



13 – 19 October 2024

anti-poverty week

acting on poverty

# Anti-Poverty Week 2024 Briefing



It's not right that in  
Australia **1 in 8** people  
and **1 in 6** children  
struggle to survive  
in poverty.

We can all do  
something about it

Take action this #antipovertyweek to #endchildpoverty  
#RaisetheRate and for a #fairhousingfuture

**all activities**  
[antipovertyweek.org.au/events/](https://antipovertyweek.org.au/events/)

Poverty exists. Poverty hurts us all.  
We can all do something about it.





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**anti-poverty week**

*acting on poverty*

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# Anti-Poverty Week 2024 Reports and Events

## Key National reports and activities

- **Big Issue** #721 and #722 on sale in October with full page ad for Anti-Poverty Week – [download A4Ad](#)

This year Anti-Poverty Week is supporting three national campaigns taking action to end poverty. The campaigns are mobilising people to take the following actions during Anti-Poverty Week:

- **Raise the Rate [petition](#)** calling on the Federal Government to raise the rate of JobSeeker, Youth Allowance and related payments to at least \$82 a day – in line with the Age Pension, to enable people going through tough times to live with dignity.
- **Everybody’s Home** calls on all parties and Federal candidates to sign up to their [Roadmap to Reform](#) and commit to:
  - Raise the rate of JobSeeker and related payments
  - Strong consistent protection for renters
  - Phase in tax reform
  - Build 940,000 social homes within 20 years
- **End Child Poverty** host a [Chat for Change](#) - Print and display the [End Child Poverty Poster](#) , play a [video](#) , promote the [petition](#), [make a support video](#) to share on social media.
  - **Campaign Partners at Parliament House, Canberra** – Thursday 20 October  
End Child Poverty campaign partners met at Parliament House with key politicians to **advocate for legislation** to define, measure and set up reporting frameworks to address Child Poverty.



### Sunday 13 October

- **Everybody's Home** releases data on 'insane' rent hikes across Australia in [The Guardian](#)

### Monday 14 October

- **ACOSS briefing paper** [under embargo]

### Tuesday 15 October

- **2024 Hunger Report – Foodbank Australia** [under embargo]
- **[WEBINAR](#) Locked Out: Poverty and the Australian Housing Crisis 1-2pm**  
 Brotherhood of St Laurence event with: Dr Dina Bowman, BSL Social Policy and Research Centre, Facilitator; I Maiy Azize, Deputy Director of Anglicare Australia and Chairperson of Everybody's Home; The Hon. Kevin Bell AO KC, former Victorian Supreme Court Judge and author of Housing: The Great Australian Right), and Juanita McLaren (advocate and expert by experience and research).
- **[WEBINAR](#) Repeat Failure - Why Australia's workforce programs aren't working 2-3pm**  
 Anglicare Australia event with: Maiy Azize, Deputy Director of Anglicare Australia and author of Repeat Failure; Associate Professor Elise Klein of the Australian National University's Crawford School of Public Policy; Kristin O'Connell of the Anti-Poverty Centre.

### Wednesday 16 October

- **Rental Affordability Snapshot: Essential Worker Edition** – Anglicare Australia [under embargo]
- **Housing Stress report** – Everybody's Home [under embargo]

## Thursday 17 October – International Day for the Eradication of Poverty

- **Australia's Children's Commissioners & Guardians Joint Statement on Poverty** [under embargo]
- **[WEBINAR](#) - Reframing Housing as a Human Right 9:30 – 11am**  
Centre for Excellence in Child & Family Welfare
- **Key media events at [WA Government House](#) and [Adelaide Oval](#)**

## Friday 18 October

- **[WEBINAR](#) – The new frontier of exclusion: Digital Poverty 1-2pm**  
by The Smith Family and WorkVentures with Doug Taylor, CEO The Smith Family (moderator); Wendy Field, Head of Policy, Programs & Strategy, The Smith Family; Caroline McDaid, CEO, WorkVentures; Jessica Wilson, CEO, Good Things Foundation

## Key State and Territory events

### Australian Capital Territory

14/10 **[Anti-Poverty Week Community Forum](#)** – representatives from ACT Greens, ACT Labor, Canberra Liberals, and Independents for Canberra will outline how their parties, if elected, plan to tackle poverty in the ACT. Keynote address by Associate Professor Ben Phillips, ANU Centre for Social Research and Methods.

### New South Wales

13/10 Podcast 'Conversations with The Smith Family' on Digital Poverty  
Doug Taylor, CEO of The Smith Family speaks with Caroline McDaid, CEO of WorkVentures, Listen on [Apple Podcasts](#) or [Spotify](#), or watch the [video](#)

17/10 **Parliamentary Briefing on Digital Poverty**, NSW Parliament House – The Smith Family and WorkVentures

18/10 **[WEBINAR](#) – The new frontier of exclusion: Digital Poverty 1-2pm**  
by The Smith Family and WorkVentures with Doug Taylor, CEO The Smith Family (moderator); Wendy Field, Head of Policy, Programs & Strategy, The Smith Family; Caroline McDaid, CEO, WorkVentures; Jessica Wilson, CEO, Good Things Foundation

### Queensland

15/10 **[Art with Heart](#)** – Art class at Mission Australia's Brisbane Homeless Service 1-4pm

15/10 Community meals and BBQs in Brisbane by [Micah Projects](#), [Community Friends](#), and Bundaberg by [IMPACT Community Services](#)

16/10 **[Breakfast for families](#)** of Benevolent Society's Beaudesert Kindergarten (closed)

17/10 **[Breakfast for families](#)** of Benevolent Society's Acacia Ridge Long Day Care Centre (closed)

18/10 **[Free BBQ and health and welfare services](#)** in Mackay by Community Accommodation & Support Agency (CASA) 10AM-12PM

### South Australia

13/10 Helen Connolly, Commissioner for Children & Young People SA with Kerrie Akkermans, CEO of Community Centres SA on 5AA from 4pm – then on Community Conversations [podcast](#).

- 15-19 [ABC Radio Afternoon](#) interviews – [listen live](#) from 1:30pm (SA time)
- 15-27 **Light ups and billboard displays** in key public spaces across [Adelaide](#) and [Mt Gambier](#)
- 15/10 [Conversation with Australian Charities & NFP Commissioner, Sue Woodward](#) – SACOSS
- 16/10 [Low Cost Living Fair, Beulah Park](#) 10am-2pm by Uniting Communities – Free entertainment, arts & craft, family friendly activities, low cost food
- 16/10 **Poverty Premiums [report launch](#)** – by SACOSS. Why it costs more to be poor 11-11:30am
- 17/10 **[Press Conference](#) at Adelaide Oval** – around 60,000 seats representing the number of SA children living in poverty. Speakers and organisations include: APW Co-Chairs Helen Connelly, Commissioner for Children & Young People SA and Shane Maddocks, CEO ac.care with Women in Poverty CEO, Aradia Sayner and CEOs of: Centre Care; Uniting Country SA, Vinnies SA; Single Mother Families Australia (SMFA); Baptist Care SA.

## Tasmania

- 12/10 Launceston Benevolent Society [Open Day](#) – free BBQ and homelessness services 9am-3pm
- 16/10 [Surviving Poverty](#) – evening of panel discussion with service providers, video interviews with people experiencing poverty and feature film Rosie – about a family dealing with housing stress.
- 17/10 Hobart Lunchtime event with installation of 100 lunchboxes
- 17/10 Free BBQ in the park – [North Hobart](#) and [Smithton](#) – NW Tasmania

## Victoria

- 15/10 **[WEBINAR](#) Locked Out: Poverty and the Australian Housing Crisis 1-2pm**  
Brotherhood of St Laurence event
- 16/10 **[FORUM](#) - Inequality – can we find justice?** By new community group Fight Against Inequality  
FAIN - Maritime Union Auditorium 10am – 2pm
- 16/10 [Dingley Village Emergency Services Directory launch](#) 12-2pm  
By Make a Difference Dingley Village with City of Kingston Mayor, Jenna Davey-Burns.
- 17/10 **[WEBINAR](#) - Reframing Housing as a Human Right 9:30 – 11am**  
Centre for Excellence in Child & Family Welfare

## West Australia

- 13-19 [Free online financial education courses](#) by City of Rockingham Council
- 13/10 [Thrifty Clothing Swap](#) by City of Rockingham Council 12:30 – 3pm
- 17/10 **[Listening to our Children](#) – WA Government House event 10am-4pm**  
Listening to our Youth - Governor of WA, Chris Dawson and youth with lived experience; mentoring Healthy Children - Emeritus Professor Donna Cross; Mark Glasson WACOSS Chair

# National Facilitating Group

## Co-Chairs

Eileen Baldry AO, Professor of Criminology, UNSW Sydney

Simon Schrapel AM, CEO Uniting Communities

## Members

Kasy Chambers, CEO Anglicare Australia

Claerwen Little, National Director Uniting Care Australia

Chris Black, Head of Communications, Brotherhood of St Laurence

Anne Hampshire, Head of Research & Advocacy, The Smith Family

## Sponsors



Anglicare Australia

Australian Education Union  
(Federal)

Australian Nursing and Midwifery  
Federation

UnitingCare Australia

Uniting WA

Wesley Mission Sydney



## 2024 APW State/Territory Co-Chairs

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More than

# 13.4%

of Australians are living below the poverty line

## What is the poverty line in Australia?

In Australia, the poverty line is generally defined as 50% of median household income.

This was \$489 a week for a single adult, \$783 for a sole parent with two children and \$1027 for a couple with two children in 2019-20.<sup>1</sup>

## How many people are living in poverty in Australia?

The ACOSS/UNSW [Poverty in Australia](#) 2023<sup>2</sup> report found:

- In Australia, there are more than 3.32 million people or 13.4% of the population living below the poverty line. That includes 761,000 children or 1 in 6.
- Many of those affected live in deep poverty – on average the 'poverty gap' (the difference between the incomes of people in poverty in various types of families and the poverty line) was \$304 a week.

## What has happened to poverty rates over the last 30 years?

Poverty declined in the early 2000s, rose in the boom years up to the GFC in 2008 and declined around 2009, mainly due to a pension increase granted to Age Pensioners in 2009, lifting many older people over the poverty line. Poverty stabilised during the decade prior to the pandemic in 2020.

