Briefing for Anti-Poverty Week 2021





For more information visit:
www.antipovertyweek.org.au
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#APW21



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Message from our National Co-Chairs:

In Australia today 2.65 million adults and children struggle to survive on income payments that are well below the poverty line, that's over one in 10 Australians - including 940,000 children (1 in 5) who are growing up in the poorest families. Many are at risk of homelessness due to a shortage of affordable housing.

An additional 1.9 million adults are facing the loss of COVID Disaster payments and risk falling into poverty if they are forced to rely on inadequate JobSeeker payments as low as \$320 a week, well below the poverty line of \$457 a week.

It's not right in a wealthy country like Australia, especially in light of our achievement last year when the Federal Government's Coronavirus Supplement reduced poverty for so many.

Anti-Poverty Week supports the Australian community to have an increased understanding of poverty and to take action collectively to end it. We are a diverse network of individuals and organisations who share this purpose. Since 2002, we've been active every year in the week around the United Nations Day for the Eradication of Poverty on 17 October. In 2021, APW will run from 17-23 October.

Our key message is: **Poverty exists. Poverty hurts us all. We can all do something about it.** It is one of hope, not despair. We promote evidence-based solutions to poverty. This Anti-Poverty Week we are calling on our governments to unlock poverty for millions of Australians by raising income support above the poverty line, a 50% increase in rent assistance and a significant Federal-State government investment in social housing.

Please see over for a selection of national and State and Territory events and activities taking place during the Week plus Fast Facts on different aspect of poverty we have produced in 2021. More resources can be found on our <u>website</u>.

Yours sincerely

Eff Balan

Professor Eileen Baldry AO (National Co-Chair)

Ian Carter AM (National Co-Chair)



Key National Events/Activities happening in APW21

• From 28/9/21 to 23/10/21 an online <u>Petition to the Treasurer</u> (bringing together <u>Everybody's Home</u>, <u>Raise the Rate for Good</u>, and <u>Anti-Poverty Week</u>) calling for government investment in social housing and an increase in income support, by \$65 a day and 50% increase in Commonwealth Rent Assistance.

Sunday 17 October

 Australian income support since 2000: Those left behind new research report released by ACOSS/UNSW Poverty and Inequality Partnership.

Monday 18 October

- New research on inequity in children's access to extracurricular resources released by Prof Gerry Redmond & Dr Alex O'Donnell, Flinders University.
- Webinar 1.30-2.30pm (AEDT): <u>Keeping children safe from poverty</u> hosted by the National Association for Prevention of Child Abuse and Neglect (<u>NAPCAN</u>). Release of new policy paper by the Children's Policy Centre, The Australian National University.

Tuesday 19 October

- No Fighting Chance: impact of the withdrawal of COVID-19 income and tenancy
 benefits report published by UnitingVic.Tas and Swinburne University Centre for Social
 Impact.
- **Get online. Get connected affordably.** Focus on digital poverty: APW in partnership with <u>Get Online Week</u> and Australian Communications Consumer Action Network (<u>ACCAN</u>). See new resource Get online. Get connected affordably.
- Webinar 12:00pm 1:00pm (AEDT): <u>Shifting the dial on family and child poverty what will it take?</u> hosted by the Brotherhood of St Laurence.
- Webinar 7.30pm (AEDT): <u>Single Mothers vs Poverty. From 'Melbourne's Moral Decay</u> to the UN' hosted by the National Council for Single Mothers and Their Children.

Wednesday 20 October

- <u>2021 Hunger Report</u> released by Foodbank Australia.
- Moneycare day throughout country presented by the Salvation Army.
- Webinar 10.30-11.30am (AEDT): Poverty, the Indue Card and Women's Rights hosted by NSW Older Women's Network.
- Webinar 1-2pm (AEDT): <u>Never let a crisis go to waste: opportunities to reduce social</u> <u>disadvantage from COVID-19</u> hosted by the Life Course Centre.

Thursday 21 October

2021 Jobs Availability Snapshot released by Anglicare Australia.



Monday 25 October

- Research report by National Centre for Social & Economic Modelling_(NATSEM) on Gender differences in poverty commissioned by UnitingCare Australia. (tbc)
- Pens against Poverty student writing competition awards filmed (including video message from the Governor General), with ceremony available 29/10/21.

State/Territory highlights include:

Australian Capital Territory – the National Carillion and Telstra Tower will be lit up to end poverty plus there will be numerous community events including a Youth Art Competition.

New South Wales – Pink Hi Vis campaign calling for investment in social infrastructure with Mayors and NGO leaders and other <u>community events</u>.

Northern Territory – Poverty briefings for NT Senator and NT Minister for Families plus Anti-Poverty Week sausage sizzle in Palmerston (and hopefully Alice Springs) where children and families can access information and services.

Queensland – Brisbane lighting up to end poverty: Brisbane City Hall, King George Square ground lights, Victoria and Story Bridges plus large Anti-Poverty Week banners in prominent locations and APW branded chalk stencils produced by Street Fighter Media (street and local artists) creatively placed across Brisbane city from 17-23 October. Community BBQ to launch APW QLD and Kinship Care Forum.

South Australia – large Anti-Poverty Week electronic sign on the <u>SA Power Metro Building</u>; SA lighting up to end poverty <u>Unley Town Hall</u> and <u>City of Port Lincoln Foreshore</u>. Release of new report by SA Children's Commissioner, *Spotlight on the True Cost of Going to School* and Social & Economic Barriers to Housing in SA forum.

Tasmania – key council buildings and monuments in Hobart, Launceston and Devonport will be lit up to end poverty and the Hobart offices of the Salvation Army will display a prominent APW sign. Launch with Hobart City Council and multiple community events.

