



10 February 2023

Committee Chair  
Senate Standing Committees on Community Affairs  
Parliament House  
Canberra ACT 2600

Dear Committee Chair,

**RE: INQUIRY INTO THE EXTENT AND NATURE OF POVERTY IN AUSTRALIA**

The St Vincent de Paul Society National Council of Australia ('the Society') welcomes the opportunity to provide a submission to this inquiry. The Society is a lay Catholic charitable organisation that comprises over 45,000 volunteers and members and 6,000 employees who provide on the ground assistance across Australia. Our members and volunteers work directly with those in need by giving them a hand up so they can achieve their full potential.

The Society exists to support people in need and while we can provide immediate assistance with the basics, it is much more difficult to provide long-term solutions to prevent people from becoming homeless, living in over-crowded conditions, or falling into poverty. There are clear policy choices available to the Australian Government that can help alleviate existing levels of poverty, reduce inequality, and support the most vulnerable.

While the Society appreciates the need for fiscal considerations and the need for governments to balance competing priorities, budgetary restraint should not come at the expense of people who are in need and already doing it tough. The goal of any economic order is to recognise and nurture human dignity.

**What does poverty look like?**

Too many Australians are now living in poverty. In 2022, Australia had the '15<sup>th</sup> highest poverty rate out of the thirty-four wealthiest countries in the OECD – higher than the average for the OECD; higher than the UK, Germany and New Zealand.<sup>1</sup>

We welcome the creation of the Economic Inclusion Advisory Committee but believe the current economic conditions of rising inflation and cost of living pressures affecting low- and middle-income households require urgent action.

The evidence base shows that single parents, households relying mainly on income support, renters (particularly those aged over 65 years), the long-term unemployed and people living with disability or ill-health are particularly vulnerable and more likely to be living in poverty.<sup>2</sup> Further, a recent survey of income support recipients has found people are reporting malnutrition from skipping meals, reducing their medication intake to make it last longer, and at imminent threat of homelessness because they cannot afford the cost of rent.<sup>3</sup>

Research suggests that a more targetted approach is also needed. Some communities have experienced not just poverty but persistent and multi-layered disadvantage for many years, with little change. Thirty-seven indicators across communities have been analysed to show that persistent disadvantage is concentrated in a small and disproportionate number of largely regional and remote communities in each state and territory, without much change since 2015.

In New South Wales, 13 per cent of locations accounted for 55 per cent of the most disadvantaged positions across all indicators. In Queensland, 9 per cent of locations accounted for 41 per cent of disadvantage, and in Western Australia, 10 per cent of locations accounted for 56 per cent of the most disadvantaged positions. In Victoria, 5 per cent of locations accounted for 29 per cent of the most disadvantaged positions across all indicators. There are some similarities in the indicators most strongly associated with general levels of disadvantage across each jurisdiction, with low income, crime, family violence, poor air quality, early school leaving, a lack of post-school qualifications and no internet access having a strong influence on index results in each state and territory.<sup>4</sup>

Some of the drivers of poverty in Australia are:

- the base rate for income support payments, which is well below the current poverty line. This means that individuals and families struggle to afford even the necessities and go into increased debt.
- the cost of housing, which is increasingly out of reach for many Australians. For those struggling to pay mortgages, or rent, they face a constant financial challenge to keep a roof over their heads and must forego other essentials to do so.
- a shortage of safe affordable social and community housing for people on low incomes. They face homelessness and ongoing financial insecurity and housing stress.
- limited support services for people with multiple, complex, and intersectional needs, especially people living with disability, people with health issues, people at risk of family and domestic violence and people in regional and remote communities.
- limited education, training, and job opportunities.
- limited access to any supports for many people seeking asylum.

### **What does it take to prevent and alleviate poverty?**

Debates over the causes and definitions of poverty are always complex in terms of the analytical approaches that might be adopted. Rather than go into technical definitions, we prefer to focus on how to prevent and alleviate poverty. Based on our experience this means providing people with a secure, stable and energy efficient roof over their heads and access to the necessities of life – adequate food, clothing, transport, medical services and education and training. It also means equal opportunity for all, including being able to participate in safe and secure jobs with fair pay and conditions and, if this is not possible, access to adequate levels of income support. Finally, being able to participate in community life and maintain social connectedness is also essential to wellbeing and living a full, meaningful, and productive life.

