



# No fighting chance

Impact of the withdrawal of COVID-19  
income and tenancy benefits.

October 2021

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CENTRE  
for SOCIAL  
IMPACT

**Uniting**

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# Foreword

I am very proud to be the 2021 Victorian Anti-Poverty Week Co-Chair. Anti-Poverty Week 2021 will be held between 17 and 23 October and we will be raising our collective voices to call on our governments to unlock poverty for millions of Australians by raising income support above the poverty line and investing in social housing.

Uniting is the community services organisation of the Uniting Church in Victoria and Tasmania. We have worked alongside local communities in both states since 1881. We deliver a broad range of services in the areas of crisis and homelessness, child, youth and families, alcohol and other drugs, mental health, disability, early learning, employment and aged and carer services.

At Uniting our advocacy is for and by consumers. We strive to go beyond focusing on what we do as an organisation to focus on the interests and needs of the people we do it for. Listening to and acting on our consumers' voices is central to our mission.

At the beginning of the pandemic, Australia united as a community to ensure that our most vulnerable did not suffer. The Commonwealth Government introduced the JobKeeper payment and introduced a Coronavirus Supplement for many on income support. The Victorian Government introduced a rental moratorium to ensure that nobody was kicked out of their homes, and provided emergency accommodation for those who were homeless.

This consensus changed in April this year when the government cut the rate of Coronavirus supplement. I advocated at the time that the \$100 a fortnight cut to the JobSeeker payment would force more people into poverty and place even greater pressure on emergency relief services.

Sadly, this research validates and verifies the very real impact of this withdrawal of support. 80% of consumers told us that their life became easier overall with supports in place. It is damning that for around two-thirds of people surveyed, the subsequent withdrawal of these supports means they aren't eating well. The same number (63%) reported negative impact on their mental health.

We know that nearly 1 in 10 people in Victoria – including 230,00 children (nearly 1 in 5) – are living in poverty. Applying our findings to this group gives us a chilling insight to their experience and particularly their struggle to meet the most basic needs for their families – leaving children to grow up in poverty.

It is clear that we need a permanent increase in the base rate of JobSeeker and other social security payments. These payments should support people so they are above the poverty line and should be benchmarked to wage growth. There should be an increase in Rent Assistance so that everyone around the country can live in a decent home. Our government should invest more in social housing so that people in crisis can access safe, secure and affordable homes.

The JobSeeker and parenting payments are not handouts; they are about giving people a basic standard of living while they get back on their feet. Nobody should have to make a choice between paying the electricity bill and buying necessities like food or medicine.



Bronwyn Pike  
**Chief Executive Officer**

# Contents

<b>Foreword</b>	<b>3</b>
<b>Executive summary</b>	<b>5</b>
<b>Introduction</b>	<b>7</b>
<b>Context</b>	<b>9</b>
The introduction of COVID-19 benefits and supports	9
What do we already know about the impact of COVID-19 payments and benefits?	10
<b>Purpose of this research</b>	<b>15</b>
<b>Research methods</b>	<b>16</b>
<b>Findings</b>	<b>18</b>
The impact of payments and benefits	18
Prior receipt of government COVID-related benefits and supports	18
The impact of extra payments and/or tenancy supports	19
Impact of withdrawal of payments and benefits	20
Current Needs	23
Services sought	23
Primary reason for seeking support from service currently	24
History of service use	26
Changes since last service use	27
Making a difference	29
The number one thing that would make a difference	29
Services that would make a difference	30
<b>References</b>	<b>32</b>
<b>Appendices</b>	<b>33</b>
Appendix 1: Survey instrument	33

# Executive summary

The COVID-19 income and tenancy supports, introduced in 2020 as the pandemic started, made people's lives easier. For the first time, many didn't have to worry about how they were going to pay the rent, buy medicine or have enough to eat for themselves and their children. Consequently, withdrawal of these benefits significantly affected people's mental and physical health. The findings of this report show the impact of that withdrawal and strengthens the case for an increase in income and rental support.

“I just want to have a fighting chance, to be able to feed and clothe my children.”

– (quote from consumer)

## Introduction

The rate of income support payments in Australia is inadequate and remains substantially below the poverty line, even with the most recent increase. For low-income individuals and families relying on these payments, this issue is further compounded by challenges to accessing affordable and safe housing.

Recognising the impact of the COVID-19 pandemic on our communities, the Commonwealth and State governments introduced a suite of additional supports to communities impacted by the pandemic. From April 2020, the Commonwealth government introduced a \$550 per fortnight Coronavirus Supplement for people on JobSeeker payments along with the JobKeeper wage subsidy scheme for employed people. At the same time, the Victorian government instituted a moratorium

on evictions, suspension of private rental increases and provision of private rent relief for renters and landlords impacted by the pandemic.

However, these measures were time limited. The Coronavirus Supplement rate was gradually reduced and eventually replaced in April 2021 with a \$50 increase in the permanent rate of JobSeeker. All tenancy payments and benefits in Victoria were withdrawn by the end of March 2021.

Since this time Australia, and particularly Victoria, has faced further waves of COVID-19 related health orders and lockdown measures, largely without these levels of income and tenancy support being reinstated.

When faced with situations of crisis and entrenched poverty without adequate income security, households are forced to turn to homelessness and emergency relief services to meet immediate basic needs. This leaves community service organisations, like Uniting, to fill the gap and respond to the increase in service demand within an already stretched sector.

This survey sought to hear directly from consumers at Uniting emergency relief and homelessness entry points about the impact of the withdrawal of COVID-19 payments and benefits on them and their families and children.

## Key findings

The research found that the Coronavirus Supplement payments, along with tenancy support measures had overwhelmingly positive impacts on the lives of consumers, with 80% of respondents reporting that their life became easier overall.

Delays in evictions had the highest level of positive impact, with all consumers experiencing improvements in their life (71% said it made life a lot easier). Among people receiving Coronavirus Supplement, 89% reported an overall improvement (52% said it made life a lot easier).

Predictably, as governments cut back these support measures, consumers experienced significant negative impacts on their lives, with the vast majority of respondents reporting impacts across multiple areas of life. The loss of payments impacted the ability to eat well for almost two thirds of consumers. The same number (63%) reported impacts on mental health, with financial security (57%) and housing situation (44%) following closely behind. Parents also reported the withdrawal of services having a negative impact on their ability to care for their children.

Those receiving the Coronavirus Supplement reported the highest impact on their ability to eat well (15% of recipients). Those receiving delays in eviction had the highest frequency of mental health impacts as a consequence of losing this support (15%).

When we looked at the link between service demand and the rates of Coronavirus Supplement at different points in time, service demand was at its lowest at the peak of the Supplement (at \$550 per fortnight), and steadily climbed as the Supplement gradually decreased.

Overall, the data presents compelling evidence of the positive impact of the income and housing support measures provided during the first year of the pandemic, with life improving for the majority of consumers. Consequently, when these supports were withdrawn, it impacted people's resilience and weakened their ability to meet basic needs, keep safe, secure housing, improve their health and care for children and other dependents.

The findings of this research support numerous other studies in the area, and demonstrate the strong interconnection between adequate income and housing support and an individual's ability to meet basic needs for themselves, their family and children.

## Opportunities for change

- Introduce a permanent increase in JobSeeker and Parenting Payment rates to ensure that the income support system provides an adequate safety net for individuals and families that rely on them.
- Benchmark JobSeeker to wages to reduce income inequality and give people a fighting chance in an increasingly competitive housing and employment market.
- Increase the amount of Rent Assistance provided to ensure that everyone around the country receives adequate rental support.
- Increase investment in social housing to improve the supply of safe, secure and affordable homes.

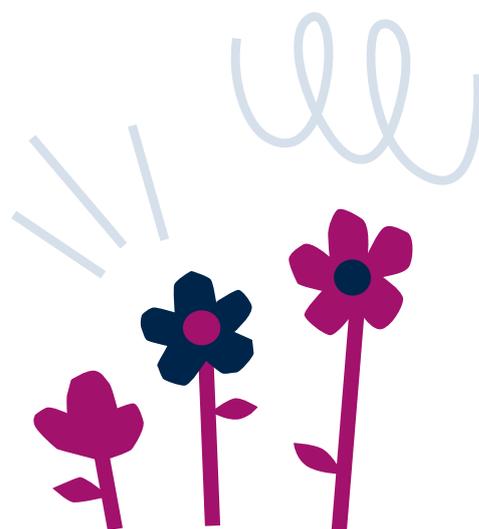
# Introduction

Uniting Vic.Tas (Uniting) is the community services organisation of the Uniting Church in Victoria and Tasmania. We work alongside local communities in both states, delivering a broad range of services and programs, intervening early to help people avoid crisis, as well as supporting those who live life at the margins.

Consumer voice and experience are central to Uniting's service delivery and advocacy. Since its formation in 2017, Uniting has worked with consumers to advocate for equitable access to services for vulnerable groups and changes to systemic issues that communities are facing. This work became particularly important during the COVID-19 pandemic. Since the start of lockdowns in March 2020, Uniting has undertaken multiple pieces of research to determine the impact of the pandemic on service demand and the needs of consumers. This has been supported through the Research Collaboration between Uniting and the Centre for Social Impact at Swinburne University, which has been in place since 2019.

Following the onset of the COVID-19 pandemic, the research partnership worked together to maximise rapid data collection and analysis activities. One of these was the consumer 'pulse' survey, undertaken in October 2020 (at the end of Victoria's long 2020 lockdown). The survey tested what was intended to be an ongoing process of consumer engagement to understand consumer experience and needs.

The first 'pulse' survey was piloted with 42 consumers across 8 program areas of Uniting. Respondents represented a broad cross section of demographics, including a substantial proportion of people from culturally and linguistically diverse backgrounds, Aboriginal and Torres Strait Islander people and people with a disability, aged between 16 and 64 years. Consumers shared information about the things that would make the biggest difference in their lives during the time of COVID-19 lockdowns, and the extent to which they were able to access the things they needed. Consumers reported that access to services and income support was the substantial ingredient that made or would make a difference in their lives. Alongside this, they identified the value of being able to engage in purposeful activities towards achieving their life goals, and the importance of access to friends and family to reduce their experience of social isolation. Consumers reported experiencing substantial barriers to these things during periods of COVID-19 restrictions.