Victoria – new report on impact of loss of Coronavirus Supplement by UnitingVic.Tas.

West Australia – new report released at event <u>Investing in WA's Future: Reducing Poverty and Improving Child Wellbeing.</u>

For more information, contact APW Executive Director Toni Wren ed@antipovertyweek.org.au.



Anti-Poverty 2021 Key Messages and Images:

Key Message: Raising income support above the poverty line and government investment in social housing are the keys to unlocking poverty this Anti-Poverty Week.

Social media handle: @antipovertyweek

Hashtags: #APW21 #RaisetheRateforGood #BuildSocialHousing

Call to Action: Read Ashlie's story and sign the <u>petition</u> calling on Treasurer Josh Frydenberg to increase the base rate of working age income support payments to at least \$65 a day, invest in social housing and increase Rent Assistance payments by 50%. (Petition link: https://everybodyshome.com.au/anti-poverty-week/)

20 second videos featuring Anti-Poverty Week Key messaging

- We can unlock poverty this Anti-Poverty Week 21
- Kids can thrive if protected from poverty APW21
- Income and housing keys to unlock poverty APW21
- Poverty and Housing APW21

Social Media Tiles used in the petition to the Treasurer







Other images used during APW21







Advertisements featured in the Big Issue 2021:

Raising income support above the poverty line and government investment in social housing

are the keys to unlocking poverty this Anti-Poverty Week!



Be part of a diverse network taking action to end poverty. Organise an activity during Anti-Poverty Week and help us provide keys to all those locked in pandemic poverty.



In April 2020, Ashlie was unable to afford a private rental, and she became homeless. Since then, Ashlie has transitioned between emergency accommodation and staying with friends.

Her story is familiar to many people



struggling to get by on income support

That's why we are calling on the Federal
Government to increase Jobseeker and other
income support payments and invest in social
housing so that everyone can cover the basics and
keep a safe roof over their head.





This Anti-Poverty Week sign our Petition to the Treasurer and take action against poverty:



https://everybodyshome.com.au/anti-poverty-week/





Women are more likely to be the victims of domestic violence and COVID-19 has increased its prevalence

1 in 4 women have experienced physical and/or sexual violence from a current or previous intimate partner since the age of 15. i

In 2020, nearly 2 in 3 (65.4%) of women who reported experiencing physical or sexual abuse since the start of COVID-19 experienced an increase in the severity or frequency or experienced it for the first time.ii A survey of domestic violence service providers supports this finding. iii

We have the solutions, we need to invest in them

Life Course Centre researchers highlight the need for systemic, institutional change to address lingering gender inequalities (causes), rather than only focusing on perpetrators and victims after an incident (symptoms). In Australia, institutionalised gender divisions of labour in the home and at work continue to disadvantage women.iv

We can ensure that poverty is not the inevitable outcome of violence. Anti-Poverty Week says the keys to unlocking poverty for women and their children leaving violence are adequate income support above the poverty line and safe and affordable housing.

We have heard from the testimonies of women provided for the 550 Reasons to Smile campaign initiated by the National Council for Single Mothers and their Children of how the full Coronavirus Supplement of \$550 per fortnight provided to DSS working age payments in 2020 literally transformed their lives. For some, it meant having enough to leave a situation of violence.

The supplement has been life-giving. I left family violence 6 years ago and rebuilding after this has been a long struggle. This supplement has sped that up. And it's meant seeing my kids have the things they need (very little support from their father). The result - a brighter future of continuing health... and more possibilities in regard to work and creating long term self-sufficient security. v

The full Coronavirus Supplement meant poverty rates for sole parent families reduced from 39% to 17% according to ANU research commissioned by the Brotherhood of St Laurence and Social Ventures Australia. vi

- ANU modelling shows a 20% increase in current rates of working age payments like JobSeeker would reduce their poverty rates by as much as 75%.vii
- ACOSS is calling for payments to be increased to at least the current pension rate and to add supplements for single parents and people with disability.viii
- The National Council for Single Mothers and their Children has called for an upfront payment of at least \$6000 for women seeing income support after leaving violence; the removal of any waiting periods for assistance and retaining eligibility to parenting payments until the youngest child turns 16 (up from 8 years).ix
- A July 2021 report for the Everybody's Home campaign found a Federal Government investment of \$7.6B would build 16,800 additional social housing units provide immediate economic benefits of \$15.3 billion and create 47,000 new jobs.x



New evidence shows violence increases financial hardship

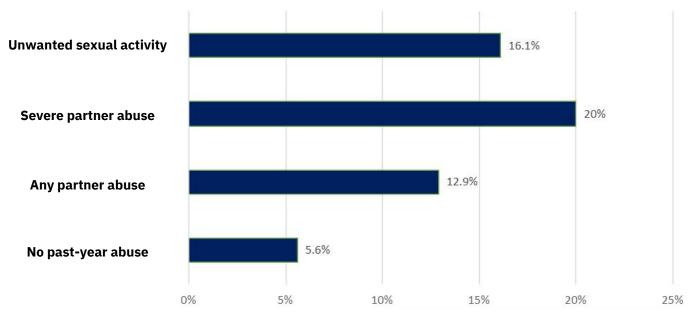
The Life Course Centre has undertaken new analysis for Anti-Poverty Weekxv which shows the direct association between an experience of violence or abuse and a subsequent experience of financial hardship. Looking at young women aged 20-28, they found of those who were not experiencing financial hardship in 2016.



1 in 5 experienced financial hardship in 2017 if they had been the victim of severe partner abuse in past year. This was more than triple the rate of financial hardship experienced by women who had not been the victims of severe partner abuse in 2016. (20% vs 5.6%).