### **What is the Society seeing?**

The Society provides over \$50 million each year in emergency relief assistance to cover people's basic needs. Requests for assistance are increasing month on month and are up 20 per cent this year in NSW alone. This has been a long-term trend, only interrupted when COVID emergency payments were made available. For instance, Western Australia has seen a 65 per cent increase in demand over three years (2017-20), in the lead up to the pandemic.

The reality is that Commonwealth Emergency Relief is no longer a one-off solution, there to help people with occasional extra cost of living stress. It has, in fact, become a necessary supplement to JobSeeker, with more and more people relying on it due to the inadequacy of income support payments. In a real sense, while it allows an increased number to afford the essentials of life, it hides from Government the real inadequacy of income support payment levels.

Some of the characteristics of people seeking assistance from the Society to highlight to the Inquiry include:

- most are aged between 30 and 70 years (around 70 per cent), females are overrepresented (around 60%), most are renters (around 70 per cent), and nearly all are on income support (90 per cent).
- around one-third are single parent families, but many also live alone (30 to 50 per cent).
- many are seeking assistance from the Society multiple times a year. They also need to seek assistance from other charities.
- around one-third live with disability.
- more people are seeking help for the first time (around 20 per cent).

We are increasingly helping people from backgrounds previously unknown to the Society, including middle income earners. There is no doubt that high inflation, rising interest rates and cost of living pressures are weighing heavily on households' income and expenditure. However, those most adversely affected are income support recipients.

There are currently 923,530 Australians on JobSeeker and Youth Allowance (December 2022) and these households are five times more likely to experience poverty.<sup>5</sup>

## What is the impact of poverty?

### *Inequality and Poverty*

Australia is a wealthy nation. As a nation of just under twenty-six million people, Australia is currently the 12<sup>th</sup> largest economy in the OECD.<sup>6</sup> However, these figures obscure other problematic economic indicators and social trends. Debt in Australia is among the very highest in the world, with the average amount of Australian household debt in 2021-22 being \$261,492.<sup>7</sup>

Australia is also becoming an unequal society. Research shows that 'the richest 10 per cent of [Australian] households have an average of \$6.1 million and almost half of all wealth (46 per cent), while the lower 60 per cent (with an average of \$376,000) has just 17 per cent of all wealth.'<sup>8</sup> The current base rate of JobSeeker is, on average, \$304 or 42 per cent, below the poverty line.<sup>9</sup> Growing inequality reduces social mobility, making it harder for people to move up income quintiles. Children from poor households are 3.3 times more likely to suffer adult poverty than those who grew up in households that never experienced poverty.<sup>10</sup>

### *Children, Families and Poverty*

The poverty line based on 50 per cent of median household income ranges from \$489 per week for a single person to \$1,027 per week for a couple with two children. Around one in eight people (or 13.4 per cent), including one in six children (16.6 per cent), live below the poverty line after taking account of housing costs.<sup>11</sup> This translates to 3,319,000 people, including 761,000 children.<sup>12</sup>

Children living in poverty suffer effects far wider than just their material basics. These children are 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>13</sup>

Financial stress and poverty in families also undermine children's long-term health and wellbeing. Childhood poverty causes significant individual lifelong harm, including childhood developmental delay and an increased likelihood of experiencing disadvantage later in life. It causes significant social and economic harm, including increased costs in justice, health and welfare. Financial stress is also the biggest cause of relationship breakdown in Australia, with major flow on effects for children and their parents.<sup>14</sup> In short, policies that increase the disposable incomes of low-income households also have a significant impact on addressing the adverse consequences of child poverty.<sup>15</sup>

The Australian Early Development Census<sup>16</sup> has found that growing up in poverty is a strong predictor of a child being developmentally vulnerable by the time they start school, potentially reducing good health, education and social outcomes. In 2021, one in five children were assessed as developmentally vulnerable. In disadvantaged areas, this increases to more than one in three children. The Productivity Commission has also found that school children experiencing disadvantage are three times more likely to fall behind than other students.