Uniting has combined this data with other sources of information to:

- Continue to adapt/ deliver services targeted to consumer need
- Inform funders of emerging issues and trends
- Advocate for change that will make a difference in the lives of vulnerable consumers.

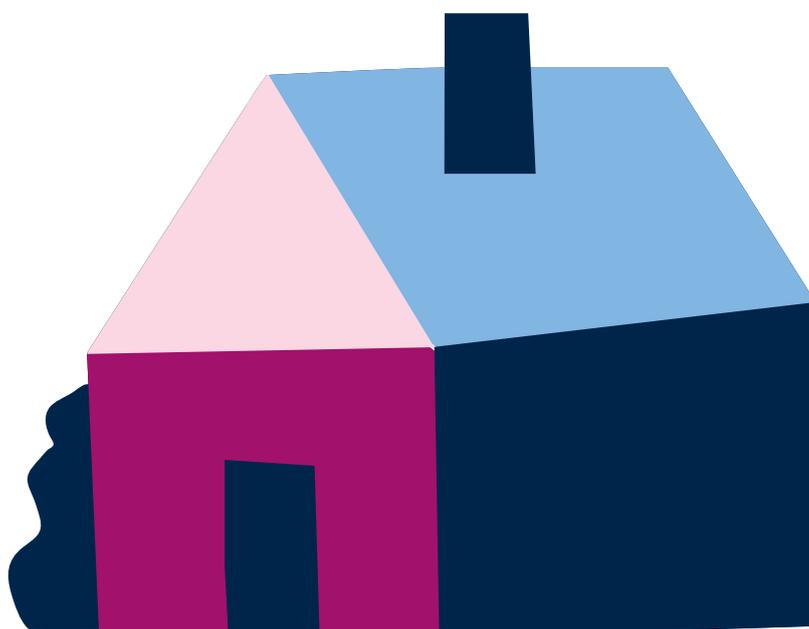
Since the start of the pandemic, Victoria, along with other parts of the nation, has undergone multiple periods of pandemic restrictions and lockdowns. Varying levels of support have been offered by the Commonwealth and State governments during these times. Research by the Social Policy Research Centre in partnership with the Councils of Social Services shows that the community services sector:

is confronting rising levels of need and increasingly complex experiences of hardship in the community. Exclusion of some populations from government support increased pressures on community services and supports (Cortis & Blaxland, 2021, p.5).

This is consistent with Uniting's service delivery experience. An internal analysis of Uniting's homelessness entry points showed a 66% increase in the number of households assisted via the Housing Establishment Fund in the first three months of the pandemic (March to June 2020).

For the two entry points in Metro Melbourne, the average number of households assisted per month increased by 122% (Uniting Vic.Tas, 2020). A comparative increase in demand is more difficult to measure for Uniting's Emergency Relief services given the diversity of delivery approaches across services (explained below). However, anecdotal evidence from Uniting staff, funding demand and indicators like food parcel distribution show similar trends for the same period (Uniting Vic.Tas, 2020).

The Social Policy Research Centre found that community services organisations responded to this increase in demand through surge funding, redistribution of staff and reconfigured or innovative models of service delivery (Cortis & Blaxland, 2021). This is consistent with Uniting's experience. Yet, ongoing costs and demand on staff present some critical challenges to Uniting's ability to continue delivering quality and appropriate services for the vulnerable communities Uniting works with. This piece of research builds on Uniting's previous work and aims to expand and extend engagement with consumers to better understand and respond to their needs.



# Context

## The introduction of COVID-19 benefits and supports

COVID-19 has had a severe impact on our communities. The first wave of COVID-19 in Australia in 2020 led to significant lockdowns in Victoria and lockdowns of various durations in most other states and territories. The impact of loss of employment and earnings on those who rely on Commonwealth income supports, survive on low incomes, and who use the private rental market was acknowledged by both Commonwealth and State governments by instituting a range of support measures focused on increased income and tenancy supports. However, these measures were time-limited.

From 27 April 2020, the Commonwealth government introduced the Coronavirus Supplement of \$550 per fortnight for a period of 6 months. The Supplement was added to a range of Commonwealth income support benefits including JobSeeker, Youth Allowance, and Austudy, among others. The Supplement was scaled back in several phases, first being reduced to \$250 per fortnight from 25 September 2020 to 31 December 2020, then to \$150 per fortnight from 1 January 2021 and withdrawn completely from 31 March 2021 (Klein et al., 2021).

The Commonwealth government also introduced the JobKeeper Payment wage subsidy, a new benefit, on 30 March 2020. The payment was made to eligible employers to pass on to affected employees and initially comprised \$1,500 a fortnight for full and part time employees. The rate was reduced to \$1,200 per fortnight from September 2020 – January 2021 and \$1,000 per fortnight from January – March 2021 (Pawson et al., 2021).

In March 2020, the National Cabinet also agreed to institute a six-month moratorium on evictions for residential (and commercial) tenants experiencing financial hardship due to the pandemic and encouraged additional negotiation between landlords and tenants about rent payment arrangements (Pawson et al., 2021). Following this, the Victorian State government instituted a range of tenancy and rental support measures for renters affected by COVID-19 including a moratorium on evictions for rent arrears and a stop on no-grounds terminations. In other cases, tenancy terminations were subjected to increased scrutiny or limitations (Pawson et al., 2021). In rent measures, Victoria instituted a prohibition on rent increases; introduced additional measures to negotiate and conciliate rent variations; and offered rent relief programs to landlords (Pawson et al., 2021) and to qualifying renters via the Department of Health and Human Services (Tenants Victoria, 2020).

In Victoria, the delay (moratorium) on evictions, the provision of private rent relief and the suspension of private rental increases ended on 28 March 2021. Over this time, many people had been accumulating arrears. With the cessation of rent deferrals and the moratorium on evictions, debts became due at the same time that income support was reduced through the withdrawal of the Coronavirus Supplement (Anglicare, 2021; Tenants Victoria, 2020).

All payments and benefits in Victoria were withdrawn by the end of March 2021. In place of the Supplement, the Commonwealth government legislated a permanent increase to many income support payments, including JobSeeker, of \$50 per fortnight, though payments remain below multiple measures of the poverty line (Klein et al., 2021).

Since this time Australia, and particularly Victoria, has faced further waves of COVID-19 and related health orders and lockdown measures, largely without these levels of income and tenancy support being reinstated.

# What do we already know about the impact of COVID-19 payments and benefits?

## Adequacy of pre-COVID-19 income supports

In 2020, the Senate Community Affairs References Committee concluded its inquiry into the *Adequacy of Newstart and related payments and alternative mechanisms to determine the level of income support payments in Australia* (The Senate, 2020)<sup>1</sup>. Based on 450 submissions and witnesses, it concluded that there is:

compelling evidence that the rates of income support payments for working-age jobseekers are inadequate. Further, they impede peoples' ability to engage socially and economically within their community (The Senate, 2020, p.xvii).

This aligns with other research that identifies the base rates of income support as being below the poverty line (SPRC, 2017). Despite legislating a permanent increase to some income support payments in March 2021, such as JobSeeker (previously Newstart), the rate of payment remains below the poverty line. The Grattan Institute advises that:

Even with this permanent increase, the new base JobSeeker payment rate of \$307 a week will be so low that it will not adequately fulfil its core function of providing a minimum, adequate income. Even at the new rate, Australia will have the second-stingiest payment for newly-unemployed people – relative to average wages – of the 37 members of the OECD, behind only Greece (Grattan Institute, p.2).

Further, the Grattan Institute (2021) calculates that the new permanent JobSeeker rate remains substantially below the relative poverty line by a margin of \$138 per week (including energy supplements), and equates to 41% of the minimum wage, or 66% of the age pension.

In clear evidence of this, the ACOSS 2020 Poverty in Australia report shows that:

Households relying mainly on social security payments are approximately five times more likely to experience poverty (36%) than those relying mainly on wages and salaries (7%).

The highest poverty rates are found in households where the reference person [main earner] receives Newstart Allowance (57%) or Parenting Payments (54%) (Davidson, Bradbury, & Wong, 2020, pp.10 and 39).

The rates of poverty are significantly higher when measured against other poverty lines.

Under these circumstances, families with children, especially single parent families (most often women with children) face worse circumstances. Over a third (35%) of single parent families live in poverty and 'the risk of poverty for children in sole parent families is more than three times that for children in couple families (44% compared with 13%)' (Davidson, Bradbury, & Wong, 2020, p. 33).

Individuals and families rely on this meagre income to cover housing costs and the basic expenses of life. Social Policy Research Centre (Saunders & Bedford, 2017) research identifies the relative expenditure of households on low incomes. In all cases, single people or families with children, the cost of housing is the largest single expenditure item at between 30-50% of household income, with other major budget items being food, household goods and services, and transport. These non-housing costs account for two-thirds to four-fifths of household budgets of people on low income, and more for people who are unemployed, leaving little or no income for other expenses.



<sup>1</sup> Uniting submitted evidence to the committee, available at [https://www.aph.gov.au/Parliamentary\\_Business/Committees/Senate/Community\\_Affairs/Newstartrelatedpayments/Submissions](https://www.aph.gov.au/Parliamentary_Business/Committees/Senate/Community_Affairs/Newstartrelatedpayments/Submissions)

Overall, there is evidence that the experience of poverty resulting from inadequate levels of income support has negative impacts on individuals, including ‘the inability to afford daily basic essentials, elevated risk of homelessness and detrimental effects on their physical and mental health’ (The Senate, 2020, p. xvii-xviii). Negative impacts of inadequate levels of income support were documented by ACOSS in their 2019 *Raise the Rate* research of 489 recipients of Newstart or Youth Allowance (ACOSS, 2019). This research highlighted a significant level of food deprivation with 84% skipping meals to save money, and 47% of respondents skipping more than five meals per week. Additionally, 54% could not buy fresh produce, and 66% did not use heating in winter. Similarly, a more recent review of trends in financial stress and poverty among recipients of social security shows severe stress rates for single parents with ‘23 per cent or almost 1 in 4 reporting skipping meals, limiting heater use or relying on charities to get by’ (Phillips & Narayanan, 2021, p.1).

When faced with such situations of crisis or ongoing poverty, and in the absence of adequate income security payments, households are forced to turn to emergency relief services to meet immediate basic needs. While emergency relief supports vary, they are typically ‘one-off’ in nature and include food, clothing, part-payment of utility bills, vouchers for transport or pharmacies, budgeting assistance and referrals to other services (Department of Social Services, n.d.).