Financial hardship was experienced by around 13% of women who had been the victim of any partner abuse in the past year and 16% for those who had been the victim of unwanted sexual activity in 2016, compared with 5.6% of women who had not been victims of abuse or unwanted sexual activity.

Rates of moving into financial hardship amongst young Australian women by past-year abuse



The Life Course Centre analysis also shows in 2019 over 60,000 women aged 15-24 years experienced moderate-to-very high levels of financial hardship AND violence in the past year and that women are 3 times more likely than men to have experienced this. xvi

Living in poverty can increase the risk of violence

Violence impacts women in all communities and across all income levels but women on low incomes are more likely to be affected. <u>Our Watch</u> lists **socio-economic inequality** and **discrimination** as 1 of the 5 contributors to making violence worse.

When women have lower social or economic status and power, or they are treated as less worthy of respect, they are more likely to experience violence. xi



- New research from the Life Course Centre found young Australian women (aged 21-28 years) in financial hardship are more than 3 times as likely to report being the victim of past-year severe partner abuse: 9.3% compared with 2.9% for those not experiencing financial hardship. The rates were also around double for any partner abuse or unwanted sexual activity. xii
- Rates of violence are higher for groups that face multiple forms of discrimination, such as Aboriginal and Torres Strait Islander women, women with disability, older women, women from culturally and linguistically diverse backgrounds including women on temporary visas, and those in the LGBTIQA+ community. Women from refugee backgrounds are particularly at risk of financial abuse and reproductive coercion.

...and poverty can deter women from leaving

Low-income women are often deterred from leaving simply because they don't have the money.

• Australian Women Against Violence Alliance have estimated that. on average, it costs \$18,000 for a victim/survivor to leave a violent relationship and establish safety. This includes costs associated with reallocation, safety upgrades and legal and medical costs.xiii

Lack of money is also a powerful factor in perpetuating violence –around 1 in 5 women returned to violent partners because they had no financial support, or nowhere else to go. xiv

What are some of the reasons for increased poverty after abuse?

Women often leave with little or no money and even debt

Women often leave a relationship with very little and many have to surrender their home, the majority of their personal belongings, and financial savings when they leave the abusive relationship.

- Women who leave are likely to go into debt, either from the cost of leaving or to financial abuse from the perpetrator who may have access to their accounts. xvii
- As one mother noted "I value my life more than anything. He made it clear he would kill me if I tried to apply for a property settlement." This is consistent with the findings of a study which identified that women were much less likely to gain any financial settlement from the partnership where violence had been a factor. xviii



Financial abuse is far too prevalent in Australia with 1 in 6 women experiencing financial abuse in their lifetime. xix

Women who have lived with a violent partner are more likely than other women to experience financial difficulty, and many women experience poverty as a result of family violence... A range of factors can exacerbate victims' experience of financial insecurity—among them difficulty obtaining child support payments, tenancy problems, a lack of control over household finances, and credit, utility and car-related debt incurred by the perpetrator. xx

- The Victorian Royal Commission into Domestic Violence





Income support for women leaving violence is inadequate

Poverty is a key factor in prohibiting recovery from violence, and that our current social safety net, child support arrangements and even the family court are at times, however unintentionally, facilitating this. xxi

- Council for Single Mothers and their Children

When women leave violence they need to recover from trauma, find housing and stabilise their children. During this time they often need to rely on income support payments which are below the poverty line.

• Relying on social security rather than a wage makes a person about 5 times more likely to live in poverty. In 2017-18, 2 in 3 (66%) people in households in which the main earner is unemployed were living below the poverty line.xxii This is directly related to the level of pre-pandemic income support payments which have only risen by a few dollars a day in 2021.

Single-parent families headed by women have twice the rate of poverty of single-parent families headed by men: more than a third (37%)of people in sole-parent families headed by a woman live in poverty, compared with 18% of sole-parent families headed by a man.xxiii

- The 2020 report of the Hilda Surveyxxiv found "single-parent families have, since 2010, had the highest poverty rate of all the family types" and "that between 2016 and 2018 poverty among single-parent families increased from 15% to 25%."
- Since 2013, if they do not have dependent children or their youngest child is over 8, they can only receive JobSeeker Payment which is as low as \$44 per day. If they have younger children, the Parenting Payment Single is around \$60 per day (excluding family payments). While they may also claim Commonwealth Rent Assistance if renting, this payment hasn't had a real increase in more than 21 years. For a single parent with 1 or 2 children in June 2021, rent assistance was less than a quarter of rent paid, leaving a gap of \$236 per week (median figures). xxv
- APW estimates there a total of 300,000 female single parents caring for around 575,000 children currently relying on these payments. xxvi

A 2018 report on social security and family violence from Economic Justice Australia found:

"many clients reported a sense of the social security system having failed them when they most needed support". xxvii

Child support needs reform and non-compliance is far too high

- While the original child support scheme was designed to work in the best interest of the child, subsequent reforms have eroded its benefits.
- Research published in 2019xxviii found there was at least \$1.6B is owed in outstanding child support debts, excluding debt in private collect arrangements or debts that have been written off.
- The National Council for Single Mothers and their Children has called for an independent inquiry into child support compliance.xxix





Pathways out of poverty are impeded by long-term impacts of violence

Important pathways out of poverty such as study, training and employment can be compromised by the effects of violence.