**Targetted reforms to the National School Reform Agreement are needed to improve outcomes for students living in poverty and those living in regional Australia.<sup>17</sup> A target to halve child poverty by 2030 should be set as a benchmark, along with appropriate policy and funding levels to enable the target to be reached. Addressing child poverty continues to elude all Australian governments.**

### *Housing Status and Poverty*

Housing status, including homelessness, and poverty are interrelated and drive each other. For instance, the main factor determining the poverty status of older people is their housing status - 41 per cent of renters aged 65 years and over are in poverty, compared with just 10 per cent of all people aged 65 and over.<sup>18</sup>

Access to affordable housing is fundamental to an individual's wellbeing. Good quality and affordable housing has been shown to help reduce poverty and improve social inclusion and mobility<sup>19</sup>

Statistical analysis shows that up to 116,000 Australians are homeless on any given night.<sup>20</sup> One in six of those experiencing homelessness is over 55 years old, while 15,800 are children under the age of 12.<sup>21</sup> In our experience, the three major factors connected to a heightened risk of homelessness are poverty, domestic violence, and housing status. Australia lacks the necessary social, community and affordable housing. With rental prices at record levels, and high house prices, home ownership is increasingly beyond the means of even working people earning above average salaries. Right across the country, housing status and affordability is a major cause of increased poverty and homelessness.<sup>22</sup>

Social and affordable housing is therefore necessary to protect vulnerable households from poverty, to build productive economies with good access to essential workers, and to create better neighbourhoods characterised by diversity and inclusion.<sup>23</sup>

**Commonwealth Rent Assistance should be reviewed with a view to have the funding increased 50 per cent. More private market incentives, such as an alternative to the National Rental Affordability Scheme, should be an urgent priority.**

#### *People Seeking Asylum and Poverty*

People seeking asylum in Australia, and waiting for the Government to recognise their claim, receive the least amount of government help<sup>24</sup> as they have access to little or no social safety net, including income support, health care and housing.

During the COVID-19 pandemic, the Australian Government made one-off emergency relief funding available to assist temporary visa holders. However, one-off payments make little difference to asylum seekers who experience, on average, a two year wait for a departmental primary decision and over six years for a review of decisions. Recipients of the one-off payments during the pandemic were often young (half were in their 20s) and experiencing financial and housing insecurity – over 60 per cent were at risk of homelessness. Most also experienced deteriorating mental health.<sup>25</sup>

One of the few forms of ongoing support available to asylum seekers is the Status Resolution Support Service (SRSS) which provides a basic living allowance (around 89% of JobSeeker), limited casework support and sometimes access to torture and trauma counselling.

Over the last seven years, funding to the SRSS has been cut by 85 per cent (from \$245 million in 2016-17 to \$36.9 million in 2022-23). This, along with narrowing eligibility criteria, has resulted in recipient numbers falling from over 13,000 in early 2018 to around 1,900 in 2022. Further, SRSS recipients deemed 'job ready' are removed from the payment but if they are unable to find work, are left with no form of income.

Changes to the SRSS have resulted in welfare costs and responsibilities being shifted from federal to state agencies and community-based organisations, at an estimated cost of between \$80 to \$120 million per year.<sup>26</sup> Charities are often left to fill the gaps but even with the best of intentions, it is not possible to provide asylum seekers with a basic income for years on end.

For example, the Society in the Canberra-Goulburn region works with two other refugee support organisations to assist around 70 households with accommodation support and living allowances and while the ACT Government provides some financial support, this ends on 30 June 2023.

People seeking asylum are at risk of homeless, living in over-crowded conditions, falling into destitution and are more likely to experience adverse physical or mental well-being.

**SRSS funding should be reinstated, as a minimum, to address poverty and hardship being experienced by asylum seekers.**

#### *Family and Domestic Violence and Poverty*

Family and domestic violence is the leading cause of homelessness in Australia. It is also inextricably linked to poverty. Recent research has found that around 50 per cent of single mothers escaping violent relationships receive incomes that are clearly inadequate.<sup>27</sup>

In 2016, there were an estimated 185,700 women who had experienced violence by a partner in a relationship and were now living as single mothers with children. Almost three quarters of these women left behind property or assets and around half were reliant on government benefits as their main source of income.<sup>28</sup>

The current family and domestic violence crisis payment has numerous eligibility criteria that must be met including recipients making contact within seven days of living arrangements changing, being eligible for, or getting, an income support payment, being in one of the 'required living' situations and in severe financial hardship.

