health cover any more, as all my insurance has increased considerably. [I] used my super but now this has all been used.*

The following comment from a community member in our recent survey reveals the extent to which people need to compromise their wellbeing when they live with insufficient income:

*Being unwell is very expensive. To make my disability support pension stretch between payments, I skipped meals regularly, took less than the prescribed dose of some medications, used toilet paper in lieu of sanitary pads ... attended medical appointments during off-peak public transport times ... replaced lenses in glasses rather than buying new frames, went 15 years without seeing a dentist ....*

Research also strongly indicates a correlation between poverty and psychological distress, a key marker of mental ill-health. Australian research shows that among the poorest one-fifth of Australians, both within and outside capital cities, 1 in 4 people have psychological distress at a high/very-high level, compared to about 1 in 20 people among the richest one-fifth of Australians.<sup>30</sup> As one staff member described;

*I have also seen many clients with deteriorating health conditions who will only get public health assistance once the problem gets really bad. Poverty also places extreme stress on the mental health and emotional wellbeing of clients, which impacts family functioning relationship. As a result we are seeing more clients with anxiety, depression and decline in other mental health conditions, which increases their support needs.*

Poverty can generate feelings of shame or inferiority that might induce people to withdraw socially,<sup>31</sup> and limited resources can curtail opportunities to initiate or maintain personal relationships (as discussed above in section 3.1.1). One community member told us, for example, that she *avoided weddings and engagement celebrations when I couldn't afford to buy or make a gift.*

### 3.1.5 Education outcomes

*Education and training are critical pathways into employment and social participation and a means of escaping poverty. Education is also critical to creating economic growth, generating higher standards of living and creating the basis of a socially cohesive society.<sup>32</sup>*

The impact of poverty on children and young people and their education was a constant theme among staff and community respondents to our survey, and their examples echo much of what has been discussed above:

- *Too much shame to send children to school as they do not have adequate provisions.*
- *Parents having difficulty paying for school fees and supplies.*
- *Needing help for school needs.*
- *Poor housing security, difficulties with transport impacting schooling outcomes and ability to connect with support services ... general decrease in life chances/opportunities*
- *Unable to afford transport to school or work*
- *Insecure housing means families are moving or living in temporary overcrowded situations, this impacts on the children's regular attendance at school, impacts on mental health issues. Families have no resources to provide to their family or compete with other students, leaving them behind their cohort.*

### 3.2 The impacts of poverty amongst different demographics and communities

The following discussion largely highlights particular groups supported by Anglicare through our service delivery.

#### 3.2.1 Women

Anglicare SQ's work with women at risk of homelessness demonstrates that for many of these women, poverty is a day-to-day reality. Layers of trauma may undermine women's ability to compete for employment, and there can be precursor issues such as mental health that need to be prioritised before a job search is feasible. For women with children who need to flee their homes and relationships, finding a home, work and childcare support are major barriers. As our staff pointed out:

*Many women stay in abusive relationships because they can't afford accommodation for themselves and their children.*

Covid has had a disproportionate impact on women's economic security, exacerbating the above issues. Female-dominated industries and industry segments were the hardest hit by Covid closures and reductions in trade; and women are over-represented in more precarious employment, including casual work without access to key protections, such as sick pay, annual leave and superannuation, secure hours and continuity of employment; and they often offer lower wages.<sup>33</sup> As one of our staff commented:

*It feels like this is just the tip of the iceberg, impacts of rising costs of living and pay disparity. The gender pay gap is significant and gender inequality keeps women in an inequitable position despite their many contributions to society.*

The Grattan Institute has pointed out the impact of Covid on the employment of mothers, many of whom are already on a 'stop/start' career path. Six months out of work, they note, can

add another \$100,000 to the \$2 million average lifetime earnings gap between men and women. Mothers in couples, and single parents (four-fifths of whom are women), have also been more likely to leave the labour force than other groups.<sup>34</sup> Macquarie University researchers also noted an immediate impact on family wellbeing, given that women often invest their earnings into the household.<sup>35</sup>

As women age, they also face increased risks of poverty. Older women are more likely to have lost a partner and live alone than older men,<sup>36</sup> and are among the family types at highest risk of poverty.<sup>37,38</sup>