Despite the lockdowns and sharp recession, the increases in income support payments and support to business provided during the pandemic brought nearly 650,000 people out of poverty and protected hundreds of thousands of others from falling into poverty. Unfortunately, these were short lived, as increased payments – especially for JobSeeker and Parenting Payments – were withdrawn and replaced by a small permanent increase.<sup>3</sup>

*"The reduction and then removal of the Coronavirus Supplement was experienced by some people as exclusion from a new world that had been opened through its introduction."<sup>4</sup>*

## What does living in poverty really mean in Australia?

Poverty is about a lack of money – both income for now and savings or wealth. But it can also be about not having a lot of other things: affordable housing, access to good education or health services.

While many Australians juggle payments of bills, people living in poverty have to miss out on essentials. They worry about becoming homeless, skipping meals, not heating or cooling their home and not being able to go to the doctor or afford medications.



*"It's always a focus on rent and food for me. I don't like to look like I'm struggling with money. You need to set aside money to buy a jacket for a job interview. That comes out of groceries. You have to compromise a lot. It can make you feel quite isolated because you can't go out with your friends and you're always worried about money... Things like Christmas and Easter and people's birthdays, you feel bad not being able to give someone a present. But it's just the way you live."<sup>5</sup>*

*"Car repairs are out of reach. Rent has skyrocketed. Food, petrol, utilities and general spending have inflated beyond income levels. Outings and social activities are curtailed. Charity is essential". 66-year-old female from Victoria<sup>6</sup>*

## Hunger, risk of homelessness and poorer health are the reality for Australians living in poverty today

According to the [Foodbank Hunger Report 2023](#), an estimated 3.7 million households experienced moderate-to-severe level food insecurity in the 12 months to July 2023.<sup>7</sup>

*"I have been skipping meals 2-3 times a week which has been happening more in the past 2-3 months... I've cut down a lot on meal sizes and basically live on noodles a lot." 57 year old female<sup>8</sup>*

By 2020 there was an increasing link between living in private rental accommodation and poverty. According to a BankWest Curtin Economics Centre study, two thirds of single women and one half of single men aged over 55 years who are living in rented houses were living below the poverty line. Among single parent renters – 2 in 5 live below the poverty line.<sup>9</sup>

The Anglicare Australia [Rental Affordability Snapshot 2024](#) found that well under 1% of available rental properties were affordable in Australia for people receiving working age government benefits or for single people earning the minimum wage.<sup>10</sup>

*"We've heard from people worried they will become homeless with their children, renters in extreme hardship, and older women who are considering sleeping in their cars or on the streets because they can't find an affordable home. Others told us they feel hopeless, anxious and scared because they're homeless or are at risk. Even people who own their own home are worried about what the future holds for their children."<sup>11</sup>*

We know that poverty is a key determinant of poorer health.<sup>10</sup> In 2024, First Nations people still have the highest rate of poverty in Australia and also suffer ill-health and disability at greater rates than non-Indigenous people<sup>12</sup>, leading to lower life expectancy - around 9 years less for males and 8 years less for females, according to the [Closing the Gap Annual Data Compilation Report](#), July 2024.<sup>13</sup>

*"My mental health has never been as bad as when I am on welfare payments and living in poverty." 20 year old student<sup>14</sup>*



## What groups of people are more likely to be living in poverty?

The ACOSS/UNSW [Poverty in Australia 2023: Who is affected?](#) report found people who are unemployed, people receiving income support, renters, sole parents, women, children and people with disability are at highest risk of poverty, while those on Youth Allowance experience deepest poverty. It found:

- More than 7 in 10 of those receiving Parenting Payment live in poverty and 6 in 10 of those receiving JobSeeker payment.
- Poverty is highly gendered. Households whose main income-earners were female experienced almost twice the level of poverty in 2019-20 as those whose main income earner were male (18% compared with 10%).
- The risk of poverty for children in sole parent families was more than 3 times that of children in partnered families (39% compared with 12%).
- People aged 65 years and over who rent their homes experience poverty at 5 times that of those who own or are buying their own home – 50% versus 10%.<sup>15</sup>

According to the Department of Social Services, “On all measures of poverty and disadvantage, First Nations people emerge as the most socially and economically deprived.”<sup>16</sup>

In 2021, the median income for First Nations people aged 15 and over was 67% that of all Australians (\$540 per week compared with \$805 per week).<sup>17</sup>

## What about persistent or entrenched poverty?

In 2022 the Melbourne Institute found that persistent poverty is more prevalent among women, single-parent families, the elderly, Indigenous Australians, people with a disability, the less-educated, and people living in more disadvantaged regions. The study also found that employment is an important factor in becoming poor and escaping poverty. However, other factors including any changes in family make-up, particularly the formation of a single-parent family, the onset of disability or substantial caring responsibilities are strong predictors of poverty entry and poverty persistence.<sup>18</sup>

## What are the triggers for poverty?

# 70%

As many as 70% of people in Australia experience economic disadvantage at some stage in their lives, often as a result of unemployment, illness or disability or a relationship breakdown.<sup>19</sup>

For most of us, financial hardship is temporary, and we are back on our feet in a short time – especially if we have savings and/or family and friends to help. For people who become unemployed and have other barriers to work such as disability or partial capacity to work and being aged over 55 years, their risk of prolonged unemployment is high. At March 2024, 68% of people receiving JobSeeker payments had been receiving income support payments for more than one year.<sup>20</sup>

More infrequent life events such as the onset of a severe mental illness or domestic violence can be a trigger for severe poverty and homelessness if supports are not available.



*“I experienced a lot of family violence which meant I couldn’t live at home. It was not a choice. People don’t end up in a situation where they’re homeless or living on their own, for nothing. It’s not a small, menial thing that gets them there.”*

Client quote provided in Anglicare report<sup>21</sup>



The most common reason for seeking assistance from homelessness services in 2022-23 was domestic and family violence.<sup>22</sup>

## Are there other measures or indicators of poverty?

- **Material deprivation:** Medical treatment when needed, warm clothes and bedding if it’s cold, a substantial meal at least once a day, medicines when prescribed by a doctor, a decent and secure home – these are things that most Australians regard as essential. When people cannot afford these things, researchers describe them as being materially deprived.<sup>23</sup>

- **Financial stress indicators:** experience of financial stress refers to an inability to meet basic financial commitments because of a shortage of money. Indicators include the inability to pay electricity, gas or telephone bills on time,

asking for financial help from friends or family, an inability to pay the rent or mortgage on time, skipping meals, being unable to heat home, or pawned or sold something.<sup>24</sup>

- **Social exclusion:** Disadvantage is much more than just poverty or lack of financial security. Limited social engagement, connection, access and opportunity are also detrimental to health and wellbeing.<sup>25</sup> The [Australian Institute of Health and Welfare](#) reported that (before the Covid pandemic), more than 1.2 million Australians dealt with deep social exclusion in 2018.<sup>26</sup>

See also the [Interim Economic Inclusion Advisory Committee 2023-24 report](#), for a detailed discussion of various poverty measures.<sup>27</sup>

## What are the key solutions to poverty?

Most researchers and advocates conclude that increasing income support payments, particularly for unemployed people and single parents, is a key solution to poverty. A key example is the lead recommendation of the [Economic Inclusion Advisory Committee's 2024 report](#) to government.

The payment for people who are experiencing unemployment (JobSeeker) has been eroded over many years and as of June 2024 it was worth only 68% of the Age Pension, compared with 90% in the mid-1990s. In spite of an increase of \$40 per fortnight announced in the May 2023 Budget.<sup>28</sup>

The authors of a 2022 Melbourne University study on the dynamics of income poverty concluded that while employment can be a solution to ending persistent poverty, *"boosting income support payments beyond their current austere levels remains a critical pillar of policy for governments genuinely committed to reducing persistent disadvantage."*<sup>29</sup>

<sup>1</sup> Davidson, P; Bradbury, B; and Wong, M (2023) [https://povertyandinequality.acoss.org.au/wp-content/uploads/2023/03/Poverty-in-Australia-2023\\_Who-is-affected.pdf](https://povertyandinequality.acoss.org.au/wp-content/uploads/2023/03/Poverty-in-Australia-2023_Who-is-affected.pdf) Australian Council of Social Service (ACOSS) and UNSW Sydney.

<sup>2</sup> Ibid

<sup>3</sup> Analysis in [Poverty in Australia 2022: A snapshot](#) and [Poverty in Australia 2023: Who is affected?](#)

<sup>4</sup> ACOSS/UNSW [Australian Experiences of Poverty](#), 2022.

<sup>5</sup> Quote provided by Anglicare Tasmania as cited in Anglicare Australia, [2018 State of the Family](#), November 2018.

<sup>6</sup> Salvation Army, [The Red Shield Appeal 2023: At breaking point](#), July 2023.

<sup>7</sup> Foodbank, [Foodbank Hunger Report 2023](#), Ipsos, September 2023

<sup>8</sup> [Hungry or Homeless - Tough Choices in a Cost-of-Living Crisis](#), Anglicare NSW, May 2023.

<sup>9</sup> BankWest Curtin Economics Centre, [Behind the Line - Poverty and disadvantage in Australia 2022](#).

<sup>10</sup> Anglicare, [Anglicare Rental Affordability Snapshot 2024](#), April 2024.

<sup>11</sup> Everybody's Home, [Report reveals brutal reality of housing crisis](#), July 2023.

<sup>12</sup> Australian Institute of Health and Welfare, [Social determinants of health](#), July 2024.

<sup>13</sup> Productivity Commission 2024, [Closing the Gap Annual Data Compilation Report July 2024](#), Canberra

<sup>14</sup> Anti-Poverty Week facilitated a special Australia at Home webinar focused on poverty on 25/5/20 which included Freya Pollard, a university student with lived experience of poverty.

<sup>15</sup> Davidson, P; Bradbury, B; and Wong, M (2023), [Poverty in Australia 2023: Who is affected?](#) Poverty and Inequality Partnership Report no. 20. Australian Council of Social Service and UNSW Sydney.

<sup>16</sup> Department of Social Services submission to the [Senate Inquiry into the Nature and Extent of Poverty in Australia](#) February 2023, submission #12.