- The Victorian Royal Commission into Domestic Violence concluded that "The trauma of family violence can result in poor mental and physical health outcomes, increased risk of clinically-significant depression and anxiety disorders, post-traumatic stress disorder, loss of self-confidence, isolation and, for some, the misuse of alcohol and drugs." xxx
- Six diseases were causally linked to exposure to partner violence: depressive disorders; anxiety disorders; alcohol use disorders; early pregnancy loss; homicide & violence (injuries due to violence); and suicide & self-inflicted injuries. xxxi
- Domestic violence is also associated with controlling behaviour which may include restricting women from leaving the home to attend education or training classes or participating in employment. This in turn leads to lower self confidence and self-esteem, further inhibiting employability skills and pathways out of poverty from employment.
- Domestic violence can lead to a family moving home, losing not only social supports, but also networks that lead to employment. It can also lead to a loss of job opportunities due to the need to move to cheaper housing.

Affordable housing is too hard to find





You would think that if you flee family violence, there would be a refuge place and safe accommodation you can afford – the reality is much bleaker.

Refuges are mostly full. Women have to delay leaving refuge as they can't find housing so the next woman coming into refuge can't get a place. xxxii

- In 2016 there was a national shortage of 433,000 homes for people in the lowest 20% of household incomes who are either homeless or in rental stress and at high risk of becoming homeless. xxxiii
- The COVID-19 pandemic has worsened housing affordability, especially in regional Australia – rents have increased 11.3% in past year in regions on average (and more than 20% in some regions of Queensland, WA and NSW) and 5% on average in capital cities.

Family and domestic violence should never end in homelessness, yet it is the number one reason for women and children seeking homelessness support in Australia.xxxv





Nationally, the number of clients reporting they had experienced family and domestic violence and sought assistance from Specialist Homelessness Services has risen on average by 9% each year from 2013-14 to 2017-8.xxxvi

The July 2021 report by Equity Economics for the Everybody's Home campaign, estimated that the lack of long-term social housing is leading to 7,690 women a year returning to violent partners and 9,120 women a year becoming homeless. xxxiv

The current response to family violence largely assumes that women will leave their home when family violence occurs. For those who must leave, homelessness and housing systems cannot guarantee a safe place to stay or a permanent home that is affordable. For those who remain at home, monitoring of the perpetrator is inadequate. xxxvii

- The Victorian Royal Commission into Domestic Violence

Produced by Anti-Poverty Week as part of its Fast Facts series. Data correct as of 30 August 2021.

- i 2016 Australian Bureau of Statistics (ABS) Personal Safety Survey (PSS).
- ii Online survey of 15,000 women. Boxall, H., Morgan, A. and Brown, R. (2020). The Prevalence of Domestic Violence Among Women During the COVID-19 Pandemic. Australian Institute of Criminology, Statistical Bulletin, 28, July 2020.
- iii National survey of 362 domestic family violence agencies and individuals by Queensland University of Technology Centre for Justice conducted from early June until the end of August 2020 which found 62% reported increases in the number of clients accessing their services during the COVID-19 pandemic, and 67% reported new clients seeking their help for the first time during the pandemic. https://eprints.qut.edu.au/206624/
- iv Life Course Centre submission (2020). Inquiry into family, domestic and sexual violence, Australian Government, House Standing Committee on Social Policy and Legal Affairs, July 2020.
- v <u>Parents receiving the Coronavirus Supplement dreading cuts at the end of September</u>, 9/9/21 and Results of September 2020 survey conducted by the National Council of Single Mothers & Their Children
- vi Ben Phillips and Vivikth Narayanan, <u>Financial Stress and Social Security Settings in Australia</u>, ANU Centre for Social Research and Methods, April 2021.
- vii Ben Phillips and Vivikth Narayanan, <u>Financial Stress and Social Security Settings in Australia</u>, ANU Centre for Social Research and Methods, April 2021.
- viii ACOSS 2021-22 Federal Pre-Budget Submission, February 2021
- ix National Council for Single Mothers & their Children <u>submission #397 to the Joint Select Committee on Australia's Family Law System</u>, January 2020. Note also Parenting Payments are higher than JobSeeker and also have a more generous income test so more earnings can be retained.
- x Equity Economics, Nowhere to Go, 12/7/21.
- xi <u>Our Watch</u>
- xii Life Course Centre, <u>Understanding the links between violence, poverty and women</u>, August 2021
- xiii Parliament of the Commonwealth of Australia, House of Representatives Standing Committee on Social Policy and Legal Affairs, <u>Report of Inquiry into family, domestic</u> and sexual violence, March 2021.
- xiv 2016 Australian Bureau of Statistics (ABS) Personal Safety Survey (2017) cited by Australia's National Research Organisation for Women's Safety (ANROWS) in evidence to House of Representatives Standing Committee on Social Policy and Legal Affairs, Inquiry into family, domestic and sexual violence.
- xv Life Course Centre, <u>Understanding the links between violence, poverty and women</u>, August 2021.
- xvi Life Course Centre, <u>Understanding the links between violence, poverty and women</u>, August 2021.
- xvii Parliament of the Commonwealth of Australia, House of Representatives Standing Committee on Social Policy and Legal Affairs, Report of Inquiry into family, domestic and sexual violence, March 2021
- xviii Quote from her PhD research cited in Dr Elspeth McInnes, <u>Poverty in Australian Society and the Relationship to Gender</u>, 29/3/15. Australian Institute of Family Studies study by Sheehan & Smyth 2000.