Research evidence repeatedly identifies the detrimental impacts of an inadequate social safety net, encompassing not only the struggle to meet basic daily needs, but negative impacts on health, and social and economic roles. As summarised by recent research into the impact of the Commonwealth’s Coronavirus Supplement:

Current social security policy is operating contrary to the outcomes government are purportedly trying to achieve by creating barriers to work, compromising physical and mental health, reducing self-worth and wellbeing, providing inadequate financial resources for basic living needs, reducing capacity to focus on anything other than survival and compliance, and disregarding people’s unpaid caring responsibilities, community contributions and long-term goals (Klein et al., 2021, p.7).

In this context of poverty, where Australians are forced to seek support for basic needs, the Senate inquiry into the *Adequacy of Newstart* concludes that there is a:

need for major reform of the social security system to ensure the income support system provides an adequate safety net for working-age unemployed people and becomes a strong enabler for economic participation (The Senate, 2020, p.xviii).



## Adequacy of tenancy supports

Nationally, Commonwealth Rental Assistance (CRA) is the major form of tenancy support for low-income individuals. CRA assists nearly two-thirds of low-income private renters, reducing housing stress for many, though one-third still experience moderate to very severe housing stress despite CRA (Ong et al., 2020). Additionally, 18% of low-income private renters do not receive CRA (as they are ineligible) and experience moderate to very severe housing stress (Ong, et al., 2020). A wide range of credible sources (AHURI, Productivity Commission, ACOSS) identify the inadequacy of current levels of the CRA (The Senate, 2020). Modelling by Ong et al. (2021) suggests that reforming the CRA by better targeting eligibility to those renters paying in excess of 30% of their income would reduce housing stress by 36% among low-income renters.

Consistent with this, the Senate (2020) received repeated evidence that ‘if not in public housing, people are struggling to pay their rent or to secure a tenancy’ (p.31). Private renters on income support payments frequently have little or no money remaining after paying rent (The Senate, 2020). As reported by the Senate inquiry (2021):

Australian Housing and Urban Research Institute (AHURI) research shows that even with housing assistance (Commonwealth Rent Assistance or CRA) over 40% of all recipients of income support payments were in HAS [Housing Affordability Stress] (p. 31).

In Victoria, people experiencing housing affordability stress and at risk of homelessness are supported mainly through the Housing Establishment Fund (HEF) and the Private Rental Assistance Program (PRAP). While HEF is more crisis-oriented, PRAP is an early intervention program that supports households experiencing rental stress and risk of homelessness to maintain their tenancies and avoid eviction through rental brokerage and financial support (Department of Health and Human Services, 2019). PRAP Plus offers an extended period of support to further address underlying issues (Parliament of Victoria, 2021).

The Parliament of Victoria Legal and Social Issues Committee Inquiry into Homelessness in Victoria heard multiple accounts of the positive impact of PRAP and PRAP Plus, largely due to its accessibility for people in a wide range of situations (Parliament of Victoria, 2021, p.137-139). The most significant evidence for the success of PRAP was presented by Unison Housing’s PRAP evaluation which showed ‘that nearly 80% of people who received assistance were still in their accommodation after two years’ (Parliament of Victoria, 2021, p.137). The Inquiry committee noted that:

PRAP is exactly the kind of homelessness early intervention program that needs ongoing funding. PRAP avoids the costs of crisis accommodation and the trauma of eviction for those who access it (Parliament of Victoria, 2021, p.138).

These services changed slightly at the start of the pandemic, during lockdowns, when the Victorian government launched an initiative to temporarily move rough sleepers and households experiencing homelessness into vacant hotels and motels. Since mid-2020, under the *From Homelessness to a Home* program, these and other households residing in emergency accommodation are being supported to access stable medium- and long-term housing and support packages (Premier of Victoria, 2020).

However, the limited level of tenancy supports available does not keep pace with the demand generated by increasing housing and rental costs. Anglicare’s 2021 *Rental Affordability Snapshot* found:

Out of 74,266 listings, we found just three rentals (0 percent) that were affordable for a single person on the JobSeeker payment. Each of these were shared accommodation listings, and were located in Brisbane, Perth, and the NSW Riverina region. In spite of a major surge in listings, neither Melbourne nor Sydney had any affordable listings for a person on JobSeeker. There were no listings (0 percent) that were affordable for a person on Youth Allowance anywhere in the country (p.9).

People earning a wage are hardly better off. For a single parent on the minimum wage with two children, only 15 properties were affordable even with Family Tax Benefits (Anglicare, 2021).

These conditions result in increased risk of homelessness and unsafe housing options for low-income households and income support recipients (The Senate, 2020, p. 33). This situation was confirmed by the Victorian government in their submission to the Commonwealth Senate Inquiry, noting a 'significant rise in Newstart recipients experiencing or at risk of homelessness in Victoria' (The Senate, 2020, p. 34). Even prior to COVID-19, Australian Institute of Health and Welfare (AIHW) data shows that Victoria had by far the highest number of clients attending Specialist Homelessness Services (SHS) (115,306) and the second highest demand for homelessness services in Australia (after the Northern Territory), with a large proportion of them entering from the private rental market (AIHW, 2021).

The impact of homelessness goes beyond an absence of stable housing and has wide ranging implications on life trajectories. As found by the Inquiry into Homelessness in Victoria:

Homelessness is not just a statistic. It is an event in a person's life, often recurring, that can have a lasting and traumatic effect. Homelessness can result in a variety of physical deprivations ... [exacerbate] pre existing health issues ... [and] can have significant impacts on a person's agency, resilience and sense of security. This can have acute and lasting effects on a person's mental health and their connection to community and public life; becoming exacerbated where the conditions of a person's homelessness are ongoing (Parliament of Victoria 2021, p.28-29).



## Effects of COVID-19 income supplements and tenancy supports

It is estimated that the combined effect of JobKeeper and the Coronavirus Supplement increased the average income of 10% of Australian households with the lowest incomes (Pawson et al., 2021). Alongside this, or as a consequence, other positive benefits were realised. These are discussed in more detail below. The various tenancy supports introduced during COVID-19 also offered diverse but not large-scale impacts for renters. While a quarter of renters lost income during COVID-19 in 2020 in Australia, only 8-16% received a rent variation and 30% of these involved deferred (i.e. still to be paid later) rather than reduced rent (Pawson et al., 2021). On a larger scale, eviction moratoriums are attributed with avoiding immediate increases in homelessness in 2020 (Pawson et al., 2021).

Klein et al. (2021) conducted a study of 173 people who did and did not receive the Commonwealth government Coronavirus Supplement. The study found that the Supplement, along with suspension of mutual obligation requirements, resulted in respondents being able to meet basic needs (such as being able to eat daily and afford medication); meet the needs of their children; build long term financial security (for example by purchasing work-related equipment or paying off debts); improve mental and physical health; increase engagement in the labour market; increase unpaid work activity such as caring and volunteering; and gain relief from stress. These positive changes were not experienced by people who did not receive the Coronavirus Supplement (Klein et al., 2021).

Poverty modelling by Phillips and Narayanan (2021) at the Australian National University estimates that for single parents, the Coronavirus Supplement reduced the rate of poverty from 39%<sup>2</sup> to 17%. It is interesting to note that the 'reduction was so significant that the poverty gap for single parents was actually lower than that of couple families with children at June 2020' (Phillips & Narayanan, 2021, p.29).

Unsurprisingly therefore, the reduction of Supplement and JobKeeper payments was estimated to 'push more than 700,000 people into poverty' (Pawson et al., 2021, p. 28). Following the first reduction in the level of the Supplement (between September and December 2021), recipients experienced increased stress and erosion of the gains they had made in physical and mental health, and economic participation (Klein et al., 2021).

Not only has the withdrawal of payments and the resultant reduction in income been found to have negatively affected the health of recipients, but it is also suggested to have a negative impact on the economy overall. The Grattan Institute (Coates and Cowgill, 2021) suggests that the reduction of the Supplement level by \$50 per week 'will take about \$5 billion out of the economy in the coming year' (p.2), ultimately reducing job growth. In addition, the increase in service demand corresponding with the withdrawal of support measures leaves community services organisations to fill the gap, with organisations reporting large unanticipated costs and uncertainty about 'how resources will stretch to maintain service levels and meet demand into the future' (Cortis & Blaxland, 2021, p.7).



<sup>2</sup> Note that this modelling was done using Melbourne Institute Poverty Lines which are based on the Henderson Poverty Line and modified to account for changes in family types.

# Purpose of this research

In this context of significant income and housing stress, Uniting sought to hear directly from consumers of Uniting services about the impact on them of the withdrawal of COVID-19 payments and benefits.

The research sought to understand:

1. what was the impact on the lives of consumers, if any, when the COVID-19 payments and benefits were withdrawn?
2. what are the current needs of consumers (post withdrawal of COVID-19 payments and benefits)?
3. what would make the biggest positive difference to the lives of consumers now?

Uniting will use this evidence to advocate for changes that will make a difference in the lives of consumers - including a permanent increase in income support payments so that people do not live in poverty.