<sup>17</sup> Australian Institute of Health and Welfare (AIHW), [Australia's Welfare](#), Income and finance of First Nations people, 7 September 2023.

<sup>18</sup> Esperanza Vera-Toscano and Roger Wilkins, [The Dynamics of Income Poverty in Australia: Evidence from the HILDA Survey, 2001 to 2019](#). Melbourne Institute: Applied Economic & Social Research, The University of Melbourne.

<sup>19</sup> [The welfare state touches the lives of many more Australians than is commonly thought](#), Professor Peter Whiteford, 2019.

<sup>20</sup> [Department of Social Services Demographics](#), March 2024.

<sup>21</sup> Quote provided by Anglicare Tasmania as cited in Anglicare Australia, [2018 State of the Family](#), November 2018.

<sup>22</sup> AIHW, [Specialist Homelessness Services 2022-23 Annual Report](#).

<sup>23</sup> Peter Saunders & Yuvisthi Naidoo, [Mapping the Australian Poverty Profile: A Multidimensional Deprivation Approach](#), The Australian Economic Review, vol. 51, no. 3, pp. 336–50, September 2018.

<sup>24</sup> Melbourne Institute, [The Household, Income and Labour Dynamics in Australia Survey: Selected Findings from Waves 1 to 21](#), 2023.

<sup>25</sup> 25 University of Canberra 'Child Social Exclusion Index Nurturing Inclusion: Paving the Way to Improved Child Wellbeing' Miranti, R., Freyens, B., Vidyattama, Y., Tanton, R., Shakir, G. (2024), The Canberra School of Politics, Economics and Society (SchoPES), Faculty of Business, Government and Law (BGL). Report commissioned by UnitingCare Australia.

<sup>26</sup> AIHW, [Australia's Children](#), Feb 2022

<sup>27</sup> [Interim Economic Inclusion Advisory Committee 2023-24 report, April 2023](#)

<sup>28</sup> Assoc Prof Ben Phillips, [Boosting JobSeeker is the most effective way to tackle poverty: what the treasurer's committee told him](#), The Conversation 19/4/23

<sup>29</sup> University of Melbourne, [Persistent poverty is a major policy issue](#), Dr Vera-Toscano E, Prof Willins, R. May 2022



## 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.

***"There are some days that I can't go out in the car due to the cost. We can't afford to have the heater on at night. We use blankets and our house has damp. We can't afford to use the electricity at night. We use torches instead of turning the lights on. The kids can't have baths anymore."*** <sup>1</sup>

In 2022, Foodbank reported more than 1.3 million children lived in a household where all or some went hungry and that single parent households were hit the worst. <sup>2</sup>

***"We ran out of the basics like bread, fruit and milk. We managed to get some tinned food to get us through, but it wasn't enough to help keep the kids full."*** <sup>3</sup>

***"They're used to hearing, 'I'm OK, I ate while I was cooking'"*** <sup>4</sup>

**– single mum from Melbourne.**

## How many children are living in poverty in Australia?

761,000 children - 1 in 6 - Australian children aged 0-14 years lived in poverty in 2019-20 (the latest available data). At 16.6%, the percentage of children living in poverty is higher than the percentage of any other age group – including those aged 65 years and over. <sup>5</sup>

# 1 in 6

**Australian children  
aged 0-14 years lived in  
poverty in 2019-2020** <sup>5</sup>

## What can we do to reduce child poverty?

Child poverty in Australia isn't inevitable – we made great strides in the 1990s when the former Prime Minister Bob Hawke and his government committed to end child poverty. Child poverty wasn't eliminated but it was reduced by 30%. <sup>6</sup>

A very high proportion of children experiencing poverty are living in families who rely on government payments. <sup>7</sup> Permanently increasing those payments – family payments, JobSeeker and single parent payments – will reduce poverty.



# FAST FACTS

Child & Family Poverty in Australia



anti-poverty week

act on 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 period during the Covid-19 pandemic when income support payments were lifted was hugely beneficial to children and their families. We saw less anxiety about whether families could meet their basic needs such as food, heating, and shelter. We saw reduced suicides as a result. Income support payments should be set at a level that supports individuals and families to live with dignity and meet their basic needs."* <sup>8</sup>

- Child Health Statement by

Australian Medical Association, Australian Council of Social Service, Australian Research Alliance for Children & Youth, Murdoch Children's Research Institute, 2022

The full Coronavirus Supplement saw child poverty reduce from 19% to 13.7% giving 245,000 kids in Australia the chance of a better future. <sup>9</sup>

*"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."* <sup>10</sup>

The Centre for Community Child Health states in their submission to the Senate Inquiry into the Nature and Extent of Poverty in Australia: "increased household income benefits children directly through better food, stable housing, and healthcare (the 'investment' model), and indirectly through improved parent mental health and capacity (the 'family stress' model). If early disadvantage including poverty is redressed, half of child health and developmental problems in middle childhood can be reduced."

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. <sup>11</sup>

## 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."* <sup>12</sup>

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.

Research by the Australian Research Alliance for Children & Youth (ARACY), 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, enjoyment in exercise, adequate fruit and vegetables, mental health, school attendance, learning at home, and involvement in extracurricular activities like sport. <sup>13</sup>

*"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**

Children at the forefront of the housing crisis are often frequently moving due to high rents, which disrupts school and friendships. The ABS 2021 Census data on Homelessness found that 1 in 4 people without homes are children aged under 18 years and the number of homeless children under 18 increased by 12% since the 2016 Census, while overall homelessness increased by 5%. <sup>14</sup>

Young people are also often keenly aware of what they are missing out on. Research undertaken by The Smith Family and UNSW found that it was clear that the young people 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. <sup>15</sup>



## Does experiencing poverty in childhood restrict education, secure employment, health and wellbeing 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.” - Skattebol and Redmond, Flinders University 2018 <sup>16</sup>

“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.” <sup>17</sup>

Warren, DSS paper 2017

**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.** - Melbourne Institute report 2020 <sup>18</sup>

## Who are most at risk?

**Children living in sole parent families have a poverty rate of 39%, more than 3 times that of couple families (12%).** <sup>19</sup>

In Anti-Poverty Week 2022, our partners the [Life Course Centre](#) found the risk of **financial hardship for single mothers is at least double** that of partnered mothers. This has been the case for the past 20 years. The proportion of single mothers in financial hardship has not dropped below approximately 30% in the past 10 years, (2010-2020), except for a brief period when the Coronavirus Supplement was paid. <sup>20</sup>

When children grow up in poverty the first **5 years** of their life can have significant implications for their development. As 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 problem- solving skills and has a lasting impact on health, future learning and life success.”

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%). <sup>21</sup>

Children in **monetary poverty** (that is children living below the poverty line) suffered effects far wider than just their material basics. They are more than 1.7 times more likely to face food insecurity, nearly twice as likely to lack good relationships with friends and almost two and a half times more likely to be missing out on learning at home. <sup>22</sup>

In 2021, more than 1 in 3 children living in the most disadvantaged locations had higher rates of developmental vulnerability when they started school, more than twice that of children in the least disadvantaged areas (14.9%). <sup>23</sup>

“

**For one-in-six Australian children who live in poverty, disadvantage at home carries over into disadvantage at school. Children living in poverty have lower school completion rates and lower scores on national tests such as NAPLAN and students who live in poverty also experience more social exclusion at school than their more advantaged peers.** <sup>24</sup>”

- Professor Gerry Redmond  
[The Conversation](#) 10/3/22

“

**We need to make sure that every child gets the opportunity to be the best that they can be, because that helps, not just that individual, that’s the key to Australia as well. We need to be the smart country.**”

- Prime Minister Anthony Albanese,  
[Interview on 7.30](#), 23/6/22



### Why is child poverty increasing?

Income support for families, especially sole parent families, eroded over many years:

- Parenting Payments are paid at a lower rate than age or disability pensions.
- From 2006-2023, sole parents whose youngest child turned 8 needed to claim the lower JobSeeker Payment instead of Parenting Payments. (The age cut-off was increased to 14 in the 2023 Federal Budget).
- Until 2023, Commonwealth Rent Assistance hadn't had an increase beyond inflation since 2000 (There was a small increase in the 2023 Federal Budget).
- Family payments have been raided for Budget savings resulting in real expenditure in 2020-21 being the same as in 2000-01.<sup>25</sup>
- The child support system is also not working as it should, with debts owed to children conservatively estimated to be at least \$1.72B in 2024.<sup>26</sup>

### How you can help end child poverty

Our Federal Parliamentarians need to pass legislation to end child poverty, with measurable targets and actions to achieve this goal.

The New Zealand Government introduced such legislation in 2018 and they've made great progress resulting in fewer children living in poverty. Setting targets enshrined in legislation works and changes lives for the better.

Anti-Poverty Week supports the [End Child Poverty](#) campaign calling on government to legislate an end to child poverty –

**Sign their petition to the Prime Minister** here: [valuingchildreninitiative.com.au/how-to-help](https://valuingchildreninitiative.com.au/how-to-help).

Produced by Anti-Poverty Week as part of its **Fast Facts** series. Data correct as of 25 September 2024.

For more, visit our website at [www.antipovertyweek.org.au](http://www.antipovertyweek.org.au).