- xix Federal Government, 2021-22 Women's Budget Statement, May 2021.
- xx Royal Commission into Family Violence, Summary and Recommendations, March 2016.
- xxi Council for Single Mothers and Their Children submission 114 to House of Representatives Standing Committee on Social Policy and Legal Affairs, <u>Inquiry into family</u>, <u>domestic and sexual violence</u>.
- xxii Davidson, P., Bradbury, B., Hill, T. and Wong, M. (2020), <u>Poverty in Australia 2020: Who is affected?</u> ACOSS/UNSW Poverty and Inequality Partnership Report No. 4, Sydney: ACOSS.
- xxiii Davidson, P., Bradbury, B., Hill, T. and Wong, M. (2020), <u>Poverty in Australia 2020: Who is affected?</u> ACOSS/UNSW Poverty and Inequality Partnership Report No. 4, Sydney: ACOSS.
- xxiv 2020 Hilda Survey, 19/11/20. It also found that using the Material deprivation measure, "Single-parent families have the highest rate of deprivation when comparing across family types" (over 20.6% deprived of 3 or more items in 2018 compared with 6.3% for all households.). When looking at persistent material deprivation (materially deprived in 2014 and 2018), single parents are also highest.
- xxv DSS Demographics, June 2021.
- xxvi There were just over 237,000 Parenting Payment Single recipients in June 2021, 95% of whom were female. There were over 93,000 JobSeeker and Youth Allowance Other single parents. Source: DSS Demographics, June 2021. APW estimates of number of children.
- xxvii Economic Justice Australia, <u>How well does Australia's social security system support victims of domestic and family violence</u>?, 2018
- xxviii National Council for Single Mothers and Their Children & Swinburne University, <u>Debts and Disappointment</u>: <u>Mothers' Experience of the Child Support Scheme</u>", December 2019.
- xxix National Council for Single Mothers and Their Children submission 141 to <u>Inquiry into family</u>, <u>domestic and sexual violence</u>, Australian Government, House Standing Committee on Social Policy and Legal Affairs.
- xxx <u>Royal Commission into Family Violence, Summary and Recommendations</u>, March 2016.
- xxxi AIHW 2020 https://www.aihw.gov.au/reports/australias-health/health-impacts-family-domestic-and-sexual-violence
- xxxii Kate Colvin Everybody's Home Spokesperson, cited in SMH, <u>Government urged to build</u> 17,000 homes for domestic violence victims to fix 'shocking' situation, 12/87/21.
- xxxiii <u>Everybody's Home</u>citing 2016 ABS data.
- xxxiv Equity Economics, Nowhere to Go, 12/7/21.
- xxxv Equity Economics, Nowhere to Go, 12/7/21 plus AIHW "At 42% domestic violence is the major reason people present to specialist homelessness services in Australia."
- xxxvi In 2017-18, 42% (or 121,000) of all clients of SHS in Australia were
 experiencing domestic and family violence. Of the people who sought SHS due
 to domestic and family violence related issues, more than three out of four or 78% were
 female; almost half were single parents (47% lived in single parent households); 1 in 5
 (22%) clients were Indigenous. AIHW https://www.aihw.gov.au/reports/australias-welfare/family-domestic-and-sexual-violence)
- xxxvii Royal Commission into Family Violence, Summary and Recommendations, March 2016





Poverty puts pressure on people – it's constant and strong. If the pressure builds up, people can be pushed into homelessness. We can relieve the pressure on people's lives by creating affordable housing and helping people get decent jobs. We can also help people withstand this pressure by strengthening our social welfare system and ensuring all payments stay above the poverty line. We can end homelessness and increase housing affordability. Investing in social housing is both the right and smart thing to do.

How are housing and poverty linked?

In Australia, increasing housing costs played a major role in keeping the overall poverty rate at around 12-13% from 2009 to 2017, when it would have otherwise declined. (1)



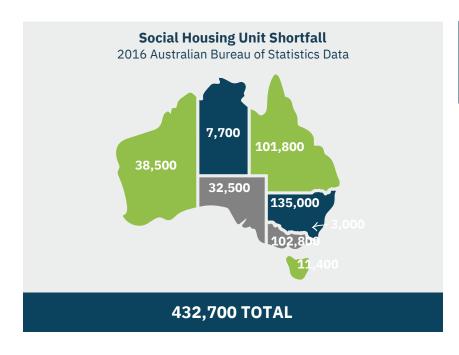
25%

50%

Relying on income support and renting in the private market increases the risk of poverty. For example, in 2017-18, the poverty rate for people aged over 65 years who owned or were purchasing their home was 10%. However, it was more than 4 times that - 41% - for those renting privately. (2)

How many people are homeless or waiting for social housing?

At least 116,000 Australians are homeless on any given night and 190,000 households are on waiting lists for social housing. There is a national shortage of 433,000 homes for people in the lowest 20% of household incomes who are either homeless or in rental stress and at high risk of becoming homeless. (3)



See also these <u>heat maps</u> of homelessness and social housing need by Federal Electorate. (4)

"The pandemic has shown how vulnerable people are when they don't have a home, and how urgently we need more social housing so that every Australian can have a safe place to live."

- Chair of Homelessness Australia, Jenny Smith



Before the pandemic, homelessness was already too high

In 2016 there were more than 116,000 people who did not have a place to call home, a 14% increase from 2011. Two out of 5 people facing homelessness were young people under the age of 25.

Domestic violence is also a major reason people become homeless. Data from the AIHW 2019-20 Specialist Homelessness Services Annual Report, shows that for women, domestic violence is <u>the</u> largest single reason for accessing emergency accommodation. (5)

Drivers of homelessness include high rents, unemployment, low income security payments, increasing domestic violence and a lack of social housing.

Equity Economics published **Nowhere to Go** in July 2021. Commissioned by the
Everybody's Home campaign, the report
estimated that a lack of social housing is
leading to 7,690 women a year returning
to violent partners and 9,120 women a
year becoming homeless. It found that if
the Commonwealth Government invested
in 16,800 additional social housing units
the \$7.6 billion cost would be dwarfed by
immediate economic benefits of \$15.3
billion and the creation of 47,000 new
jobs. (6)

"Home ownership rates have collapsed, the share of renters in housing stress is increasing and social housing waiting lists are out of control."