# Research methods

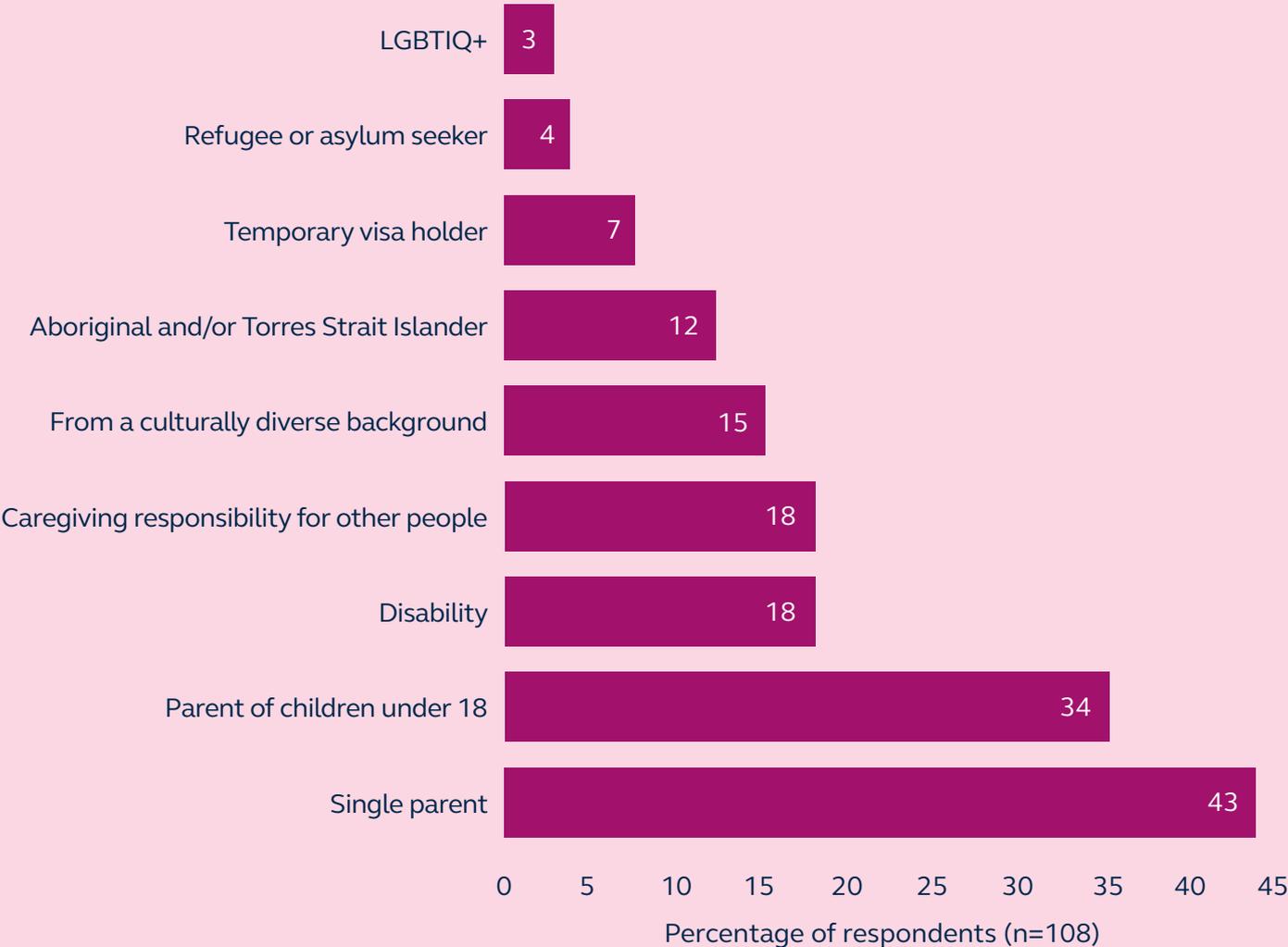
## Research participants

Uniting consumers were invited to complete an online survey by staff and volunteers in six emergency relief sites and two homelessness entry points (Ballarat, Bendigo, Mount Waverley, Ringwood, Werribee and Wodonga).

A total of 113 adults provided answers in the survey, though not all completed it. The majority of consumers were female (77%), with 14% male, and the remainder choosing not to provide an answer. Almost all consumers were under 50 years of age, with most of these between 30-39.

Consumers represented a broad cross section of cohorts, with the majority being parents, and 43% of the total cohort being single parents. Along with parenting roles, 18% of consumers also held caregiver roles. Similarly, 18% identified as having a disability. 12% of the group surveyed were Aboriginal and Torres Strait Islanders. The group surveyed included people from culturally diverse backgrounds (15%), temporary visa holders (7%), refugees and asylum seekers (4%) and LGBTQI+ people (3%).

Chart 1. Participant characteristics



## Survey construction

The survey had 14 questions, 3 of which enabled extended free text response. The survey was based on the previous consumer ‘pulse’ survey which was designed as a short, rapid survey to identify consumer needs and the things that would make the most difference in their lives. In addition to the ‘pulse’ survey questions, consumers were also asked to identify which COVID-19 payment and/or benefit type they had received, and the impact of its withdrawal.

Two questions were based on similar questions asked in the Klein et al. (2021) study of recipients of the Coronavirus Supplement. This included a question asking about the impact of the (loss of) benefit/payment (Question 2) and the use of a similar, though condensed, rating scale focused on the extent to which life did not change or was made easier (from Question 4 in Klein et al., 2021). Additionally, the survey (Question 8) adapted the items of the Klein et al. (2021) study (Question 7) that detailed the areas of life that had changed. In both instances, the intention was to provide a broad comparison to the findings of the Klein et al. (2021) study which explored the impact of the provision of the Supplement, whereas the current study explores the withdrawal of such payments and benefits.

At the conclusion of the survey, consumers were offered the opportunity to provide contact details if they wished to share their story further. Of the 113 adults who participated in the survey, 54 consumers provided their contact number and email addresses.

## How data was collected

The survey was open for six weeks from 10 May to 21 June 2021. During this period, Victoria entered a two-week lockdown (28 May to 10 June) which corresponded to a sharp decline in the survey response rate.

Data was collected online through the Survey Monkey platform. The survey link was shared via email or using a QR code on a flyer distributed or displayed at the service, depending on the most appropriate method for each service. Four responses were filled in by hand and then entered into Survey Monkey by the collector.

On average consumers spent 7 minutes completing the survey with an 89% completion rate.

## How data was analysed

108 complete responses were analysed for most questions. Data included both quantitative and qualitative responses. Qualitative data came from free text answers provided by consumers across a range of questions on the survey including the three main open text questions, as well as further details provided to accompany answers of ‘Other’ in the remaining questions. For each question where this occurred, these responses were organised according to themes. In some cases, the themes or categories were provided from other sources (for example, from the consumer ‘pulse’ research). In other cases, the themes were identified from the content of the information provided (i.e. inductively), and the data grouped under these themes. This enabled this data to also be analysed quantitatively, seeking to establish the frequency of themes.

Quantitative data was entered into a statistical software package (SPSS) that allowed comparison of answers across different cohorts or response types. For example, this allowed us to identify the respective impact of withdrawal of supports on consumers who had received different supports.

Overall, we sought to understand the story of consumers, the impact on them of losing supports, and their current needs, by drawing inferences across the data set.

## Limitations

The data was collected from consumers seeking support from only two service types in six locations. As such it is skewed to the characteristics of this cohort and is not intended to be representative of consumers seeking a wider set of services or in other geographic regions. Instead, the research sought to be opportunistic in targeting service areas where the withdrawal of both income and tenancy supports was likely to be highly relevant to consumers.

While the research sought to access consumers fairly quickly after withdrawal of payments and benefits, so as to increase their ability to reflect on changes, the changes reported can only reflect the period of time elapsed and it is possible that views would change over different time periods.

# Findings

## The impact of payments and benefits

### Prior receipt of government COVID-related benefits and supports

The vast majority (66%) of consumers had received the increase in JobSeeker (Coronavirus Supplement) payment when it was available. 16% of consumers received the JobKeeper payment, and stories of loss of employment and wages due to COVID-19 restrictions were common in the responses provided.

*I am out of work while the lockdown is happening. I don't get paid for this.*

*We are on low income and jobless because of the pandemic.*

*Work is closed during lockdown.*

*Due to COVID the hours I worked reduced.*

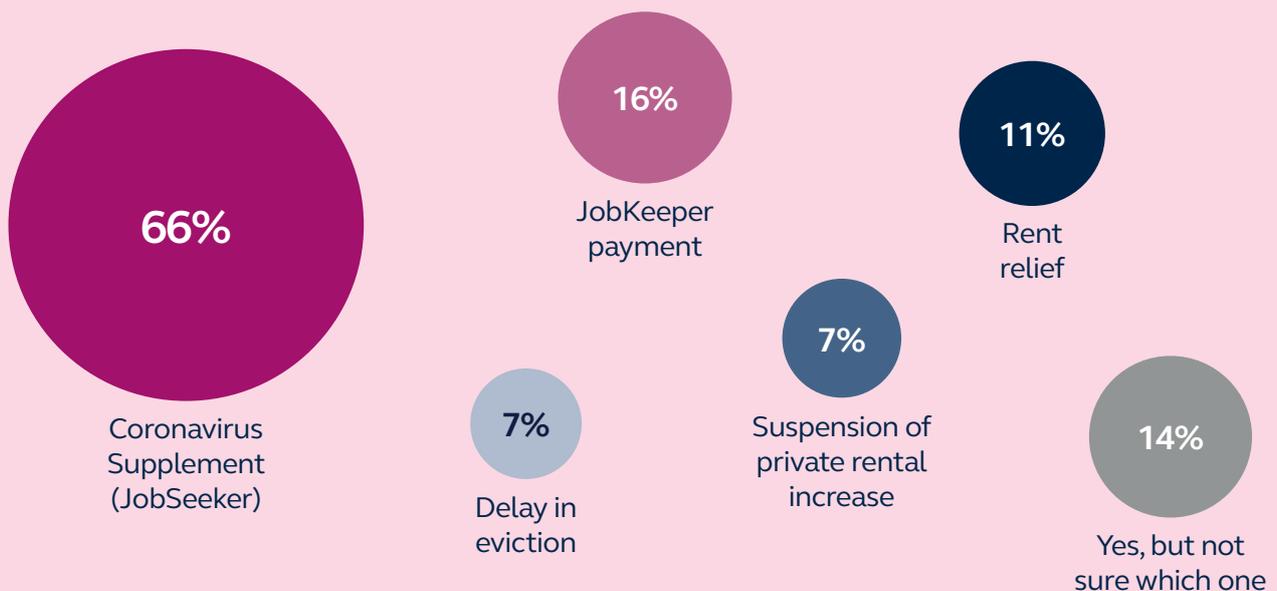
*I have been unable to work.*

*I lost my job last year. Got my job back in January but lost it again last week.*

*I'm casual and ever since last week I have reduced shift hours and some days no work.*

11% of consumers reported that they had received private rental assistance, and 7% identified that they benefitted from suspension on rental increases, or delays on eviction (due to the eviction moratorium). A number of people (14%) had received supports but were not able to remember or identify which specific support they had received. While it cannot be said conclusively, difficulty in remembering the support received can be due to the complexity in navigating the income support system.