See also the **Australian Research Council Centre of Excellence for Children and Families over the Life Course** (the [Life Course Centre](#))

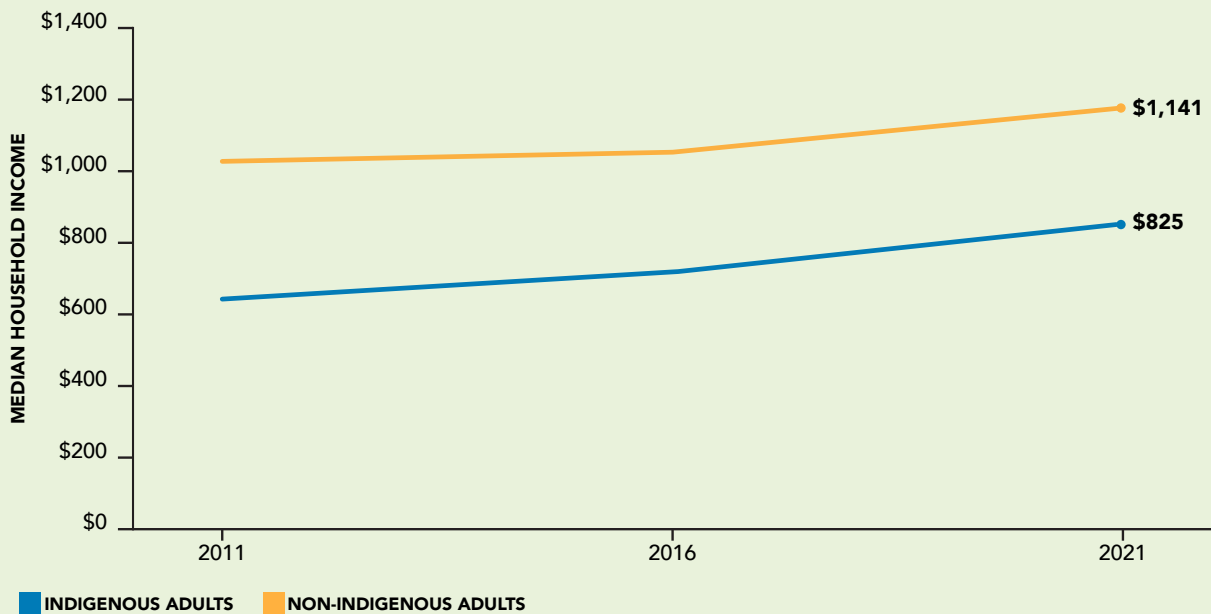
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5. Davidson, P; Bradbury, B; and Wong, M (2023) [Poverty in Australia 2023: Who is affected?](#) Australian Council of Social Service (ACOSS) and UNSW Sydney.
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10. Quotes from [550 Reasons to Smile campaign](#), National Council of Single Mother and Her Child.
11. [Everybody's Home](#) and SHARP proposal.
12. Quote from child participant, cited in Redmond, G., etal (2016), Are the Kids Alright? Young Australians in their Middle Years, Final Report of the Australian Child Well-Being Project, Flinders University, UNSW & ACER.
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22. [Measuring Child Deprivation and Opportunity in Australia](#), February 2019.
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25. Australian Parliamentary Library, [Social security and family assistance](#), July 2022.
26. Anti-Poverty Week, [Child Support Briefing, 18/8/22](#).
27. Anti-Poverty Week Media Briefing, [Still Too Much Child Poverty in the 'Lucky' Country](#), 18/10/22.



## More First Nations Australians have low household incomes

The median weekly household income for First Nations households in 2021 was \$825, which is significantly lower than the \$1,141 for non-Indigenous households.<sup>1</sup>

Median gross weekly equivalised household income of First Nations adults, 2011- 2021

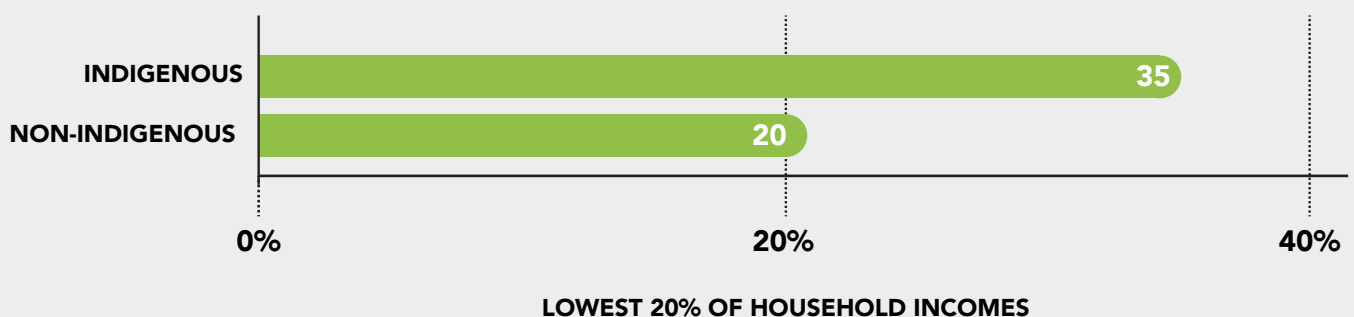


**Note:** Data for years prior to 2021 are CPI-adjusted.

**Source:** Table D2.08.13. ABS Census of Population and Housing, data provided by the ABS, customised report, 2023.

Data from the 2021 Census show that First Nations Australians are over-represented in lower household income distributions, with 35% of First Nations adults living in households in the bottom 20% of the household income distribution compared with 20% of non-Indigenous adults. Only 9.9% of First Nations Australians are in the highest 20% of household incomes.<sup>2</sup>

Household income data reveals the economic disparities between Indigenous and non-Indigenous communities in Australia, and that economic circumstances have a direct impact on quality of life.

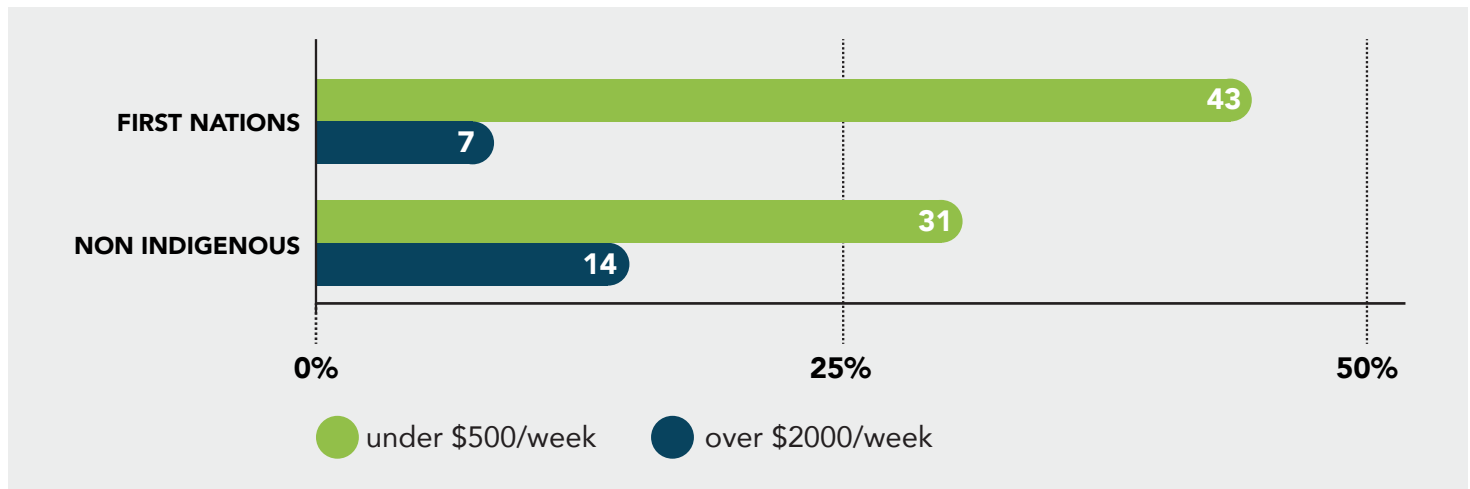




## More First Nations Australians earn the lowest incomes

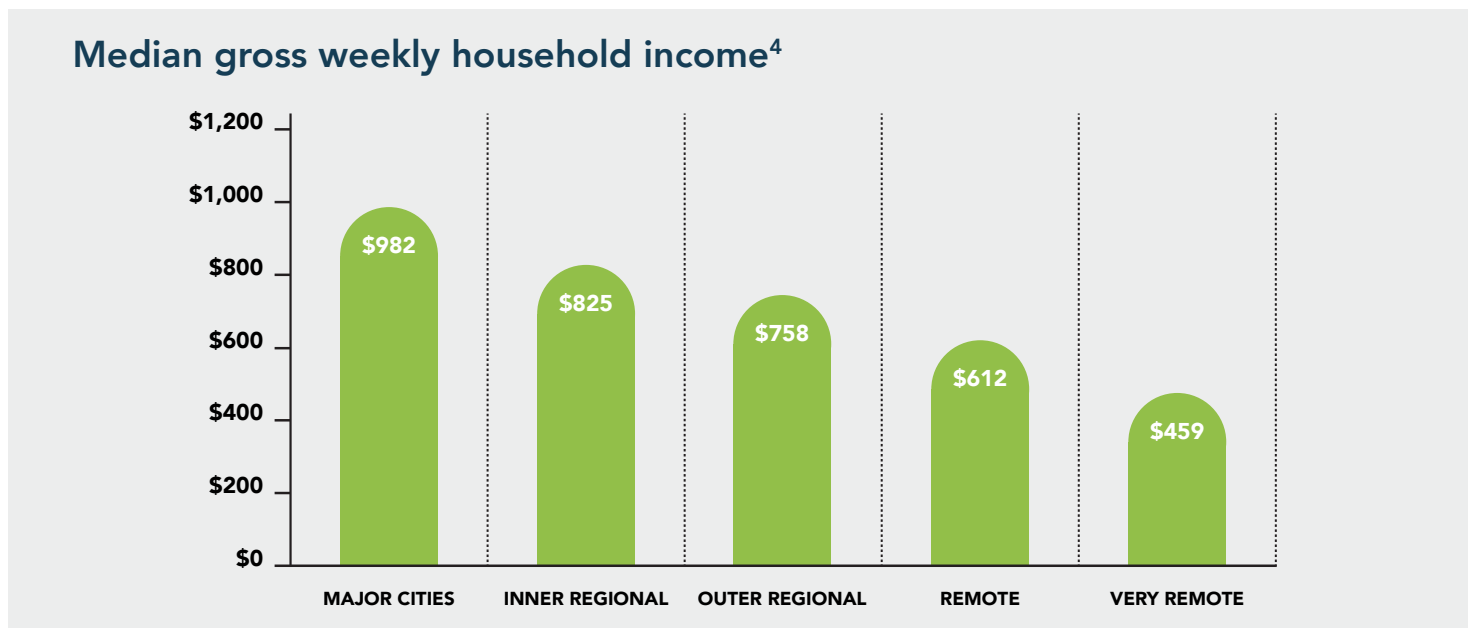
The median personal income for First Nations adults was \$540 per week, reflecting a disparity in income levels when compared to the broader population.