Martin Sharp, Compass Housing.

Not everybody who is homeless sleeps on the street

While some people end up rough sleeping, many others are couch surfing, living in their car, or are living in other forms of unsafe and unstable accommodation.

When Ashlie lost her full-time job in her late 50s, she quickly found that the low rate of income support did not allow her to live decently. "I had to go without at least seven meals in order to afford a haircut. Seeing a medical specialist was now out of the question, let alone a dentist. I had a couple of friends who provided me with some food so I could pay my rent." In April 2020, Ashlie was unable to afford a private rental, and she became homeless. Since then, Ashlie has transitioned between emergency accommodation and staying with friends for short periods of time.

The 2020 response to COVID-19 was a huge relief but it's now gone

Many people already in poverty and reliant on income support lost casual and part-time work. The Coronavirus Supplement (CVS) of \$550 a fortnight added to multiple payments in 2020, including JobSeeker Payment, helped many low-income people pay rent and, in some cases, get the bond together to get into secure accommodation (including those needing to leave domestic violence).

"I've been able to buy real ingredients and make proper meals for the kids. My rent is no longer 60% of my total income, and I can buy household items I've been needing for years and musical instruments to enrich the children's lives."(7)

Case workers at Mission Australia's NSW Ebbs House completed at least three reference checks in the first month that the payment was paid, meaning these formerly homeless clients had the bond to apply for rental properties. (8)





What's the future for social housing looking like?

Australia faces a social housing timebomb, with a looming shortfall of almost 200,000 homes by 2031 unless the Federal Government begins investing now. A report released in August 2021 by Compass Housing Services finds state governments have limited capacity to house the people on their respective waiting lists and no capacity to cater for future demand. (9)

"The federal-state blame game is arid and gets us nowhere. A ballooning number of Australians on low and middle incomes simply cannot compete for housing in the booming private sales and rental market. We need a breakthrough in co-operation quickly, otherwise Australia will confront a social catastrophe. State governments simply do not have the fiscal firepower to build enough social housing. Unless the Federal Government steps up, homelessness services and other health and welfare services will be overwhelmed."

Everybody's Home national spokesperson, Kate Colvin (10)

What's the most effective way to reduce homelessness?

Social housing investment is the most effective way to reduce homelessness, due to its affordable rents, security of tenure, and other supports that are not available to people in the private rental market. Financially vulnerable people in social housing are less than half as likely to become homeless as a similar group renting privately. Over 1/3 of new tenants in social housing were previously homeless. (11)

Some 7,000 people were taken off the streets during the start of the COVID-19 pandemic. Steven Coard was one of them. At nearly 50, he's been sleeping rough for most of his adult life. "What an amazing transformation — from being at rock bottom, to back on the social ladder," he said. "I thought we were going to be left out here to deal with it ourselves. "All of a sudden, we're all being housed. It's a very mind-blowing experience." (12)

"It's the right thing to do. It's cheaper to get people a home. It'll save money on police callouts, and treating people on emergency wards. Homeless is not an identity. It's an experience.

And if we can make it a short experience, and one that doesn't reoccur, we can reduce the human toll and of course, the cost to the taxpayer." (13)

- Launch Housing CEO Bevan Warner.

How do we reduce housing poverty?



The Community Housing Industry Association, Homelessness Australia, National Shelter, and the national housing campaign, Everybody's Home, have called for a Social Housing Acceleration and Renovation Program (SHARP). (14) This would enable the delivery of at least 30,000 additional social housing units and the renovation many thousands more existing properties to high environmental standards. SHARP proposes social housing maintenance and upgrading; acquisition of sites and properties requiring renovation/completion which are suitable for social housing; shovel ready development projects and longer term new development projects. They say 3/4 of the 30,000 new homes could be completed within 3 years. More 6,000 new homes could begin construction within the next 6 months if they are supported by Federal Government investment. (15)





Anglicare Australia's 2021 Rental Affordability Snapshot found out of 74,000 properties surveyed:

- 44 rentals were affordable for a single parent with 1 child over 8 years receiving JobSeeker Payment;
- 3 rentals, including share houses, were affordable for a person receiving JobSeeker Payment; and
- 0 rentals, including share houses, were affordable for a person receiving Youth Allowance. (16)

They found that "after a year of volatility and shock, Australians are facing a rental market that has never been less affordable."



Supporting renters is also important

Commonwealth Rent Assistance (CRA) helps people who are renting and rely on the income support system, including low income families. Before the COVID-19 pandemic, 2 in 5 of the 1.3 million Australian households renting privately and receiving CRA lived in chronic housing stress (paying more than 30% of their total income in rent). (17)

A 2019 Productivity Commission Report found that over the past 20 years rents have been rising faster than the consumer price index, the rate at which CRA is indexed. CRA has not been increased in real terms since 2000. As a result, between 2001 and 2018, the average share of rents covered by CRA fell from 28% to 24%. (18)

Single people relying on JobSeeker Payment were paying \$200 per week rent in June 2021 and only receiving ~\$70 per week in CRA (median figures) – that is a \$130 a week gap. For a single parent with two children, the median rent paid in June 2021 was \$310 per week, the median CRA received was ~\$74 per week – a gap of \$236 per week. (19)

Commonwealth Rent Assistance is too low

| State/Territory | Households receiving Commonwealth Rent Assistance, June 2021 |
|-----------------|---|
| NSW | 477,134 |
| VIC | 332,920 |
| QLD | 382,478 |
| WA | 131,075 |
| SA | 108,950 |
| TAS | 37,904 |
| ACT | 12,139 |
| NT | 8,434 |
| Total | 1,491,034 |
| | |

Even the Government's own Treasury concluded in 2020: "The maximum value of Commonwealth Rent Assistance has not kept pace with market rents, especially for low-income renters." (20)

There were nearly 1.5 million households receiving inadequate Commonwealth Rent Assistance (CRA) in June 2021. Anti-Poverty Week supports the call from ACOSS and Everybody's Home for an immediate 50% increase in CRA to alleviate poverty and risks of homelessness.