Chart 2. Type of benefit or support received



Percentage of respondents (n=108)

The majority of consumers (77%) reported receiving only one type of benefit or payment. However, some consumers reported receiving multiple benefits simultaneously, with some receiving up to three types of benefits or payments. Interestingly, the most common benefit also received by those who received the Coronavirus Supplement was the JobKeeper payment, which was received by 14% of this group. This suggests that at least 14% of consumers receiving Commonwealth income support previously had been able to find employment to increase their income. Because of this, and due to a low assets base (to pass an assets test), they were eligible for both payments.

However, only a very small proportion of people receiving JobSeeker (Coronavirus Supplement) were also receiving private rental assistance or otherwise benefited from delays in eviction or rent increases. This is possibly due to the circumstances of a subset of this cohort who also reported housing insecurity, being without ongoing housing, or because they were accessing social housing.

### The impact of extra payments and/or tenancy supports

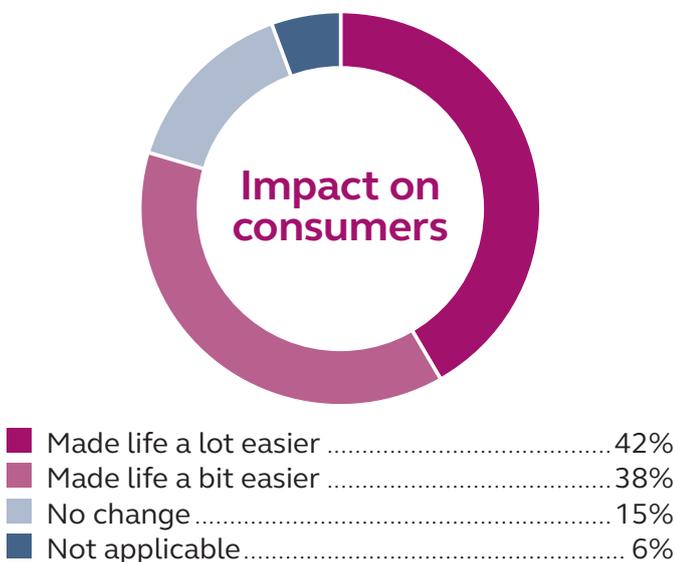
Overwhelmingly, consumers reported positive impacts from the provision of extra payments and tenancy supports. 80% experienced life becoming easier overall (a bit or a lot) and only 15% experienced no change as a result of the payments and supports. This data is confirmed by consumer commentary throughout the survey. Consumers reported issues of severe financial hardship and insecure housing. In such contexts, the benefits received directly corresponded to their needs.

Comparing the types of benefits and payments, we are able to identify trends as to which of the payments and benefits had the most positive impact for this group of consumers. This data needs to be interpreted cautiously as 23% of consumers received multiple supports so, in these cases, we are unable to identify which support/benefit (or combination of them) was considered as causing the impact.

Overall, each payment and benefit type provided a very high frequency of positive impact with between 88% and 100% of recipients reporting it made life either a bit or a lot easier. While only a small number of respondents received delays in evictions, this type of support had the highest level of positive impact, with 71% of those receiving this benefit reporting it made life a lot easier, and the remainder reporting it made life a bit easier.

JobSeeker was the benefit type where the highest level of 'no change' was reported, perhaps reflecting entrenched disadvantage that is difficult to shift for a small cohort of recipients (10%). Overall, the data presents compelling evidence of the positive impact of these measures for the majority.

**Chart 3.** Impact of increased supports on life of consumers



**Chart 4. Impact of type of support/benefit**



### Impact of withdrawal of payments and benefits

Consumers reported the effects of the withdrawal of payment supplements and tenancy supports.

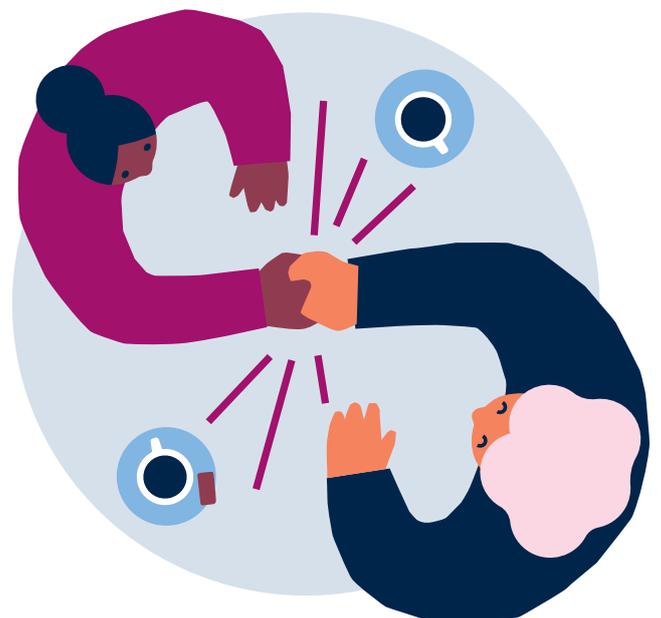
The vast majority of consumers reported impacts across multiple areas, with only 8% listing just one area of impact. Almost two-thirds of consumers reported that the loss of payments and benefits had an impact on their ability to eat well.

*Income is even lower. We got used to eating properly and now we have to readjust.*

The same number (63%) reported impacts on mental health. Financial security was affected for over half (57%) of respondents, while their housing situation was reported as being affected by 44% of respondents. Caring capabilities,

covering parents' ability to care for children as well as carers' ability to care for dependants, were impacted for 31% and 28% respectively.

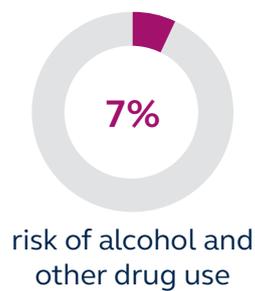
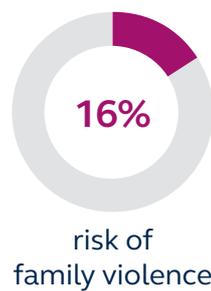
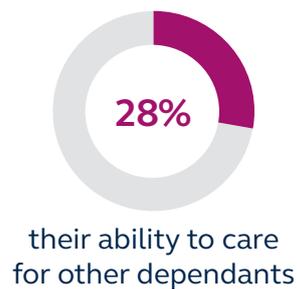
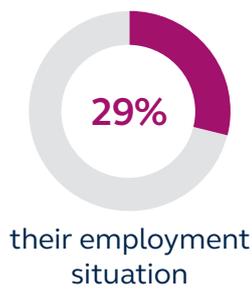
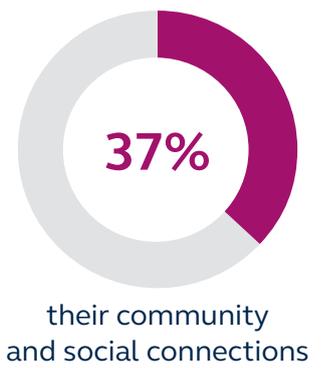
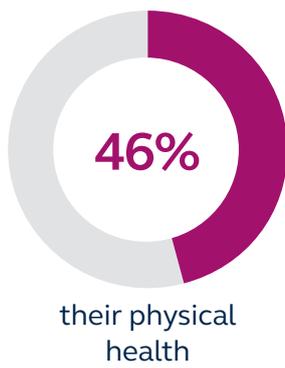
Overall, the impacts of benefit and payment loss reach across a wide array of basic needs, impacting both individuals and family members.



## Chart 5. Impact of withdrawal of payments and benefits

### Areas impacted by loss of payments and benefits

Respondents indicated that the end of payments/benefits impacted on:



This data is consistent with that detailed by Klein et al. (2021) where respondents reported significant benefits flowing from receipt of the Coronavirus Supplement on many of the items listed here as being negatively affected by its withdrawal. For example, 72% of respondents in the Klein et al. (2021) study reported increased time spent supporting their mental health. In our study, 63% of respondents noted impacts on their mental health as a consequence of withdrawal of payments and benefits. These results are mirrored in the area of changes related to eating well: 72% of respondents reported increases in this area resulting from the provision of the Supplement (Klein et al., 2021), and 63% note an impact on eating well resulting from withdrawal of it in this study.

The impact of payments and benefits across life areas and activities is varied. Again, this data needs to be interpreted cautiously as 23% of respondents received more than one type of benefit or payment, making it difficult to clearly attribute the cause of impact. Those receiving the Coronavirus Supplement reported the highest frequency of impact in relation to ability to eat well (15% of recipients), mental health (14% of recipients) and financial security (13% of recipients). JobKeeper recipients received a similar set of benefits. By contrast, a higher frequency of those receiving tenancy supports reported impacts in relation to

their housing situation (13% of those receiving delays in evictions and 12% of those receiving other forms of tenancy support). Those receiving delays in eviction reported the highest frequency of mental health impacts as a consequence of losing this support (15%). Likewise, the ability to care for children was most frequently impacted by withdrawal of tenancy supports, more so than income supports. Overall, all payments and benefits had a broad impact across various life domains, activities and capacities, demonstrating the interconnections between these areas and the way an individual's ability to meet basic needs for themselves and their family is underpinned by adequate income and housing.



# Current Needs

## Services sought

The main service being sought by consumers at the time of completing the survey was Emergency Relief, with 91% of all consumers seeking this kind of support. The other main area of demand was homelessness and tenancy support (22%), with some consumers seeking both services. A small proportion of consumers sought access to disability services (2%), mental health services (1%), financial wellbeing and capability services (1%), and child, youth and family services (1%).