We understand the Escaping Violence Payment National Trial is underway, with packages of up to \$5,000 in financial assistance to establish a home free from violence and we look forward to its evaluation.

**More must be done to simplify, expedite and increase financial supports available to people experiencing family and domestic violence, which should also include a review of the eligibility rules for Parenting Payment (Single). Increased affordable housing options must also be prioritised.**

### *Income Support Recipients and Poverty*

The Australian Government has the means and mechanisms to alleviate current poverty levels and prevent others from falling below the poverty line. This was demonstrated by the economic response during the pandemic. In April 2020, the Australian Government increased the income support payments paid to the unemployed and subsidised eligible employees to maintain linkages with their employer.<sup>22</sup> The increased rate of JobSeeker in combination with the temporary Coronavirus Supplement equalled \$1,115.70 per fortnight.<sup>23</sup> In short, when the full Coronavirus supplement was implemented, the number of people living in poverty reduced by 425,000.<sup>29</sup> During this period, the Society also experienced a significant reduction in the number of people seeking help, in some jurisdictions by up to 75 per cent. Each time the Government then subsequently reduced the Coronavirus supplement, more and more people ended up in poverty and demand for charitable assistance increased.

Even with the recent Consumer Price Index (CPI) increase, JobSeeker is around \$48 a day, leaving recipients below the poverty line and surviving on only 42 per cent of the current minimum wage. This entrenches continued disadvantage when we consider that even filling a small car with petrol costs around \$80, while weekly rents have skyrocketed. In regional Australia, rents have risen 12.5 per cent in the last year.

As shown by the economic response to the COVID-19 lockdowns, increased levels of income support reduce poverty and improve standards of living for vulnerable people.

In April 2022, the Society commissioned the ANU's Centre for Social Research and Methods to model reforms to the Australian tax and welfare system. These measures are backed by rigorous analysis and use a balanced budget approach for all its social policy recommendations. They do not involve a major overhaul of the tax or welfare systems and would reduce the inequality that exists between Australian households.

Three options are outlined in *A Fairer Tax and Welfare System in Australia* (CSRM Research Note 1/22) and are paid for by moderate increases in capital gains tax, restructuring the superannuation tax system and indexing income thresholds against income growth. The analysis is premised on the basis that the Stage 3 tax cuts will be rescinded.

- All three options include raising Commonwealth Rent Assistance by 50 per cent.
- The 'low' option increases JobSeeker by \$150 per fortnight (or an extra \$11 per day to \$59 per day). Revenue is raised by lowering the tax threshold for capital gains from 50 per cent to 35 per cent.
- The 'medium' option increases JobSeeker, Disability Support and Carers Pensions by \$200 per fortnight (or an extra \$14 per day to \$62 per day) and increases the Parenting Payment Single to the new JobSeeker rate for single parents (\$886 per fortnight).
- The 'high' option increases JobSeeker by \$436 per fortnight (or an extra \$31 per day to \$79 per day), increases Parenting Payment to the new JobSeeker rate and increases Family Tax Benefit Part A by 20 per cent (\$40 per fortnight for children under 13 years). Revenue is raised by replacing the flat 15 per cent tax on superannuation concessional contributions and earnings with a progressive tax, based on existing tax rates and thresholds, and with a substantial discount. The result is that superannuation tax paid for by most taxpayers would be either similar or less than their current rate. This option would lift up to one million people out of poverty.

The Society has commissioned the Australian National University to update its modelling, with amendments to assumptions and maps to demonstrate the change in poverty levels by electorate that could be achieved through taxation reform. The updated ANU report is expected around March 2023.

Recent data shows that 59 per cent of JobSeeker and Youth Allowance recipients have capacity to work in excess of 30 hours per week and just under one-in-four (23 per cent) of these recipients received earnings from employment in the last fortnight (December 2022). An increase in the earnings threshold, similar to that recently announced for aged pensioners, would incentivise income support recipients to earn extra income, gain experience and transition to full time work.

Recent data also shows that there has been little change in the number of long-term unemployed. A recent Anglicare Report<sup>30</sup> found that while unemployment is low, long-term unemployment has barely budged. One in ten people do not have recent experience or qualifications, or they have other barriers to work. These Australians spend around five years looking for work.