Source: **DSS Demographic Data**, June 2021

Why are so many low-income people renting in the private market?

More than 2.65 million people, or over 1 million households, rented in the private market in 2018. A rise in housing prices alongside the decline in social housing has led to a large increase in low-income people renting in the private market. (21)



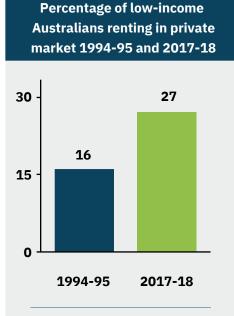


How would building more social housing help our economy?

The federal government could save almost 20,000 jobs a year if it builds more social housing. Constructing 30,000 social and affordable homes over the next 3 years would generate a steady pipeline of jobs for tradies that would otherwise run out of work. There would also be extra work for scaffolders, planners and surveyors. This large 'economic multiplier effect' explains why committing to a pipeline of 30,000 social homes over the next four years would save between 15,540 and 18,050 jobs a year, according to SGS Economics and Planning. (22)

In response to the GFC, the Rudd-Gillard Government introduced a Social Housing Initiative which provided direct funding for the construction of new dwellings, which saw 19,700 new dwellings built and led to the creation of around 9,000 fultime jobs in the construction industry. It also included repairs and refurbishment for up to 60,000 existing social housing dwellings. (23)

Independent analysis by KPMG found that for every \$1 invested, \$1.3 went into the economy. (24) This does not include the savings from crisis accommodation, health and other costs associated with homelessness and housing poverty.



Source: <u>Vulnerable Private Renters:</u> <u>Evidence and Options</u>

"The ideal economic recovery options are those that boost jobs now while delivering long-term payoffs.

Upgrading low income housing meets that test, with immediate activity in construction, building materials, appliance supply and trades; and decades of better lives, lower bills and a stronger energy system."

- Australian Industry Group Chief Executive Innes Willox (25)

What you can do to help

Anti-Poverty Week is partnering with the **Everybody's Home** campaign to help ensure all Australians have a safe, secure and affordable home.

See **Everybody's Home** for more information and to find out how you can get involved.

Produced by Anti-Poverty Week as part of its **Fast Facts** series. Data correct as of 5 October 2021.

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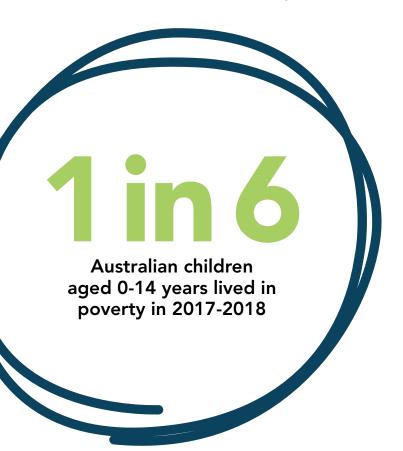




What is it like for children to grow up in poverty?

Growing up in poverty impacts the hopes and dreams of young people.

Kids growing up in poverty too often go to bed or school hungry; they can feel left out if they can't afford to join a local sport team or go on school camps; they may be living in an overcrowded home where there's no quiet place to do homework and they worry about their parents.



It also means not having enough to eat or not having enough healthy food – a 2016 study of more than 5,000 children aged 8 to 14 years found that of those who were materially deprived were frequently going to school or bed hungry.

Foodbank provided relief to 815,000 Australians per month in 2018-19, 11% were aged under 15. Their 2018 Hunger Report found that single parents often make personal sacrifices to ensure their children can eat: 3 in 5 single parents experiencing food insecurity skip a meal at least once a week to make sure there is enough food for their family and 1 in 3 go a whole day without eating at least once a week.¹

They're used to hearing,
'I'm OK, I ate while I was cooking'

- single mum from Melbourne.²

How many children are living in poverty in Australia?

774,000 children or 1 in 6 Australian children aged 0-14 years lived in poverty in 2017-18 (the latest available data). At 17.7%, the percentage of children living in poverty is higher than the percentage of any other age group – including those aged 65 years and over.³

What can we do to reduce child poverty?

Child poverty in Australia isn't inevitable – we made great strides in the 1990's when the former PM Bob Hawke and his government committed to end child poverty. Child poverty wasn't eliminated but it was reduced by 30%.

A very high proportion of children experiencing poverty are living in families who rely on government payments.⁵ Permanently increasing those payments - family payments, JobSeeker and single parent payments - will reduce poverty.





Children can thrive and be healthy when they have what they need to develop well. To treat all of Australia's children fairly, we need to ensure every family has enough money to cover the basics and a secure roof over their heads.

The Coronavirus Supplement of \$550 per fortnight unlocked poverty for up to 1 million children living in families receiving a range of payments including JobSeeker and Parenting Payment Single. The full Coronavirus Supplement saw poverty drop by more than half for the poorest families - those headed by single parents. Poverty rates for these families reduced from 39% to 17%.6

It has helped me so much in being able to help my child to be clothed and eat more healthy options, to keep my house warm during the winter.