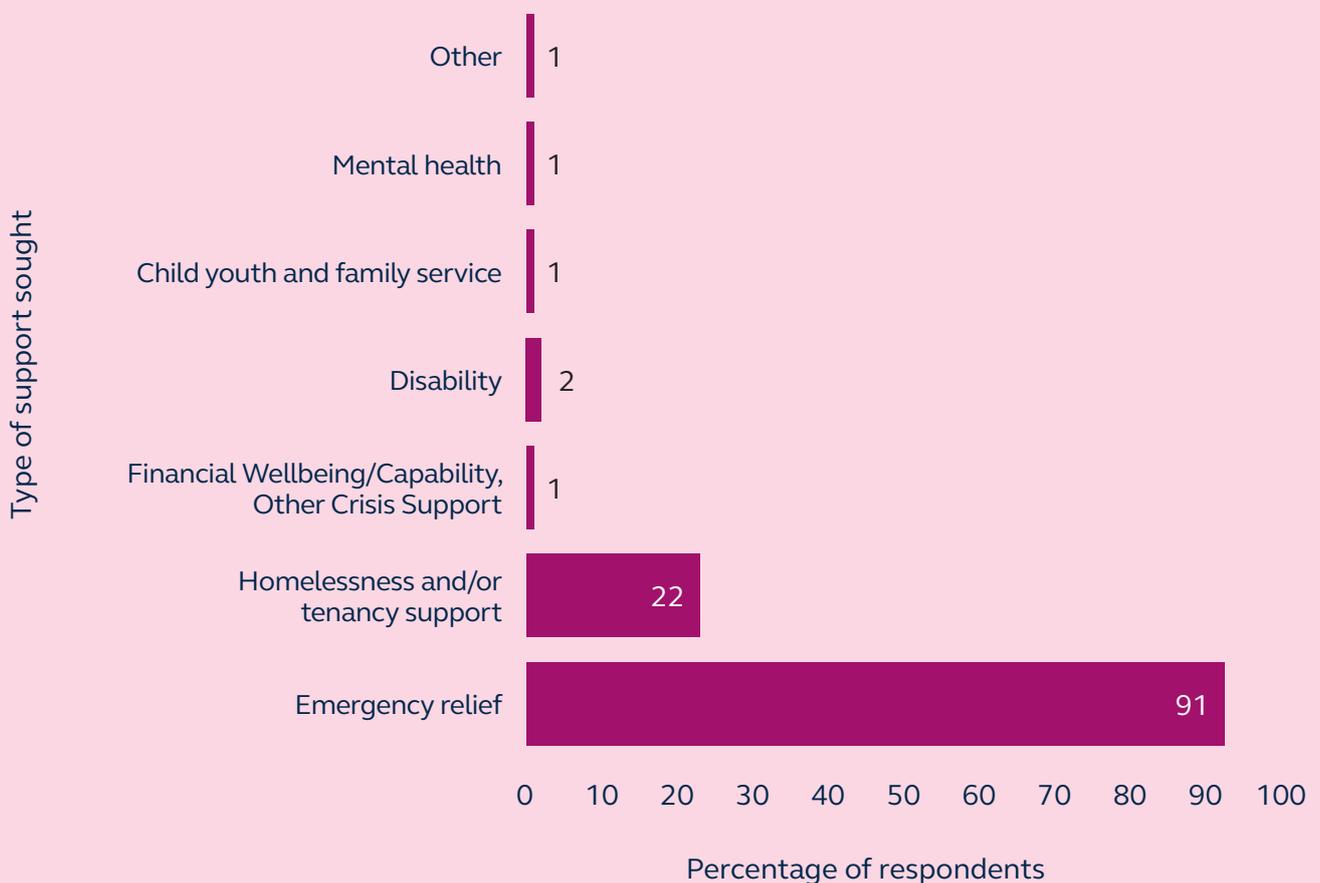
While most (78%) were seeking support from one service type, around one in five people (22%) sought supports of two or more service types. This speaks to the complexity of the contexts and issues facing consumers, as described by two respondents:

*I was forced to vacate my rental. My 3 kids are living with their psychologically abusive dad and after losing everything to him, including my kids, I'm now forced to live in social housing 1 hour away from my children in a 1 bedroom shared house. Fighting for my kids is now impossible: financial hardship, mentally already suffering PTSD [Post Traumatic Stress Disorder] and GAD [Generalised Anxiety Disorder] from his coercive abuse/control. This is rock bottom for me.*

*I need to get the rest of my belongings out of my old rental as old agent is wanting to take possession of old rental and I do not have a car and rely on public transport. I have a lower back injury which resulted in me losing my job in late 2019.*

Of those seeking Emergency Relief services, 72% had previously received this kind of service from Uniting or another service provider, while 15% were new to the service system. Of those seeking homeless and/or other tenancy support, 31% had previously accessed this kind of service, 48% had accessed Emergency Relief services, and 11% were new to the service system.

**Chart 6.** The service or support currently being sought from Uniting

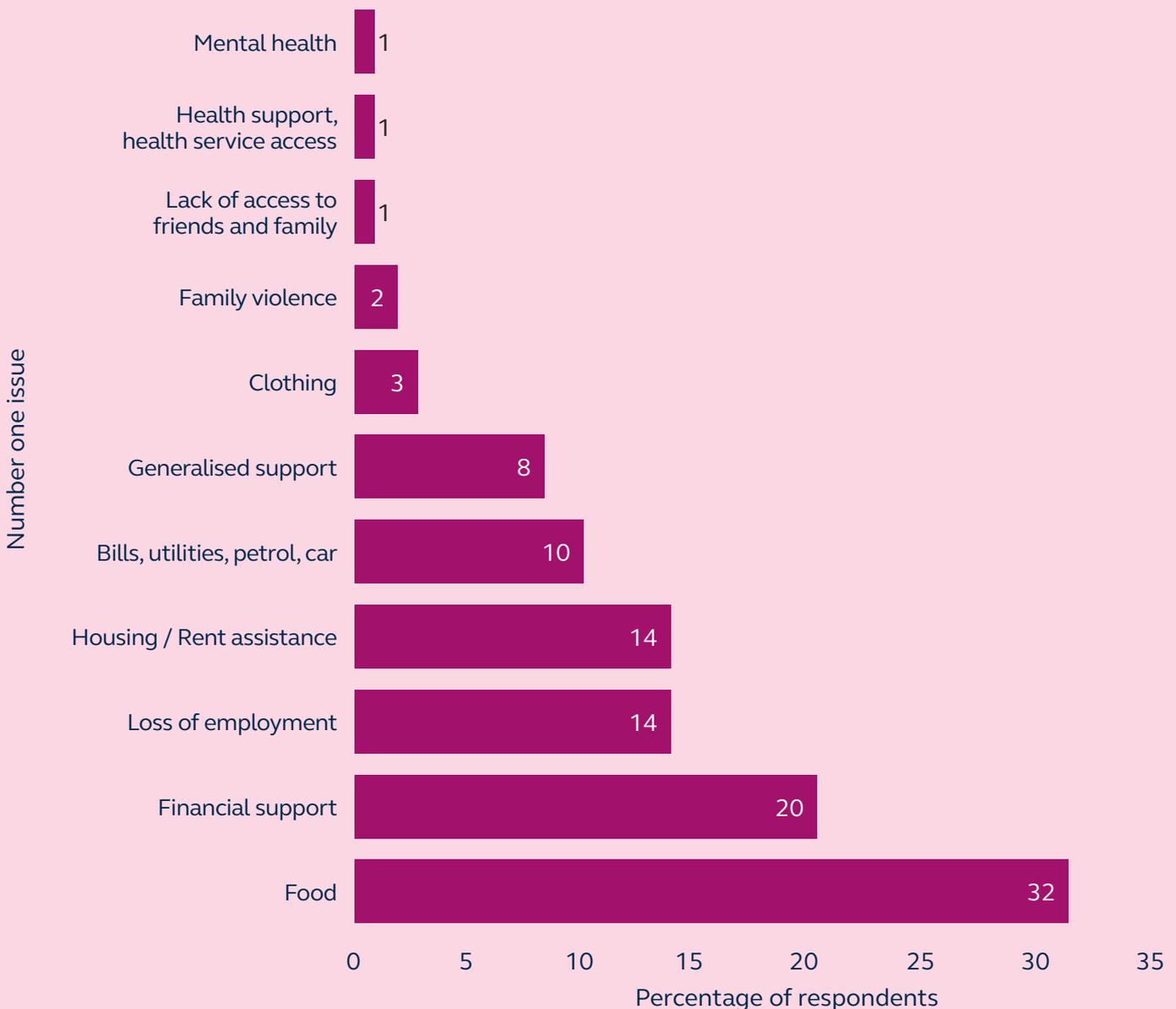


## Primary reason for seeking support from service currently

The complexity of issues which emerged in the responses around type and number of services sought is made clearer by consumers' free text explanation of the 'number one' reason they were seeking support. 70% of consumers described issues that were complex and comprised three or more of the issues presented in the table below.

The most frequently mentioned area of need, with one-third (32%) of consumers identifying this, was food access. 20% were motivated by the need for financial support, frequently fuelled by loss of employment (identified by 14% of consumers). Similarly, 14% of consumers identified housing and rent assistance as their number one support need. Linked to financial distress was the need to gain support to pay bills such as utilities and paying for car or petrol (10%).

Chart 7. Primary reason for seeking support



*Note: Many respondents gave multiple reasons and 18% of respondents did not answer or had unclear responses.*

One respondent explained her situation, highlighting compounding issues of long duration:

*I've begged for financial and rental support and my elderly parents have helped financially but now suffering, seeing what I've had to endure by my ex who took everything from me... No one listened to my story. No one cared. I was borderline homeless, now an hour from my kids. I can't bring them here ... [I live in] shared housing or sleep in my car. I cry day and night.*

Stories of a similar compounding context of multiple issues of extended duration were told by other consumers:

*I am a jobless single mother pursuing my Bachelor's degree full-time, and I have 5 children to care for, including one very ill child. Without this assistance, my family and I would be in a financial mess that I would never be able to fix.*

*As a single parent on the disability pension living with 2 dependent children, while also studying myself, I struggle to pay my bills. I always make sure my kids have enough food to eat which has put me in arrears with my bills. Even on the Staying Connected program with my gas and electricity, I feel like I was bullied into making payments that are more than I can afford.*

*Struggling financially trying to support my children as a single mother and at the same time trying to break free from family violence.*

Other consumers identified the negative impact of COVID-19 conditions on their lives, for which they sought assistance:

*I wanted to seek help ... I'm facing the loss of employment, financial hardship, and lockdown stages ... due to the COVID-19 impact.*

The common underlying issue was the difficulty of meeting basic living expenses and fundamental needs:

*I have been unable to work and am behind in rent and struggling to feed my kids.*

*For myself and my children to be able to eat something.*

*Help with being able to feed my family and pay for groceries and other living expenses.*

*Increased cost of living and reduced jobseeker has made it impossible to make ends meet.*

While the sample size is small for some cohorts, it is not surprising that analysing the main reason for seeking support in relation to different cohorts reveals different life experiences and difficulties related to each. While for Aboriginal and Torres Strait Islander consumers, needing help with accessing food was the number one issue, for culturally and linguistically diverse respondents the issues of financial support and loss of employment were experienced with highest frequency. For refugees/asylum seekers and those on temporary visas, the loss of employment was the number one issue.