**The stage 3 tax cuts should be rescinded and the base rate of working age payments increased.**

**Income support payments should be indexed biannually in line with wage growth and CPI if they are to keep up with cost of living pressures.**

**The earnings threshold of income support recipients should be increased by \$150 per fortnight.**

**Improved case management and employment support services must be prioritised to assist the long-term unemployed.**

### **Recommendations**

1. Targetted reforms to the National School Reform Agreement are needed to improve outcomes for students living in poverty and those living in regional Australia.<sup>31</sup> A target to halve child poverty by 2030 should be set as a benchmark, along with appropriate policy and funding levels to enable the target to be reached.
2. Commonwealth Rent Assistance should be reviewed with a view to have the funding increased 50 per cent. More private market incentives, such as an alternative to the National Rental Affordability Scheme, should be an urgent priority.
3. Status Resolution Support Service funding should be reinstated, as a minimum, to address poverty and hardship being experienced by asylum seekers.
4. More must be done to simplify, expedite and increase financial supports available to people experiencing family and domestic violence, which should also include a review of the eligibility rules for Parenting Payment (Single). Increased affordable housing options must also be prioritised.
5. The stage 3 tax cuts should be rescinded and the base rate of working age payments must be increased.
6. Income support payments should be indexed biannually in line with wage growth and CPI.
7. The earnings threshold of income support recipients should be increased by \$150 per fortnight.
8. Improved case management and employment support services must be prioritised to assist those who are long-term unemployed.

As shown by the appendix to this submission, a brief selection of case studies drawn from various States and Territories, the current economic situation in Australia is becoming unsustainable for many people who were already doing it tough.

Thank you for considering our submission. Please do not hesitate to contact me if you require further information.

Yours sincerely



Mr Toby O'Connor  
**Chief Executive Officer**

**SELECT CASE STUDIES***Summary*

These select case studies have been collected from three jurisdictions (WA, NSW and Qld). They illustrate how low levels of income support, housing status, domestic violence and inadequate government support services exacerbate poverty and disadvantage. In conjunction with increased costs of living, poverty contributes to increased household debt, mental health issues, family breakdowns, and homelessness. For children, this negatively impacts on their educational and social opportunities.

The Society refers to people we assist and support as 'companions'.

*Housing Status*

- The companion is a mother with two children who has recently been re-housed into a new social housing property due to maintenance issues. The companion had to pay for removalist costs when she moved into the new property. She did not anticipate this expense and, as a result, it has placed her under significant financial stress. The added expenses related to the move meant that the companion could not afford to buy her son's winter school uniform. Because of this, her son started to refuse going to school, saying that he was too cold and that he was being teased by his peers for dressing differently. The teachers from the school were also pressuring the companion about the winter uniform.
- The companion and her husband were renting in the private rental market for approximately 8 years before her husband, who was the main income earner, passed away. Having used all her savings to pay for the rent and funeral costs, the companion also sold her husband's car to try and meet future rental payments and avoid eviction. With the rent being more than 50 per cent of the companion's income, she was often forced to buy minimal food to ensure she could pay the rent and utility bills. She was no longer able to afford to pay her mobile phone bill and made the decision to cancel her mobile plan.
- The companion is a single mother of four children who, because of a relationship breakdown, is currently renting a room in a boarding house with her youngest son who is 6 years old. The companion has one older adult child who lives with a disability supported living arrangement, and two other children who live with their father. The companion's ex-partner's name was the only one on the lease and he told her that he was not going to renew it. The companion contacted Link2home who placed her in temporary accommodation for 28 days. Following this she and her child had to pay out of pocket for a backpacker's hostel until she could enroll her son in school and obtain work. In the interim, the companion and her son were living off Jobseeker payments and Family Tax Benefits for the youngest child, totaling \$1,200/fn.

*Domestic Violence*

- The companion is a single mother with four children, two of whom have special needs. The companion left her marriage after experiencing domestic and family violence. She has been trying to cover daily living expenses for her and her four children. One of companion's children was asked by the school to attend a school camp. The cost of her child's school camp was an added expense that was unexpected. For her child to attend school camp, the companion missed her electricity bill payment and now has a debt to the utility company. She was forced to have to choose between her electricity expenses and the psycho-social health of her child. Her income support payments were not able to sufficiently cover these additional expenses.