I have spent the extra money on everything I needed to get employed.. on my vehicle so I can travel to job interviews... on internet to help with being connected for job interviews on Zoom...on clothing so that I look more professional when I'm attending a job interview, whether it is online or face-to-face.⁷

The Everybody's Home campaign is calling for a large investment in social housing by Federal and State/Territory governments to address the crisis in housing affordability facing too many individuals, families and children in Australia. This would also assist women and children needing to flee domestic violence.8

Is poverty just about not having enough money?

"Money isn't the only thing but having some money to buy food and to pay for your rent and stuff is really good."9

Multiple studies have found that poverty isn't just about not having enough to eat and a secure home. A lack of money limits children and young people's lives and learning and seeps into other aspects of their life.

ARACY's research based on a long term study of children born in 2004 and published in 2019, found children living below the poverty line were more likely to experience deprivation in terms of their relationship with friends, yelling in the home, enjoyment in exercise, adequate fruit and vegetables, mental health, school attendance, learning at home, and involvement in extracurricular activities like sport.¹⁰

The playing field is not level for all Australian children. Those growing up in poverty are less likely to complete high school, find a good job and have stable housing. They often suffer from poor mental and physical health and social isolation. Devastatingly, we will compromise their life chances if we fail to disrupt the cycle of disadvantage.

- Life Course Centre Director Professor Janeen Baxter

My mum struggles, she gets paid on Thursdays but struggles on the Wednesday. Me and my brother, if there is not food for school, we don't go to school at all. She has never sent us to school with no food.¹¹

Young people are also often keenly aware of what they are missing out on. Research undertaken by The Smith Family and UNSW¹² found that it was clear that the 14 year olds had a good understanding of what a healthy diet meant but often lacked the ability (due to a lack of money in the household) to ensure that they had a healthy diet. It also found that while many young people acknowledged that a quiet space or desk was the ideal, this was not the case for them.





Does experiencing poverty in childhood restrict secure employment, health and well-being later in life?

If poverty is not addressed early and it continues into later life, children can carry the scars with them into adulthood.

"A significant number of young Australians who grow up in poverty find it difficult to engage with formal education; they leave school early or cannot navigate from education to the world of work." 13

"Disadvantage early in a child's life reverberates throughout childhood and youth and the risks associated with disadvantage and academic adjustment continue and accumulate over time, ultimately affecting the child's socioeconomic status in adulthood."¹⁴

Children who grow up in poverty are 3.3 times more likely to suffer adult poverty than those who grew up in never poor households.¹⁵

Who are most at risk?

Children living in sole parent families have a poverty rate of 39.4%, 3 times that of couple families (13.1%).¹⁶

Households that have to rely mainly on social security payments (e.g. unemployment, parenting, and disability payments) are five times more likely to experience poverty (36%) than those receiving most income from wages and salaries (7%). However, 38% of those in poverty are in wage-earning households; the majority of whom are households with children.¹⁷

When children are growing up in poverty during the first 5 years of their life - ARACY states: "Brain development in the first years of life lays the foundation for language development, literacy acquisition, cognitive processes, emotional development, self-regulation and problemsolving skills and has a lasting impact on health, future learning and life success."

If poverty **persists over time**. Academics have found children who had been living in persistent poverty until age 8 or 9 were more than 3 times likely to be at risk of psychological clinical problems than children who had never experienced poverty (27% compared to 8%).¹⁸

ARACY looked at deprivations based on a long-term study of children born in 2004. It found in addition to living below the poverty line, children experienced more deprivations in families where **no parent had a job** (unemployed or not looking for work) and for **children with a disability.** The 2016 Child Well-Being project found food and clothing deprivation was concentrated among **children with disability, young carers and Indigenous young people.**¹⁹

By neighbourhood - UnitingCare Australia found there are clear clusters of neighbourhoods at risk of high child exclusion and others where the risk is very low. It found 1 in 3 children living in remote and very remote Australia experienced the highest rate of social exclusion. The Child Social Exclusion Index 2018 also found that 87% of local communities with the highest risk of child social exclusion in 2011 had no improvement in 2016.

Australian communities have people that are really doing it tough, particularly people in remote and regional areas of Australia and in many instances, single mothers and their children.

- Russell Broadbent

Liberal MP in forward to <u>Living on the Edge</u>, Final Report of Parliamentary Inquiry into Intergenerational Welfare Dependency.





Why is child poverty increasing?

After 80,000 sole parents were transferred to Newstart Allowance (now JobSeeker) in 2013, payments for a sole parent with school-age children reduced by at least \$60 a week.²⁰

Professor Peter Whiteford has concluded that cuts in family and sole parent payments have significantly increased poverty among children in Australia.

"Since 2006, the cumulative effects of changes mean that for single parents still on Parenting Payment Single with two younger children have lost nearly \$85 per fortnight; about 6% of their disposable incomes. For families with older children (receiving Newstart), the loss is about \$271 per fortnight; a cut in disposable income of nearly 19%."²¹

UnitingCare Australia concluded that life became harder for all families between 2011 and 2016 due to housing stress and labour market changes.²²

After I pay rent and electricity, I'm left with hardly any money to buy food. I've gone days without food just so my son can eat.

- Perth single mum from Foodbank Hunger Report 2019

Produced by Anti-Poverty Week as part of its **Fast Facts** series. Data correct as of 2 August 2021. For more, visit our website at www.antipovertyweek.org.au.

See also the Australian Research Council Centre of Excellence for Children and Families over the Life Course (the <u>Life Course Centre</u>) who are delivering transformative research and translation to break the cycle of deep and persistent disadvantage for Australian children and families.

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