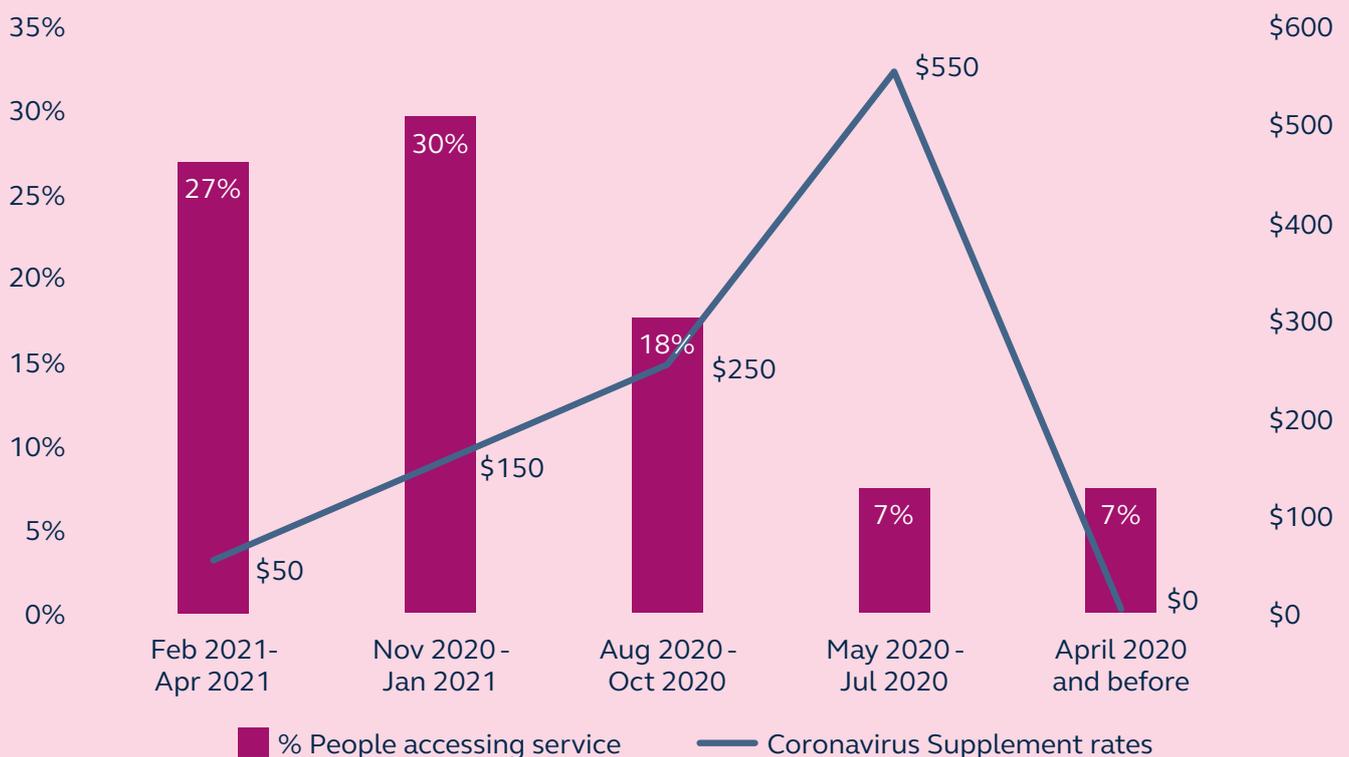
## History of service use

More than 80% of consumers had sought support from services previously, most accessing Emergency Relief services (66%) and homelessness and tenancy services (19%). Of these, most (57%) had accessed services within the last six months, and half of these within the last 3 months. A further 25% had accessed services between 6-12 months prior, while 7% had accessed services more than 12 months ago (prior to the onset of the COVID-19 pandemic). Overall, this speaks to the persistent nature of issues experienced by most consumers.

Almost one fifth of consumers (18%) were new to the service system. Of these, approximately one in ten people (12%) had previously needed support but had not accessed it. A further 6% had experienced life changes that were presenting issues for which they had never before needed or sought support from services.

The data also offers insights into the link between service demand and both the longevity of the pandemic and the implementation of the Coronavirus Supplement. While conclusions can only be tentative (without more robust data), service use appears at its lowest at the peak of the Supplement (at \$550 per fortnight), and steadily climbs as the Supplement gradually decreases. Given that 14% of this cohort also received JobKeeper, the data might also reflect the delays and difficulties in regaining employment, as discussed in some of the qualitative comments. The significant increase in service demand in the past 6 months also highlights the number of consumers new to the service system (18%), adding to pre-existing demand.

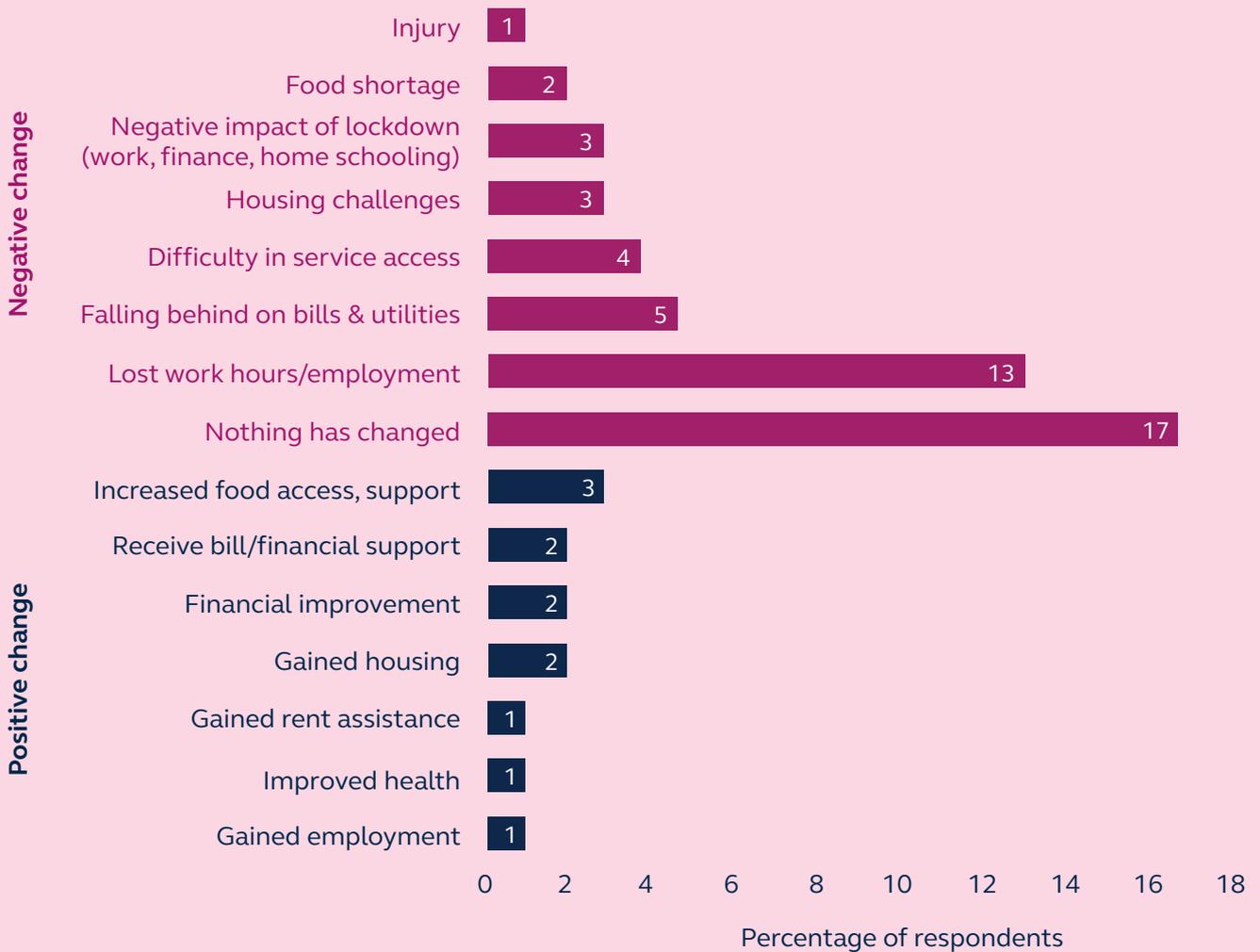
**Chart 8. Service use mapped to the changes in Coronavirus Supplement**



## Changes since last service use

Consumers told stories of both positive and negative change since last accessing services, however, no or negative changes were experienced by the majority of respondents to this question (48%).

Chart 9. Type of change experienced since last service access



Note: 43% of consumers did not respond to this question.

Many consumers commented on the combined impacts of COVID-19 lockdowns, loss of COVID-19 payments and/or loss of employment opportunities due to a return to lockdown conditions since their last service access.

*Gone into lockdown again. Less money from the government makes it harder to pay for everything. I have a daughter with ADHD and high anxiety who's now too scared to go to school. I have another daughter with high anxiety and type 1 diabetes who's in and out of hospital a lot. Everything costs money and with COVID my diabetic daughter is at higher risk if she gets it. My family is scared.*

*Increased expenses in searching for employment. Increased prices with petrol, groceries and utilities. The threat of a rental increase. My pension decreasing. No further COVID19 financial assistance.*

Others commented on difficulties accessing services in the intervening period, due to COVID-19 or the enforced wait times between accessing some services.

*Food voucher helped a lot for me and for my family but 6 months time is too long. I wish we can get help every 3 months.*

*Due to COVID-19 restrictions, I was unable to access the service and because I had a sick child to look after.*

*Having to make appointments to get food parcels [due to COVID restrictions] makes it more difficult [than previous service access].*

*There is less food given out for the fortnightly food as more people are in need but it results in more struggle for the fortnight.*

For many, the main change had been in the area of decreased personal finances.

*I was able to pay my bills and rental now I cannot.*

*Income is even lower. We got used to eating properly and now we have to readjust.*

*Because of a mix up with child support with my partner we have now lost money as well as Centrelink creating a debt under myself during COVID so struggling.*

# Making a difference

## The number one thing that would make a difference

Consumers were asked to nominate the number one thing that would make a difference in their lives right now. Their answers reflect the needs they have identified in earlier questions. In free text answers, 24% nominated financial support and 19% nominated food.