### 3.2.2 Children, young people and families

The evidence is incontrovertible that poverty diminishes children's lives now, and into their future. Toni Wren, Executive Director, Anti-Poverty Week, recently highlighted just a few of the many sources that demonstrate this fact:<sup>39</sup>

- An ACOSS and UNSW Sydney report found that one in six Australian children,<sup>40</sup> or five students in a classroom of 30, are growing up in poverty.
- The Australian Early Development Census (AEDC) found that growing up in poverty is a strong predictor of a child being developmentally vulnerable by the time they start school. In 2021, more than 1 in 5 Australian children were assessed as developmentally vulnerable; and more than one third from the most disadvantaged postcodes.<sup>41</sup>
- Melbourne University research found that:
 

*Experiencing just a single year of poverty during childhood is associated with poorer socio-economic outcomes in terms of educational attainment, labour market performance and even overall life satisfaction in early adulthood. Children from poor households are 3.3 times more likely to suffer adult poverty than those who grew up in 'never poor' households.*<sup>42</sup>

The stories from our staff are consistent with the evidence. Young people appear again and again among the most vulnerable groups Anglicare staff support:

- *Young people who are at risk of homelessness, especially if they are trying to finish school.*
- *Young people living in poverty due to experiencing DV and abuse at home.*
- *Young people coming through unable to access their own basic needs.*
- *Young people unable to afford to attend school, transport, food.*

Many staff describe backgrounds of current and/or previous disadvantage that impact the life chances of families and children in an intergenerational cycle of poverty:

- *Most of the clients in our program are from disadvantaged backgrounds and or have a child protection history dating back to when they were children. Many have no positive role models or supports.*

- *People on low incomes are definitely struggling trying to make ends meet; put food on the table, pay their bills and the rent. There's anecdotal evidence that people are showering in the dark, accessing food hamper and brokerage support services in unprecedented numbers. The constant rental rises are a huge factor in people becoming homeless.*
- *We are seeing more and more people coming to our office for assistance. Sometimes they have no food 'until pay day' which can be up to 11 days away. Most of these people are on Centrelink but some are working and still finding it hard to buy the essentials.*

The remainder of this submission directly addresses actions that Government can take to break the poverty cycle.

### 3.3 Income support payments and poverty

The Coronavirus Supplement was introduced in 2020 to support vulnerable Australians in a time of unprecedented crisis. After 26 years of stagnancy, income support was raised to a point that enabled many people to both eat and pay rent at the same time — to live just above the poverty line instead of struggling below.

The scrapping of the Coronavirus Supplement, replaced by an inadequate 'boost' of \$50/fortnight, or \$3.57 per day<sup>43</sup> was, for many, a return to poverty. A further increase of \$1.80 per day on 20 September 2022 left those on Jobseeker still below the poverty line, at just 42% of the minimum wage. Routine indexation to adjust for inflation at the beginning of each year does nothing to resolve the issue. In an environment where rents have risen by about 18 per cent, energy bills by about 20 per cent and food by about 9 per cent in just the last year, such increases are woefully inadequate.<sup>44</sup>

As the Committee is aware, the COVID crisis is not over. People still face significant barriers to work through no fault of their own, the housing situation is dire, and services like Anglicare's are under increasing demand as housing stress take its toll on individuals and family life. The combination of insufficient income and a desperate lack of housing availability means that families currently in, or on the edge of, poverty are more than likely to never find their way out. As one of our staff members commented in our recent survey:

*When Centrelink payments were increased during early Covid stages Anglicare closed, or redistributed staff from emergency relief roles as there was not enough demand. That was brilliant. Now we are constantly seeking donations and supporting families to meet the basic needs of themselves and their children. Our capacity to promote long term positive change and good outcomes for children, who are our future, is significantly negatively impacted as financial stress takes too much emotional toll on parents/carers and too much worker's time & focus.*