Personal income data shows that, similar to household incomes, First Nations adults were generally over-represented in lower income bands and under-represented in higher income bands. In 2021, 43% of First Nations adults had a gross weekly income of under \$500, compared with 31% of non-Indigenous adults, while 7% of Indigenous adults earned \$2,000 or more, compared with 14% of non-Indigenous adults (Table D2.08.18).<sup>3</sup>



## First Nations household income varies across regions

There are significant differences in the economic status of First Nations populations in different regions, with remote areas having lower incomes due to fewer employment opportunities, educational resources and infrastructure, highlighting the urgent need for regional development.





## Housing Problems

# 18.6%

of Aboriginal households are affected by overcrowding.

### Home ownership



## 42.3%

First Nations households



## 66%

National Average

According to the 2022 ABS [Housing Statistics report](#), Aboriginal and Torres Strait Islander people face significant housing issues.

Overcrowding remains a significant issue for First Nations households in Australia, with 18.6% of these households living in overcrowded conditions, reflecting a substantial disparity compared to the general population.<sup>5</sup>

Home ownership among First Nations households was notably lower than among non-Indigenous households in 2021, with only 42.3% owning their homes, compared to the national average of 66%, highlighting a significant gap in housing stability and equity.<sup>6</sup>

The financial burden of housing is evident in First Nations households, where the median weekly rent was \$300, and the median monthly mortgage repayment stood at \$1,721, indicating the economic challenges faced in maintaining suitable housing.<sup>7</sup>

The housing problem demonstrates the housing conditions in First Nations communities in Australia, such as overcrowding and uninhabitable conditions, which can have adverse effects on both physical and mental health.

## Educational Outcomes for Children and Young People

First Nations children have lower levels of school readiness, achievement and tertiary education compared to their non-Indigenous peers.<sup>8</sup>

In 2021, 34.3% of First Nations children were developmentally on track in all AEDC domains, down from 35.2% in 2018 and far from the 55% target.<sup>9</sup>

In 2023, First Nations students were three times more likely to need extra support than non-First Nations peers. Only 30% of very remote students were rated 'strong' or 'exceeding', compared to 60% in major cities.<sup>10</sup>

In 2021, 47% of First Nations people aged 25–34 had completed a Certificate III or above, up from 42.3% in 2016, but still short of the 70% target.<sup>11</sup>

Education outcomes provide information on the educational achievements and challenges of First Nations Australian children and young people, reflecting the current state of inequality in education. In turn, levels of educational achievement have a direct impact on employment opportunities.

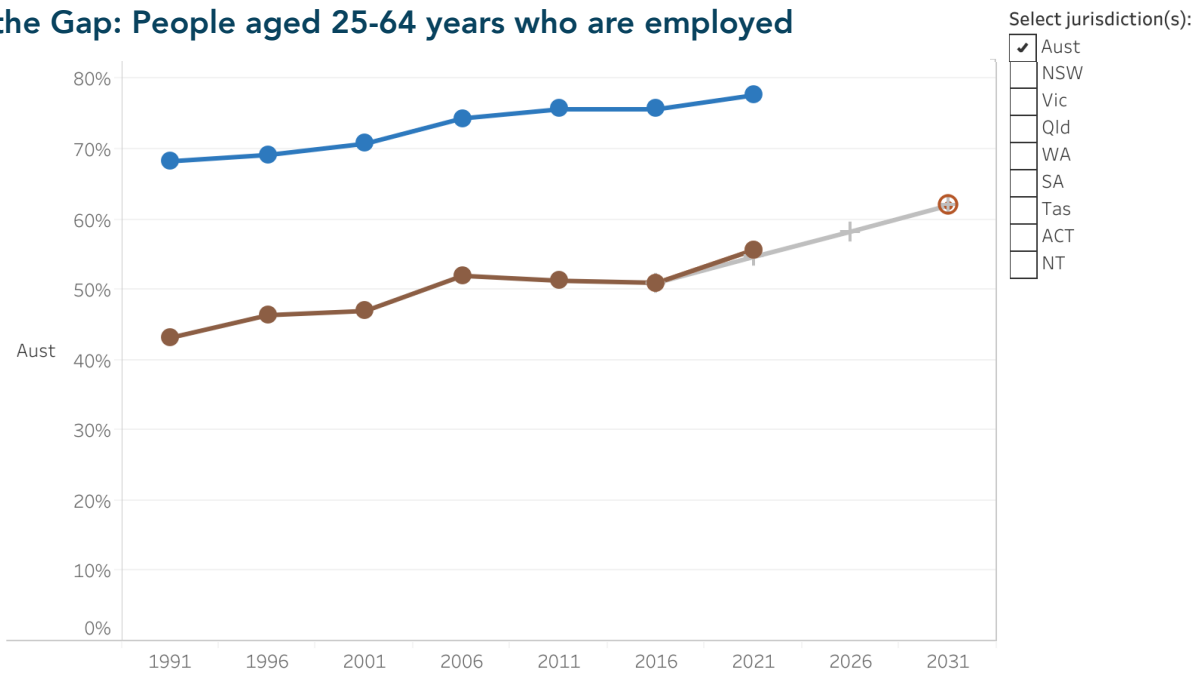


## Employment

The Closing the Gap target for employment of Aboriginal and Torres Strait Islander people is to 'increase the proportion of Aboriginal and Torres Strait Islander people aged 25-64 who are employed to 62% by 2031.

As shown in the graph below, in 2021, 55.7% of Aboriginal and Torres Strait Islander people aged 25–64 years were employed, an increase from 51% in 2016. [data from Productivity Commission 2024 Closing the Gap report.]<sup>2</sup>

### Closing the Gap: People aged 25-64 years who are employed



Source: Productivity Commission, Closing the Gap dashboard, table CtG8A.1

(a) Targets and trajectories are only available nationally.

- Aboriginal and Torres Strait Islander people, Actual
- Aboriginal and Torres Strait Islander people, Linear regression estimates
- Aboriginal and Torres Strait Islander people, Target
- + Aboriginal and Torres Strait Islander people, Trajectory
- Non-Indigenous people, Actual

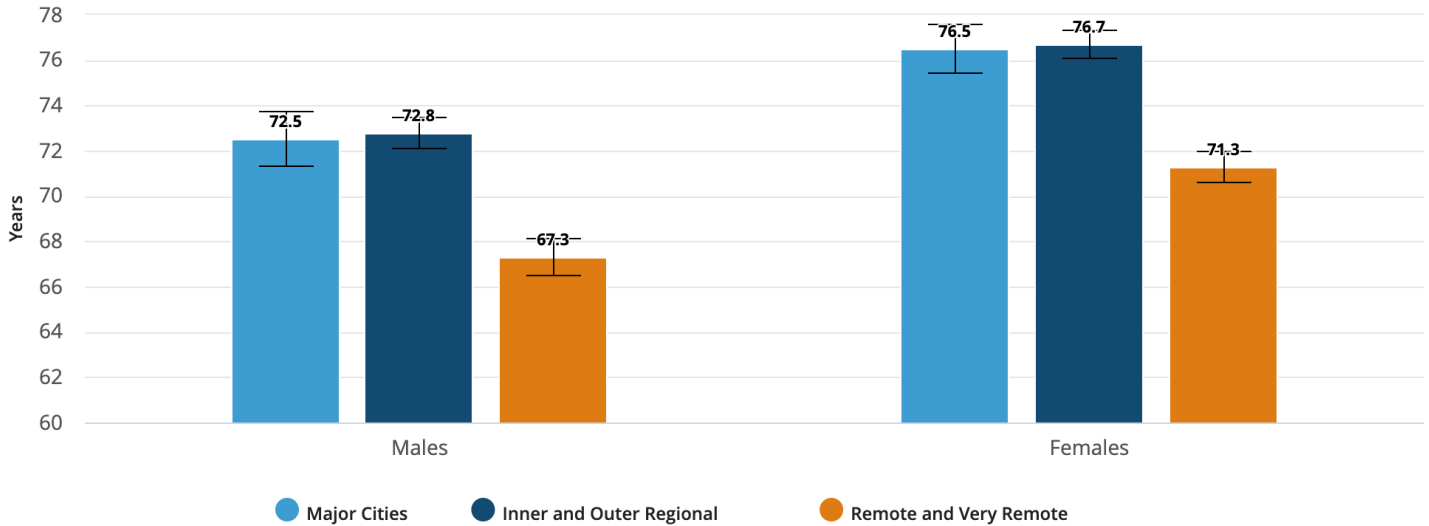
## Healthcare

**Aboriginal and Torres Strait Islander people have a significantly lower life expectancy compared to non-Indigenous Australians.**

As of 2023, the life expectancy for First Nations men is 71.6 years, and for women, it is 75.6 years, compared to 80.2 years for non-Indigenous men and 83.4 years for non-Indigenous women.<sup>13</sup>



Aboriginal and Torres Strait Islander life expectancy estimates at birth by sex and Remoteness Areas, with 95% confidence intervals(a)—2020–2022(b)(c)



- a. Estimates are statistically different at 95% confidence level if their confidence intervals do not overlap.
- b. Based on the average number of Aboriginal and Torres Strait Islander deaths registered across 2020, 2021 and 2022, adjusted for under/over identification of Indigenous status in registrations, and final Aboriginal and Torres Strait Islander population estimates for 30 June 2021 based on the 2021 Census.
- c. Life expectancy estimates are calculated taking age-specific identification rates into account.

Source: Australian Bureau of Statistics, Aboriginal and Torres Strait Islander life expectancy 2020 - 2022

The gap in life expectancy between First Nations and non-Indigenous Australians varies between 6.5 to 12.4 years, depending on gender and remoteness.

The rate of disease burden among First Nations People is significantly higher than that of non-First Nations Australians.