**Chart 10.** The thing that would make the biggest positive difference right now.



Note: Many consumers gave multiple reasons and 31% of respondents did not answer or had unclear responses.

For the majority, the basics of life would make the number one difference:

*Getting somewhere to live as I got evicted when the Centrelink payments went down.*

*Being able to have meals for my children every day and night.*

*Income or vouchers to help with ALL my money being scraped up for rent and now car rego due 14th June.*

*Food and house rent.*

*Help with bedding for my kids during winter. We live in a cold old home and the cost of running the heater all day is so expensive, so is replacing bedding for four children.*

*Money for petrol when I need to get my daughter to hospital. Food to feed my kids, it's expensive getting food my diabetic daughter is allowed to eat.*

*Stable long-term housing ... that impacts my life daily in the biggest way.*

*Having a full time job.*

Some people described transformative change that would flow from a positive change event:

*Having somewhere to live in order for me to start a new life a better life.*

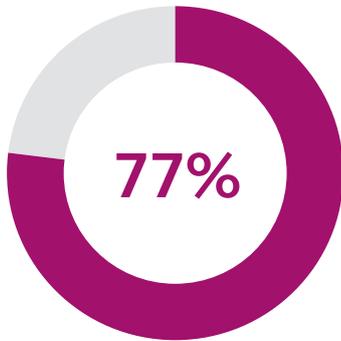
*My two youngest children to be returned home to me and we can put all our pain and suffering in the past and create a bright happy future.*

*Security. Feeling like I can take care of my family and not worrying every week.*

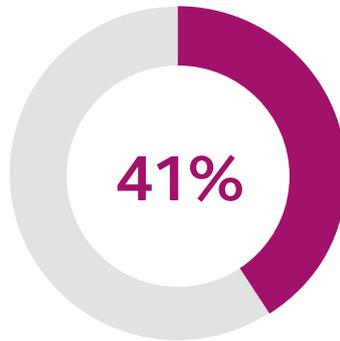
## Services that would make a difference

Consumers were also asked to identify the services that would help make a positive difference. Answers to this question yielded a wider range of focus than previous questions, again reflecting the multiple issues in the lives of consumers. The majority of consumers identified more than one service, with only 22% nominating only one service. 35% identified four or more services as being able to make a positive difference.

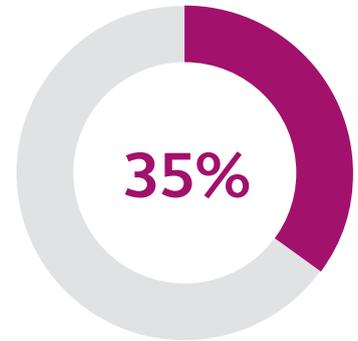
Chart 11. Services that would make a positive difference



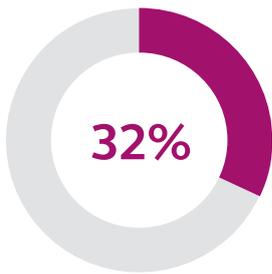
Access to Emergency relief / meals services



Support with housing / tenancy / homelessness



Support with mental health



Support with finding employment / education / training



Support with managing money / budgeting



Access to health services



Support with parenting / family issues



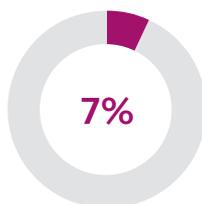
Opportunities to connect with community / social interactions



Access to family violence services



Other support



Support with alcohol and drug issues



Support with gambling issues

Consumers identified a predominant focus on Emergency Relief and food services (nominated by 77% of consumers), and housing, tenancy and homelessness services (nominated by 41%) as making a positive difference. This is consistent with the characteristics of the respondent sample (that is, respondents were recruited from these service types). However, consumers also prioritised a focus on mental health services (35%), while services that support people to find employment, education and training were also nominated by approximately one-third of consumers (32%).

A range of services were nominated here by consumers, despite these issues not being well represented in the quantitative data previously. This includes a focus on health services (24%), parenting/family services (22%), services that support community connection (20%) and family violence services (13%). It should be noted that all of these issues have previously been evidenced in the qualitative comments provided by consumers as they described their complex needs and circumstances.

Different cohorts had different service needs. While most cohorts most frequently identified Emergency Relief/meals services as making a positive difference, other priorities differed across cohorts. Refugee/asylum seekers most frequently identified services to assist with employment, education and training, as well as parenting and family issues. LGBTQI+ consumers identified mental health services as making a positive difference (20% identified this type of service), whereas other cohorts selected this service type with less frequency. People with disability, refugee/asylum seekers and LGBTQI+ consumers more frequently identified services supporting social connection as making a positive difference than did other cohorts.

While services were valued, consumers provided commentary throughout that services were not always available which left them in vulnerable positions.

*COVID has meant that my children are having trouble accessing the healthcare that they need.*

*The backlog of people accessing drug rehabilitation services is 18 months plus. I have young children in foster care. I'm fighting to return home which I'm on a limited timeframe to do this before I lose all my parental rights. If I don't do this [i.e. drug rehabilitation] it is part of the court order, then I am in breach of the Children's Court order and the situation due to COVID 19 is beyond my control.*

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# Appendices

## Appendix 1: Survey instrument

**This survey is for consumers who accessed one or more of the below government payments or supports since the start of the COVID-19 pandemic.**

1. Increased JobSeeker payment (Coronavirus Supplement)
2. JobKeeper payment
3. Delays on eviction (Moratorium on evictions)
4. Private rental assistance (Rent relief)
5. Suspension on private rental increase

**If you received any of the above, please take some time to tell us about your experience.**

Firstly, thank you for agreeing to take part in the survey...

COVID-19 has had a severe impact on our communities. As we still live through this, we are seeing our Governments roll-back on services that were supporting people to get through this difficult time.

From 1 April 2021, the Commonwealth Government ended the Coronavirus supports introduced in 2020 including the increased JobSeeker supplement and JobKeeper payments. In Victoria, the delay (moratorium) on evictions, private rent relief for eligible tenants and suspension of private rental increases, introduced by the state government to support tenants during this time, also ended on 28 March 2021.

Uniting would like to hear directly from you about the impact of these changes on you. Your input will help Uniting advocate for changes that will make a difference in your life - including a permanent increase in income support payments so that people do not live in poverty.

Your personal information will be kept confidential, and you will not be identified in any way. We value what you tell us and want to make the best use of this information. This means we might share the information with researchers and others outside Uniting so we can work together to create change.

We understand your time is important. The questions will take you less than 5 minutes.

Uniting staff or volunteers can ask the questions or consumers can answer the survey on their own.

**1. Since COVID-19 began, did you receive or benefit from any of the below Government payments or supports?**

Select all that apply.

- Increased JobSeeker payment (Coronavirus Supplement)
- JobKeeper payment
- Delays on eviction (Moratorium on evictions)
- Private rental assistance (Rent relief)
- Suspension on private rental increase
- Yes, but not sure which one

**2. How did these extra payments and/or changes in tenancy supports impact your life?**

Select one.

- No change
- Made life a bit easier
- Made life a lot easier
- Not applicable

**3. Which Uniting service are you seeking today?**

Select all that apply.

- Emergency relief
- Homelessness and/or tenancy support
- Other (please specify)

**4. What is the number one reason you are accessing this service?**

**5. Have you previously received any of the following services or supports from Uniting or another organisation?**

Select all that apply.

- Emergency relief
- Homelessness and/or tenancy support
- Other service(s). Please specify below
- No, did not need support (go to Q8)
- No, needed support, but did not access (go to Q8)

If you picked other, please specify here.

**6. Prior to April 2021, when was the last time you accessed this service(s)?**

Please select all that apply

- 1-3 months ago
- 3-6 months ago
- 6-9 months ago
- 9-12 months ago
- more than 12 months ago (before COVID-19)

**7. If you previously accessed a service, what has changed for you since the last time you accessed this service?**

**8. Select the areas that the ending of extra payments and/or tenancy supports had an impact on:**

This includes end of delays on eviction, private rental assistance, suspension on private rental increase, JobKeeper payment, and the JobSeeker Supplement payment reducing from \$550 per fortnight in April 2020 to \$50 per fortnight in April 2021.

Select all that apply

- your financial situation and security
- your housing situation
- your ability to eat well
- your ability to care for children
- your ability to care for other dependants
- your safety
- risk of family violence
- alcohol and other drugs
- your physical health
- your mental health
- your employment situation
- your education situation
- your community and social connection
- Other (please specify)

**9. What is the number one thing that would make the biggest positive difference to you right now?**

This could be about the services you come to Uniting for, or something else.

## 10. What services will help make a positive difference?

Please select all that apply

- Access to Emergency relief / meals services
- Support with managing money / budgeting
- Support with housing / tenancy / homelessness
- Support with finding employment / education / training
- Support with parenting / family issues
- Access to family violence services
- Access to health services
- Support with mental health
- Support with alcohol and drug issues
- Support with gambling issues
- Opportunities to connect with community / social interactions
- Other support (please provide details below)

## Some information about you.

### 11. Gender:

Please leave blank if you would prefer not to say.

- Woman
- Man
- Self-described (please specify):

### 12. I am...years old:

Please leave blank if you would prefer not to say.

### 13. Select all of the below that you identify with:

Please leave blank if you would prefer not to say or if none apply.

- Aboriginal and/or Torres Strait Islander
- From a culturally diverse background
- LGBTIQ+
- Refugee or asylum seeker
- I have a disability
- On a temporary visa
- Single parent
- Parenting responsibility for children under 18
- Caregiving responsibility for other people

### 14. Postcode

Please leave blank if you would prefer not to say.

## Question for staff or volunteers

### 15. Did you refer the consumer to any other service (within or external to Uniting)?

- Financial counselling
- Family violence support
- Homelessness support
- Other (please specify)

## Sharing your story

Hearing directly from someone in a particular situation is a powerful way for others to understand what is going on.

If you are interested in working with us to share your story, please leave your name and contact details here and one of our team members will be in touch. This will just be a first step and you can decide not to be involved at any time.

If you do not wish to be contacted, just leave this section blank.

**Name**

**Contact Number**

**Email Address**

We personally want to thank YOU for every second invested in our survey. Feel free to drop us a line via the website or email us at: [advocacy@unitingvictas.org.au](mailto:advocacy@unitingvictas.org.au)