Nor is Commonwealth Rent Assistance (CRA) sufficient to relieve the rental stress faced by people on low incomes, and any increase remained notable by its absence in last year's Federal Budget. In their submission to the Parliamentary inquiry into housing affordability and supply in Australia, the Grattan Institute pointed out that the maximum rent assistance payment is indexed in line with CPI, but rents have been growing faster than CPI for a long

time. CRA should be indexed to changes in rents typically paid by people receiving income support so that its value is maintained.<sup>45</sup> Similarly, the Henry Tax Review recommended:

*Rent Assistance payment rates should be increased so that assistance is sufficient to support access to an adequate level of housing. Maximum assistance should be indexed to move in line with market rents.*<sup>46</sup>

As Anglicare Australia wrote in 2019 in a still-relevant open letter to the Prime Minister:

*Raising the rates of these payments would be the most powerful step that any government could take to reduce poverty in Australia.*<sup>47</sup>

## 4.0 Mechanisms to address and reduce poverty

It is no surprise given the above discussion that the following 'mechanisms' focus in various ways on two related strategies: increase the income available to people to purchase the basics needed to live a satisfactory life; and provide the means for people to obtain the safe and secure home that is the right of every Australian.

### 4.1 Drop the Stage 3 tax cuts

The people who will benefit most from the planned tax cuts are amongst the wealthiest in the country. Those already in poverty will benefit least or not at all. Social commentator Greg Jericho points out:

*Income tax is crucial to reducing inequality, but mostly through how much it allows governments to redistribute income through benefits and services. If you massively reduce the level of revenue, as the stage-three tax cuts will do, inevitably government benefits and services will need to be cut. And when you cut government services, you raise inequality.*<sup>48</sup>

In a society that values equality, the more than a quarter of a trillion dollars saved by scrapping the tax cuts would be better spent supporting people out of poverty. In a recent open letter by the leaders of major faith-based charities, it was pointed out that the funds could, among other benefits:

- raise working age payments to the poverty line, lifting 2.3 million Australians, including 840,000 children, out of poverty
- enable the Government to build 36,000 social homes each year. This program would end the shortfall and provide affordable homes to hundreds of thousands of people.<sup>49</sup>

In fact, the costings for these two initiatives come in around \$208 billion over ten years, well below the \$254 billion cost of the tax cuts.<sup>50</sup> Scrapping the tax cuts would enable Government to better support a whole array of services (including support for the homelessness sector and expanded childcare, as below), that enable Australians to flourish and contribute back to society.

## 4.2 Increase JobSeeker, Youth Allowance and related supports

Commonwealth financial supports such as JobSeeker and Youth Allowance are clearly inadequate, and campaigns such as Raise the Rate<sup>51</sup> have repeatedly demonstrated that these allowances are not enough to cover even basics such as housing, food, bills, and transport.

## 4.3 Invest in social housing

Australian states lack the capacity to cope with the current level of need for housing across the country. Researchers Pawson and Parsell argue that that the Commonwealth must use its greater budget capacity — “more than the combined resources of the states and territories” — to invest in building new social housing, and to begin to make up for inaction over the past two or more decades that has seen only 2,000–3,000 social housing units built per year.<sup>52</sup>

There are multiple options for funding new supply. The Grattan Institute’s work on housing affordability has included, among other recommendations, proposals for a social housing Future Fund,<sup>53</sup> which is the model adopted by the ALP for the proposed \$10 billion Housing Australia Future Fund;<sup>54</sup> as well as a shared equity scheme targeted at low income singles and couples.<sup>55</sup> A further option developed by the Constellation Project consortium,<sup>56</sup> the ‘Housing Boost Aggregator’, proposes a strategy to support community housing organisations to close the funding gap for new housing developments.<sup>57</sup> Internationally, there are numerous other models that could be adapted to an Australian context.

Almost irrespective of the form it takes, Federal investment in social housing is a win-win for homes, jobs, communities and Government. It addresses the urgent issue of housing, creates jobs and supports business, contributes to the wellbeing of communities and reduces the flow-on financial impacts on Government in terms of costs associated with homelessness, poor physical and mental health, unemployment and other negative life outcomes.