About 80% of the mortality gap between First Nations and other Australians aged 35–74 years is due to chronic diseases. Of the gap due to chronic disease, the main contributors are: Ischemic heart disease (22%), Diabetes (12%), liver diseases (11%) and chronic lower respiratory diseases (6%) contribute to around 80% of the mortality gap.<sup>14</sup>

Many First Nations communities, especially in remote areas, face significant barriers to accessing healthcare services, including geographical isolation, lack of culturally appropriate services, and financial constraints.<sup>15</sup>

<sup>1</sup> Australian Institute of Health & Welfare (AIHW) Aboriginal & Torres Strait Islander Health Performance Framework (HPV), [Determinants of Health 2.08 Income](#) August, 2024

<sup>2</sup> Ibid

<sup>3</sup> Ibid

<sup>4</sup> Ibid

<sup>5</sup> Australian Bureau of Statistics (ABS) [Housing Statistics for Aboriginal and Torres Strait Islander Peoples](#), September 2022

<sup>6</sup> Ibid

<sup>7</sup> ABS [Housing: Census](#) June 2022

<sup>8</sup> Productivity Commission [Closing the Gap: Annual Data Compilation Report](#) July 2024

<sup>9</sup> AIHW [Education of First Nations People](#), September 2023

<sup>10</sup> Australian Curriculum & Assessment Reporting Authority (ACARA) [Media Release](#) August 2023

<sup>11</sup> AIHW [Indigenous Education and Skills](#)

<sup>12</sup> Productivity Commission Closing the Gap: Data Dashboard – [Target 8 Economic Participation](#)

<sup>13</sup> ABS [Aboriginal and Torres Strait Islander life expectancy](#) November 2023

<sup>14</sup> AIHW [Contribution of chronic disease to the gap in mortality between Aboriginal and Torres Strait Islander people and other Australians](#) May 2011

<sup>15</sup> AIHW Aboriginal & Torres Strait Islander HPV [3.14 Access to services compared with need](#), Aug 2024

## Older people in Australia are becoming increasingly likely to be pushed into poverty as they age.

Australia's population is ageing, and the average Australian is living longer than ever before. In 2022, 17.1%, or more than one in every six, Australians was aged 65 years and older and this number is only expected to grow. Despite this shift, older Australians still face a significant risk of economic insecurity, or falling into poverty, and having no way to get out.

A study from NCOSS on the rising rate of poverty in NSW suggested that older Australians make up half the increase in people living in poverty since 2016.<sup>1</sup>

### Australia's pension poverty problem

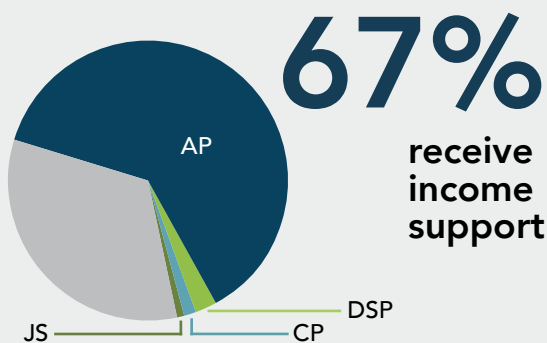
Almost  
**1/3**  
of Australians  
receiving the  
Age Pension  
live in poverty.



Australia's retirement system was designed at a time where home ownership rates were high, meaning housing costs were not a key consideration for most people's retirement income including the pension. The Age Pension was developed to support older homeowners and where people didn't own their home allowances such as Commonwealth Rent Assistance (CRA) could be accessed to cover housing costs. However, this is no longer the case and it is becoming increasingly obvious that homeownership is not something we can expect people to have achieved by retirement.

Two in every three Australians over the age of 65 received the Age Pension, Carer Payment, Disability Support Pension or JobSeeker.<sup>2</sup> The vast majority, 93 percent, are on the Age Pension.

People aged over 65



At June 2021, 2.8 million people aged 65 and over received an income support payment, equating to 2 in 3 (67%) of the population aged 65 and over (DSS 2021). Of these older people:

- The majority received the **Age Pension (93%, 2.6 million)**.
- 1 in 29 received the **Disability Support Pension (3.7%, 101,800)**.
- 1 in 50 received the **Carer Payment (2.0%, 56,400)**.
- 1 in 83 received the **JobSeeker Payment (1.1%, 30,300)** (DSS 2021).<sup>3</sup>

According to the Australian Institute of Health and Welfare (AIHW), "between March 2018 and March 2021, the number of older people receiving the Disability Support Pension increased by 43% and recipients of the JobSeeker Payment and Newstart Allowance tripled, as the qualifying age for the Age Pension continued to rise".<sup>4</sup>

With such a large amount of Australia's older population on income support and continued erosion in value of government pensions and allowances, more and more older people are being forced into financial insecurity and often poverty just to cover their basic living and housing costs.



## The impact of housing

Australians over  
65 made up

**1 in 5**

residents of those living  
in public housing in  
2019-20.<sup>5</sup>

This influence of housing on retirement outcomes is stark, with older Australians who own their homes, either outright or with a mortgage, less likely to face housing stress as they age, whereas older renters are 5 times more likely to be in poverty.<sup>6</sup>

While three in four older renters wish to remain at home as they age, 72 percent indicate that cost is a barrier to this happening.<sup>7</sup>

Along with cost, older renters also find themselves in situations where they are often unable to make necessary modifications to assist them.

“In April 2024, only 0.2% of rental listings across the country were affordable for a single person on the Age Pension. Of these properties, many that were affordable were rooms in sharehouses, or other situations which would not generally be appropriate for an older person.”

– Anglicare Australia 2024  
Rental Availability Snapshot<sup>8</sup>

With Australia’s retirement system set up on the assumption, or frankly, requirement to own a home, the wealth disparity will only get wider as Australians get older. A study from NCOSS on the rising rate of poverty in NSW found that between 2016 and 2021 100,000 more people entered poverty in that state and half, 50,000, were over65.<sup>9</sup>

## Superannuation in retirement

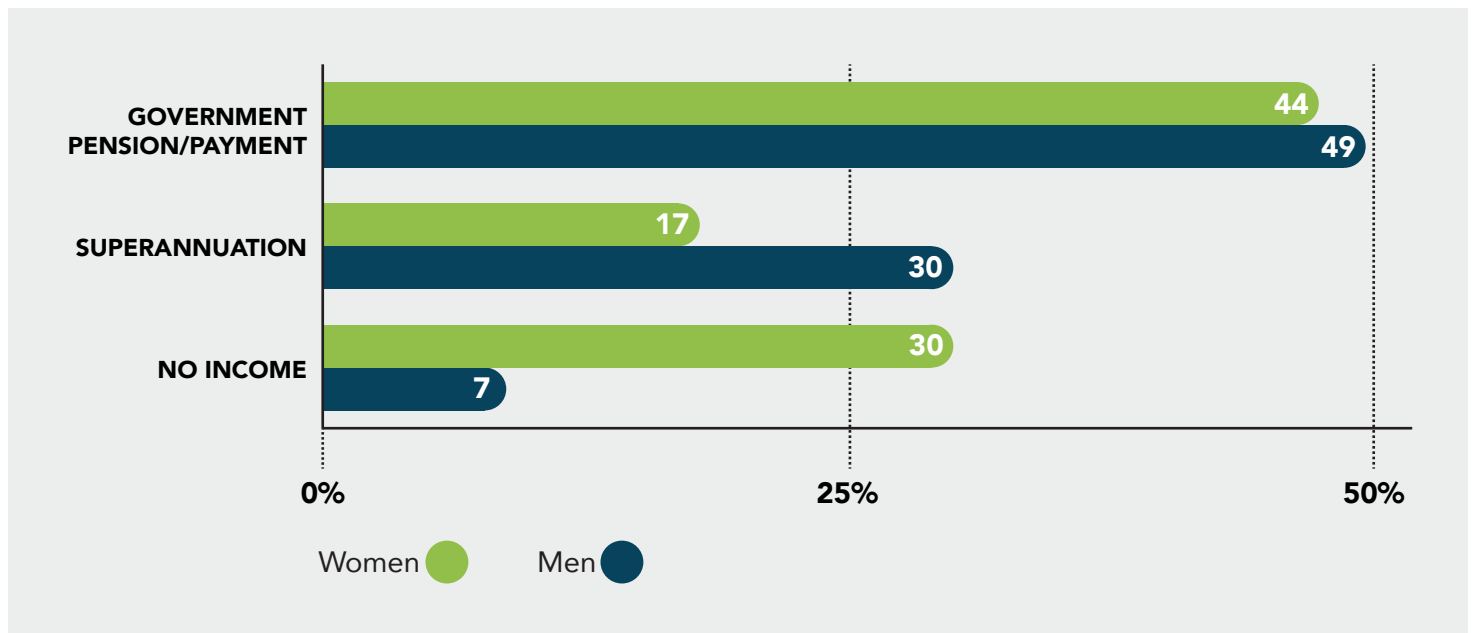
Australia’s superannuation system is complicated and only just coming into maturity since it was first introduced. For many older Australians, navigating this system is fraught, and tax settings incentivise against actually drawing down on the capital. It is not feasible for everyone to have a substantial and adequate superannuation balance upon retirement. Under the current system, building a sufficient superannuation balance depends on Australians’ ability to earn and save enough throughout their working lives. Individuals facing long-term employment barriers or working in insecure or casualized industries are unlikely to accumulate a superannuation balance that ensures a dignified and secure retirement. Consequently, a growing number of Australians are approaching retirement without the necessary assets or savings to guarantee a comfortable retirement.