*Inadequate Support Services*

- The companion moved to Australia several years ago and more recently his wife migrated to Australia to join him due to his ill health. He has been living in social housing. However, when his wife migrated to Australia to live with him, his rent was increased. The companion's wife has no income, is not eligible for Centrelink, and therefore is unable to contribute towards the increase in household expenses. She is actively trying to improve her English so she can find a job and has been taking English classes. In the interim, the companion is struggling to manage his health costs, pay the extra rent, the increase in utility expenses and food costs, and the travel expenses for his wife to attend English classes.
- The companion is an older man who originally migrated to Australia from China. He speaks little English but was assisted by Vinnies staff with the help of an interpreter. The companion explained that his daughter was recently diagnosed with cancer and had to stop working. As a result, his daughter, who is not entitled to society security payments, was no longer able to afford the rent and living expenses for her and her family. To support his daughter during this time, the companion has been giving more than half of his Age Pension to his daughter and her family, so that they can remain in their home and afford

to eat. His contributions to his daughter's household expenses have meant that he is unable to cover his rent, utilities, and food expenses.

#### *Household Debt*

- The companion is a single mother of three children, one with autism. During 2022, the companion struggled with cost-of-living increases. She has increasingly found herself without any savings by the end of the week, often unable to fill her car with fuel or to pay for groceries. The companion is concerned by the impact of these financial stresses on her children's education.
- The companion has six children aged two months to 13 years but is struggling to cover school costs (including uniforms). She has found herself skipping rent and food.
- The companion aged 70 years has six grandchildren currently in her care ranging from 6-14 years old. The children were previously living in squalor in a caravan with parents, going to school without clean uniforms, or even being fed. The children were bullied, and the experiences of poverty have caused issues with their social development. The companion is looking after the children to give each a better chance at schooling, but the costs of their education get more expensive each year.
- The companion is in his seventies and lives alone in a home he bought approximately 30 years ago. While he receives an Aged Pension of about \$990, rising interest rates require him to pay \$860 per fortnight towards his mortgage repayments. This leaves the companion with no more than \$140 per fortnight to make ends meet. In addition to these financial pressures, the companion's health is deteriorating with age, and he recently had to undergo surgery. While his daughter is doing her best to support him, he relies upon Vinnies for food support so he can afford to pay for his bills and health expenses.
- The companion is in her mid-fifties and lives by herself on a Disability Support Pension of just over \$1,000 per fortnight. She is experiencing significant rental stress, paying \$900 per fortnight, leaving her with less than \$130 a fortnight after her rent deductions. To add to the companion's concerns, she was diagnosed with cancer approximately one year ago and has other physical health issues that impair her mobility. Her health issues require ongoing medical care, resulting in substantial medical expenses and prescription costs. This is not affordable with companion's remaining income, yet these added expenses have not been acknowledged by Centrelink and they have not assisted with covering these medical costs.
- The companions are a married couple who receive the Age Pension and are renting in the private rental market. Currently, they are paying 60 per cent of their income towards their rent but were recently forced to make the difficult decision between paying rent or paying important medical expenses. The husband needed urgent surgery. However, as his anaesthetist did not bulk bill, the companion now has a significant medical bill. The couple was forced to make a difficult decision and go into rental arrears to afford their medical bill. Now, the couple must continue paying their normal fortnightly rent, but also must make fortnightly rental arrears repayments, forcing them into further financial hardship.

#### *Mental Health*

- The companion is a single 48-year-old Indigenous female who presented with inadequate income, debts, and substance abuse. She lived in government housing with her 19-year-old daughter and had a support worker. The companion was part of the Stolen Generation and was seeking a claim through the Redress Scheme. One concern was her high gas bill around \$2600. [SVdP] set up a payment plan addressing the arrears and informed her of eligibility for a Hardship Utility Grant Scheme (HUGS). The companion had multiple ambulance debts and owed over \$4200. SVdP coordinated with a local emergency relief agency to get her ambulance insurance paid for 12 months. SVdP negotiated with the creditor for the ambulance debt arranging a payment of \$25 fortnight.
- The companion and her daughter had tried to secure a rental property, but the cost of rent was more than they could afford. The daughter was preparing for her Higher School Certificate at the time, and the living situation was affecting on her ability to study. As a result, the daughter decided to move in with her father, so she could have her own room and space. While the companion understood her daughter's decision, this changed her relationship with her daughter significantly, as well as the companion's mental health, as she felt heartbroken and alone.