## 4.4 Increase Commonwealth Rent Assistance

As discussed above, rents have been growing faster than CPI for a long time. CRA should be indexed to changes in rents typically paid by people receiving income support so that its value is maintained.<sup>58</sup> Recent research from Anglicare Australia shows that the payment is both insufficient and poorly targeted:

- One in two people who get rent assistance (46%) are still in rental stress
- Young people fare even worse, with two in three young people on rent assistance (60%) still in rental stress
- The payment leaves out people on the lowest incomes. Only one in three people on the JobSeeker payment is eligible for the payment (38%), and only one in ten young people out of work (12%)
- Almost no rental vacancies are affordable for people who get rent assistance.

## 4.5 Increase support for the homelessness sector

The homelessness sector is under such pressure that people in desperate need are being turned away. The *Report on Government Services* (2020–21) showed that nearly one-third (32.3%) of



people across the country experiencing homelessness with an identified need for housing were not provided with accommodation — they were, in fact, turned away at the door. In New South Wales, the proportion is 48.2%; and in Queensland, 35.9%.<sup>59</sup> Behind every one of these somewhat abstract figures is an individual or a family like the one our ER staff described:

*[The case that sticks in my head is that of] a woman in a major regional centre who has terminal cancer, and is fleeing domestic violence. She and her children lived in a caravan until that became unaffordable and, despite approaches to every possible support agency, are now living in her car. Her greatest fear is that her children will wake up one morning in the car next to her body.*

We need an immediate boost to the funding for specialist homelessness services to address the turn away rate. This should comprise an increase to base funding, so that services have the stability to be able to plan ahead and retain staff; but should also allow for ‘surges’ of demand. People do not find themselves homeless in a neatly spaced-out fashion. Demand is often irregular, and services need the capacity to fund additional shifts or brokerage as required.<sup>60</sup> No one in need should be turned away to sleep rough, or in an unsafe environment. As Pawson and Parsell point out:

*Crucially, homelessness cannot be overcome purely through better management and co-ordination of existing services. Nor can it be seriously tackled by state/territory governments without federal support.... We have to reduce reliance on band-aid interventions that are costly and, at best, only lessen the harm. Homelessness is bad for health and for our society at all times, not just during pandemics.<sup>61</sup>*

#### 4.6 Access to affordable childcare and a gender lens on policy

The Grattan Institute suggests that making childcare cheaper is the biggest thing that can be done to support women’s employment and pathway out of poverty (noting that this measure is not specifically for women but underpins women’s labour force participation).<sup>62</sup> As one Anglicare staff member notes:

*Childcare is vital to support access to our programs and to enable women to participate in community. Inaccessible and unaffordable childcare is a huge barrier for them.*

Importantly, Grattan points out that measures specifically for women, while worthwhile, will always be small in the context of an overall budget, but the benefits that accrue when a gender lens is applied more broadly are significant:

*The much greater benefits come when governments design their broader supports with careful thought to the impact on women. Applying a gender lens helps ensure that the major measures work for women and deliver for the whole economy... Governments should make gender analysis part of their budget development processes, to reduce the risk of women being overlooked or suffering unforeseen consequences from policy decisions.<sup>63</sup>*

## 5.0 Conclusion

There has been a multitude of recommendations from inquiries and research over past decades, as well as strong evidence-based advocacy from the community sector, that would make significant inroads to alleviating poverty in Australia. Many of these strategies are listed above.

Clearly all these mechanisms have implications at the national level. Twenty years ago, *A Hand Up, Not A Hand Out* argued the need for a comprehensive, national whole of government approach to poverty alleviation in Australia.<sup>64</sup> That need still exists. No solution to poverty will work in jurisdictional silos, and we are unable to determine our progress in fixing the problem if we cannot agree how to define or measure it.

We need a national framework for poverty alleviation that makes government/s publicly accountable for progress toward agreed targets, and enables the effective evaluation of policies and programs. Importantly, such a framework would acknowledge the rights base of such activity. Rights-based language makes clear shared priorities, ascribes value to sufficient income and a safe home as human rights, and sets expectations for the ways in which programs and services should be delivered. It makes clear that as a nation, we have recognised that we can afford a safety net and a secure home for those in need if we make a deliberate policy choice to reject poverty.

To give one of our staff members the last word:

*No one in Australia should be living in poverty. There is no reason whatsoever for it.*

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