### Older women are hit hardest



“Around 2 in 5 (44%) women and 1 in 2 (49%) men had a government pension or allowance as their main source of income. Superannuation was the main source of income for a considerable proportion of retirees, especially men (30% for men and 17% for women). Women were far more likely than men to report no personal income (30% for women and 7% for men).”<sup>10</sup>

– Australian Institute for Health and Welfare



Older women are more likely to experience financial hardship and poverty as they age, as a result of having lower superannuation balances and being more likely to be renting.<sup>11</sup> Older women are one of the fastest growing cohorts of people experiencing homelessness. The Mercy Foundation points out that “traditionally, homelessness has been stereotyped as a man sleeping rough. Women usually do not experience homelessness in that specific way ... homeless women generally move from place to place often in a downhill trajectory”.<sup>12</sup>

<sup>1</sup> NCOSS [Media Release](#), March 2023, and [Mapping Economic Disadvantage in NSW report](#), by National Centre for Social and Economic Modelling (NATSEM), at the University of Canberra, April 2023  
<sup>2</sup> Australian Institute of Health and Welfare (AIHW) [Older Australians, Income and finances](#)  
<sup>3</sup> Ibid  
<sup>4</sup> Ibid  
<sup>5</sup> Ibid  
<sup>6</sup> ACOSS & UNSW Poverty and Inequality Partnership [Poverty in Australia 2023: Who is affected Report no. 20](#). Davidson, P; Bradbury, B; and Wong, M (2023)

<sup>7</sup> Anglicare Australia [Ageing in Place: Home and Housing for Australia's Older Renters](#). Australia Fair Series, Volume 3. McKail, B (2022)  
<sup>8</sup> Anglicare Australia [Rental Affordability Snapshot 2024](#)  
<sup>9</sup> NCOSS [Media Release](#), March 2023  
<sup>10</sup> Australian Institute of Health and Welfare (AIHW) [Older Australians, Income and finances](#)  
<sup>11</sup> National Seniors Australia [Pensioner Concession Card Plus \(PCC+\)](#)  
<sup>12</sup> Mercy Foundation [Retiring-into-Poverty-National-Plan-for-Change-Increasing-Housing-Security-for-Older-Women](#) August 2018



# FAST FACTS

## Poverty & Housing

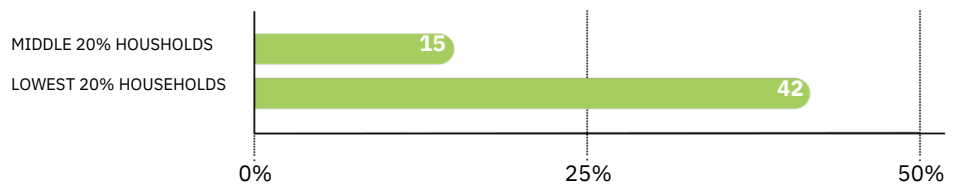


Poverty puts pressure on people – it’s constant and strong. If the pressure builds up, people can be pushed into homelessness. We can relieve the pressure on people’s lives by creating affordable housing and helping people get decent jobs. We can also help people withstand this pressure by strengthening 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. <sup>1</sup>

#### Percentage increase in Average Housing Costs 2005-2017



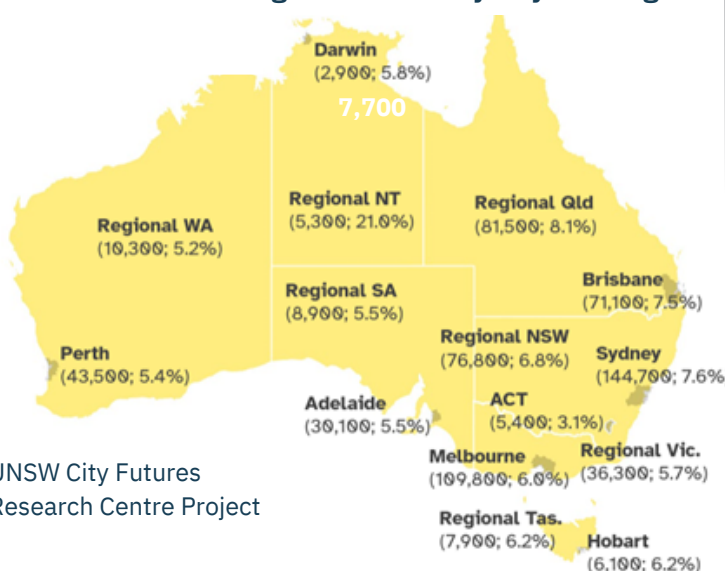
**Relying on income support and renting in the private market increases the risk of poverty.** For example, in 2019-20, the poverty rate for people aged over 65 years who owned or were purchasing their home was 10%. However, it was more than 5 times that - 50% for those renting privately.

<sup>2</sup>

### How many people have unmet housing need?

At least **122,494 Australians were listed as homeless** in August 2021 according to the census. However over 640,000 low-income households were not in appropriate housing on census night. These Australians were either experiencing homelessness, in overcrowded homes or spending over 30% of their income on rent. Around 2/3 of unmet need is from those in the lowest 20% of household income. Families represent half of the unmet needs; an overrepresentation given families account for only around 4 in 10 of all households. For families, the need for larger dwellings can translate to higher housing costs. <sup>3</sup>

#### Unmet Housing Needs 2021 by City and Region



See also [Unmet Housing Needs by suburbs/SA4](#) <sup>4</sup>

*“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

UNSW City Futures  
Research Centre Project



## Unmet need can be met

Meeting the needs of households over the next 20 years from 2021 to 2041 would equate to a 6.5% average annual growth in non-market housing. This averages to around 47,000 homes per year over the period, according to the UNSW City Futures Research Centre.

*“ The Federal Government has recently committed to new resources for social housing which is welcome, but while the housing crisis continues to drive increased homelessness, a significant funding boost is needed to cope with this unprecedented surge in demand. Australia has the means to end homelessness, we just need the will.”* <sup>6</sup>

Everybody’s Home national spokesperson  
Kate Colvin

*“ It’s the right thing to do. It’s cheaper to get people a home. It’ll save money on police call-outs, 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.”* <sup>7</sup>

Launch Housing CEO  
Bevan Warner.

## 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.”* <sup>8</sup>

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. <sup>9</sup>



# FAST FACTS

## Poverty & Housing



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

According to the ABS [2021 Census data on Homelessness](#) released in March 2023, in 2021 there were 122,494 people who did not have a place to call home:

- 1 in 4 (28,948 or 24%) people without homes are children aged under 18 years.
- the number of homeless children under 18 increased by 12% since the 2016 Census, while overall homelessness increased by 5% (from 116,427 to 122,484).
- 68% (82,922) of homeless people were women and children under 18 years.
- 58% (71,620) of homeless people were women and children under 12 years.

Family and domestic violence should never end in homelessness, yet it is the main reason women and children leave their home. <sup>10</sup>

Equity Economics published **Nowhere to Go** in July 2021. Commissioned by the Everybody's Home <sup>11</sup> 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.

***“Home ownership rates have collapsed, the share of renters in housing stress is increasing and social housing waiting lists are out of control.”*** <sup>12</sup>

**Martin Sharp, Compass Housing.**

Overstretched and overwhelmed: the strain on homelessness services report, released by Homelessness Australia in August 2023 found:

- Homelessness services are unable to meet surging demand for homelessness support and in 2021-22, 80% of those turned away were women and children, and 31% were under 18.
- The number of people using a homelessness service increased by 7.5% between December 2022 and March 2023.
- 3 in 4 people using homelessness services in March 2023 were women or children. <sup>13</sup>

## Low-income renters are doing it tough

Between April 2020 and March 2023 rents rose by 40% by early 2023 vacancy rates were at a record 1% low.



### Crisis in rental affordability

The **2024 Anglicare Australia Rental Affordability Snapshot** surveyed 45,115 rental listings across Australia and found that:

- **0.6%** were affordable for a person earning a full-time minimum wage
- **0.2%** were affordable for a person on the Age Pension
- **0.1%** were affordable for a person on the Disability Support Pension
- **0%** all sharehouses, were affordable for a person on JobSeeker
- **0%** were affordable for a person on Youth Allowance. <sup>14</sup>

***“Each year, we think the market couldn’t get any worse. And each year, we’re shocked to see that it can.”***

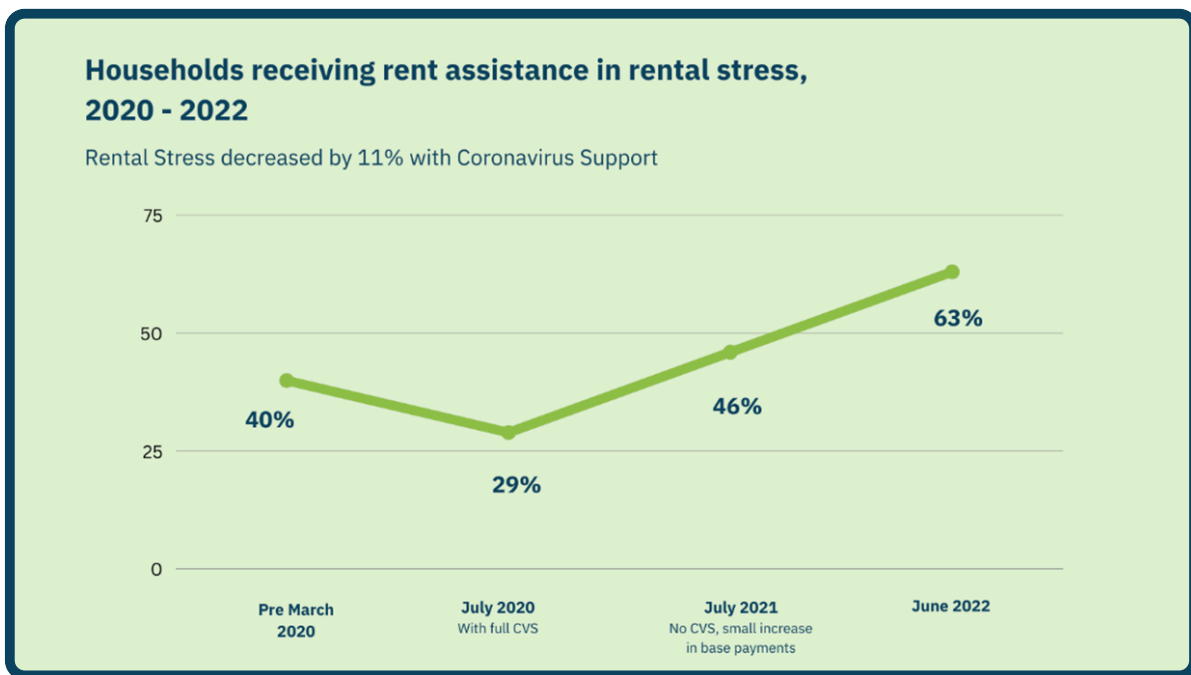
**Anglicare Australia Executive Director Kasy Chambers.**



## Rental Stress at all-time high

Rental stress is usually defined as when housing costs are more than 30% of the gross household income. Prior to the pandemic, around 40% of Commonwealth Rent Assistance households were living in rental stress.