#### *Homelessness*

- The companion is a middle-aged gentleman, lost his job during COVID-19 and struggled to find ongoing, consistent employment. After a marriage breakdown, he could not afford to pay for housing by himself and resorted to couch surfing. When the house was sold, the companion had nowhere to go – and with



no affordable options in the community, he ended up sleeping on the streets. He checked into one of Vinnies hostels and ended up staying there for 7 months.

- The companion, his wife and two kids (10 and 5 yrs.) are living in a tent on the beach due to no affordable accommodation being available. They applied for 180 homes in a single year – but could not secure one. The companion had lost employment during COVID and had a very tough time finding work during and after pandemic. The companion eventually found a place through another housing organisation, and then employment, but the family had spent more than a year homeless.
- The companion is a single mother of 4-year-old, who herself grew up in poverty. Due a dangerous housing situation and her personal circumstances, she lost custody of her son. Desperate to find a safe home and get her son back, the companion reached out to Vinnies for help. SVdP searched desperately to secure accommodation for the companion but was frequently informed that “If she’s on JobSeeker without employment, there’s nothing here for her.”
- The companion is a single mother with two kids. When the business she worked for suddenly closed she was forced to go to Centrelink. JobSeeker was not enough to pay for rent on a three-bedroom home and food for children. The family was forced to leave the property but was unable to secure another affordable rental. The oldest son (17 yrs.) moved in with a family friend while the companion and her daughter (9 yrs.) slept in their car for several weeks.

- <sup>1</sup> ACOSS & UNSW. *Poverty in Australia*. Accessed at: <https://povertyandinequality.acoss.org.au>
- <sup>2</sup> Davidson, P., Bradbury, B., and Wong, M. 2020. *Poverty in Australia 2020: Part 2, Who is affected?* ACOSS/UNSW Poverty and Inequality Partnership Report No. 4. Sydney: ACOSS. Accessed at: [https://povertyandinequality.acoss.org.au/wp-content/uploads/2020/05/Poverty-in-Australia-2020-Part-2---Who-is-affected\\_Final.pdf](https://povertyandinequality.acoss.org.au/wp-content/uploads/2020/05/Poverty-in-Australia-2020-Part-2---Who-is-affected_Final.pdf)
- <sup>3</sup> ACOSS. September 2022. *How JobSeeker and other income support payments are falling behind the cost of living*. Accessed at: [extension://elhekieabhbkmcefcobjdjgcaadp/https://www.acoss.org.au/wp-content/uploads/2022/09/ACOSS-cost-of-living-report\\_web\\_v02.pdf](https://www.acoss.org.au/wp-content/uploads/2022/09/ACOSS-cost-of-living-report_web_v02.pdf)
- <sup>4</sup> Tanton, R., Dare, L., Miranti, R., Vidyattama, Y., Yule, A. and McCabe, M. 2021. *Dropping Off the Edge 2021: Persistent and multilayered disadvantage in Australia*, Jesuit Social Services: Melbourne.
- <sup>5</sup> ACOSS September 2022. op.cit.
- <sup>6</sup> Austrade Benchmark Report. 2022. Accessed at: <https://www.austrade.gov.au/images/UserUploadedImages/10638/worlds-largest-economies-2023.jpg>
- <sup>7</sup> Taylor, D. 2 July 2023. 'Australian households should prepare for many more rate hikes this year, experts warn,' The Drum. Accessed at: <https://www.abc.net.au/news/2023-02-07/reserve-bank-rate-hikes-nowhere-near-done-yet-leading-economist/101937314>
- <sup>8</sup> ACOSS & UNSW, *The wealth inequality pandemic: COVID and wealth inequality. Build back fairer, report 4*, Accessed at: <https://povertyandinequality.acoss.org.au/covid-inequality-and-poverty-in-2020-and-2021-2/>
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