The full Coronavirus Supplement reduced this to 29% in June 2020, however by June 2021 - when the supplement was removed, and rents kept rising - nearly half (46%) of all households receiving CRA were living in rental stress, and it increased to 63% by June 2022 as the chart below shows. <sup>15</sup>



**Anti-Poverty Week welcomes the 15% increase in Commonwealth Rent Assistance announced in the 2023-24 Federal Budget but supports the call from Everybody’s Home and ACOSS for an immediate 50% increase in this payment to alleviate poverty and further homelessness.**

Produced by Anti-Poverty Week as part of its **Fast Facts** series. Data correct as of 16 September 2024.

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## Women are more likely to be the victims of family and domestic violence

**More than 1 in 4 (27%) of women have experienced violence by an intimate partner or family member<sup>1</sup>**

- Nearly 1 in 4 (23%) women experienced cohabitating partner emotional abuse.
- More than 1 in 6 (17%) experienced cohabitating partner violence (physical and/or sexual).
- 1 in 6 (16%) experienced cohabitating partner economic abuse.<sup>2</sup>
- A national survey of domestic violence service providers in 2020 found even more clients sought their services during the COVID-19 pandemic.<sup>3</sup>

## 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.<sup>4</sup>

**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 of Single Mothers and their Children (now Single Mother Families Australia) of how the full Coronavirus Supplement of \$550 per fortnight provided to DSS working age payments in 2020 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.**<sup>5</sup>

”

- The full Coronavirus Supplement meant poverty rates for children in single parent families reduced from 39% to 17% according to ANU research commissioned by the Brotherhood of St Laurence and Social Ventures Australia.<sup>6</sup>
- 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.<sup>7</sup>
- The National Council of Single Mothers and their children has called for an upfront payment of at least \$6000 for women seeing income support after leaving violence; for the removal of any waiting periods for assistance and returning Parenting Payment Single to pension levels.<sup>8</sup>
- A 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.<sup>9</sup>
- The National Plan to End Violence against Women and Children 2022-2032 correctly states: “women and children should not face poverty and exclusion when leaving violence” but beyond reviewing JobSeeker in each Budget there is no commitment to increase income support for women leaving violence.<sup>10</sup>



## Evidence shows violence increases financial hardship

In 2021, the Life Course Centre undertook analysis for Anti-Poverty Week which showed the direct association between an experience of violence or abuse and a subsequent experience of financial hardship.

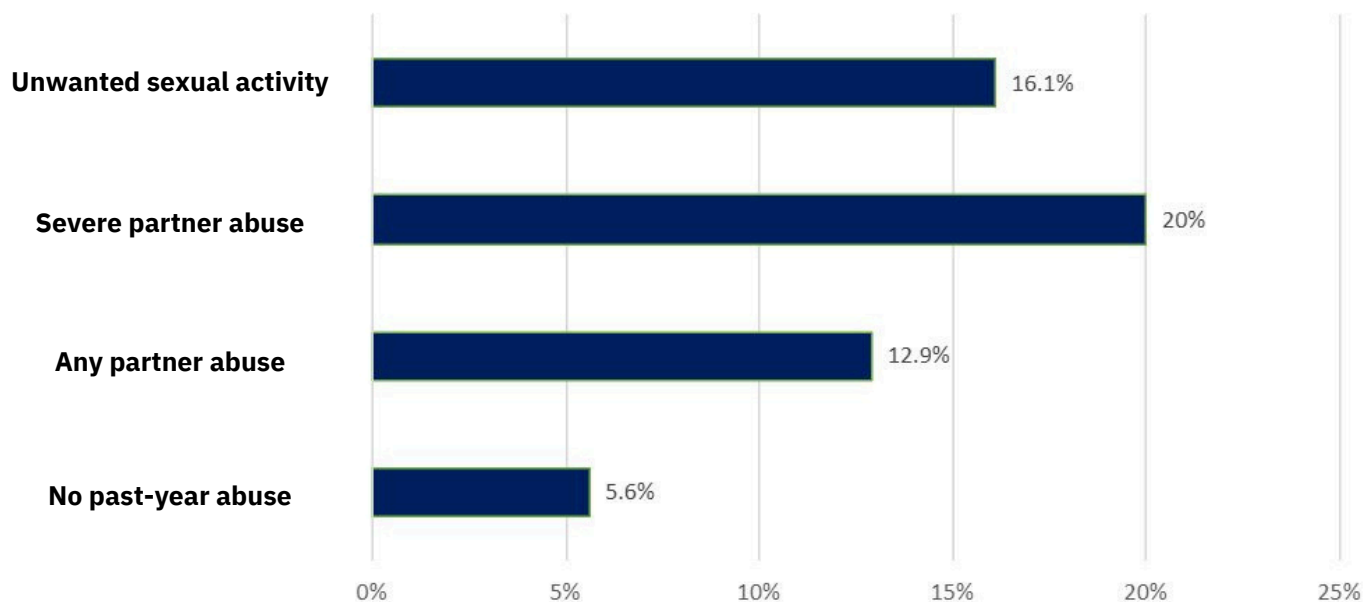
### Findings for young women aged 20-28:



**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%).<sup>11</sup>

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.<sup>11</sup>

### 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.<sup>12</sup>

## 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. Our Watch lists **socio-economic inequality** and **discrimination** as one of the five 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.**<sup>13</sup>



- Research from the Life Course Centre found young Australian women (aged 21-28 years) in financial hardship are more than three times as likely to report experiencing unwanted sexual activity: 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. <sup>14</sup>
- 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 LGBTIQ+ community. Women from refugee backgrounds are particularly at risk of financial abuse and reproductive coercion. <sup>15</sup>

### ...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 and the ACTU 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 relocation, safety upgrades and legal and medical costs. <sup>16 + 17</sup>

**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.** <sup>18</sup>

## 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. <sup>19</sup>
- 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. <sup>20</sup>



Financial abuse is far too prevalent in Australia, with 1 in 6 women experiencing cohabiting partner economic abuse. <sup>21</sup>

**“ 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. ”**

- The Victorian Royal Commission into Family Violence <sup>22</sup>



## Income support for women leaving violence is inadequate

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

- Council for Single Mothers and their Children <sup>23</sup>

**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.**

- Parenting Payment Single rates are still inadequate – in its latest report on *Poverty in Australia - Who's Affected?* ACOSS/UNSW Poverty and Inequality Partnership found that 72% of Parenting Payment Single recipients were at risk of living in poverty. <sup>24</sup>

**Anti-Poverty Week analysis finds that while 80% of all Australian single parent families are female, more than 95% of the poorest single-parent families, those who rely on Parenting Payment Single, are headed by women. <sup>25</sup>**

- The 2023 report of the Household, Income and Labour Dynamics in Australia (HILDA) Survey found that poverty among children is more prevalent in single-parent families, in most years representing over twice the poverty rate for children in couple-parent families. <sup>26</sup>
- 2022 analysis of HILDA found single parents were twice as likely to be caring for a child with disability – 16% compared with 8% of partnered parents. <sup>27</sup>
- The 2022 Melbourne Institute survey, *Taking the Pulse*, confirmed that among single-parent households with children, almost 64% have sought out cheaper food options, compared with 56% of all Australians. <sup>28</sup>
- In Anti-Poverty Week 2022, our partners the [Life Course Centre](#) found the risk of financial hardship for single mothers is at least double that of partnered mothers. This has been the case for the past 20 years. The proportion of single mothers in financial hardship has not dropped below approximately 30% in the past 10 years, (2010-2020), except for a brief period when the Coronavirus Supplement was paid. <sup>29</sup>

A 2020 [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". <sup>30</sup>**

## 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.
- The Department of Social Services estimates at least \$1.7B is owed in outstanding child support debts, excluding debt in private collect arrangements or debts that have been written off. <sup>31</sup>
- National Council for Single Mothers and their Children and Anti-Poverty Week have called for an independent inquiry into child support compliance. <sup>32</sup>



## Pathways out of poverty - study, training, jobs - are impeded by long-term impacts of violence

- Family and domestic violence has long-lasting impacts on victim survivors psychological, physical and reproductive health, including acquired brain injuries, disabilities or chronic health issues, mental health issues and problems with alcohol and drug use.<sup>33</sup>
- Six diseases were causally linked to exposure to partner violence: depressive disorders; anxiety disorders; alcohol use disorders; early pregnancy loss; homicide and violence (injuries due to violence); and suicide and self-inflicted injuries.<sup>34</sup>
- 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, and 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.
- Only 50% of mothers were working at the time the violence took place and only 40% post-separation according to analysis undertaken by Dr Anne Summers for her report [The choice: violence or poverty](#). She found that post-separation, although 60% were employed, 50% relied on government benefits as their main source of income and 82% received government payments for at least part of their weekly income.<sup>35</sup>

## Affordable housing is too hard to find

**The Federal Government has recently committed to new resources for social housing which is welcome, but while the housing crisis continues to drive increased homelessness, a significant funding boost is needed to cope with this unprecedented surge in demand. Australia has the means to end homelessness, we just need the will.**<sup>36</sup>

Kate Colvin, CEO,  
Homelessness Australia 4/08/2023

**Homelessness Australia report** in August 2023 found:<sup>38</sup>

- Between April 2020 and March 2023 rents rose by 40%. By early 2023 vacancy rates were at a record 1% low.
- Homelessness services are unable to meet surging demand for homelessness support.
- in 2021-22, 80% of those turned away were women and children, and 31% were under 18.
- The number of people using a homelessness service increased by 7.5% between December 2022 and March 2023. Three in four people using homelessness services in March 2023 were women or children.

**Family and domestic violence should never end in homelessness, yet it is the main reason women and children leave their home.**<sup>37</sup>

Equity Economics, Nowhere to Go, 2021



**The National Plan to End Violence against Women and Children 2022-2032, released in October 2022, recognises the importance of housing to women and children leaving or attempting to leave violence, yet no new funds were committed in the First Action Plan released in August 2023.** <sup>39</sup>

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. <sup>40</sup>

**“ 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. ”** <sup>41</sup>

- The Victorian Royal Commission into Family Violence

Produced by Anti-Poverty Week as part of its **Fast Facts** series. Data correct as of 24/09/2024

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