

The extent and nature of poverty in Australia.

Submission by Uniting Victoria and Tasmania.

Uniting

Submission by Uniting Vic.Tas

This Submission was written on the lands of the Wurundjeri people of the Kulin Nation. We work in solidarity with Aboriginal and Torres Strait Islander people as Australia's First Peoples and as the traditional owners and custodians of the lands and waters on which we all live and work. We recognise the continuing sovereignty of Aboriginal and Torres Strait Islander peoples over their lands and waters and their inalienable right to self-determination. We offer our respect to all Elders past and present.

In developing this submission, we spoke with a number of consumers and Uniting practitioners. We are particularly grateful to our consumers who shared their time and lived experience and we thank them for their contributions.

Our experience.

Uniting Vic.Tas (Uniting) is the principle community services organisation of the Uniting Church in Victoria and Tasmania. We are more than 3,500 employees and 2,200 volunteers delivering over 650 programs and services across the full spectrum of community services, intervening early to help people avoid crisis, as well as supporting those who live life at the margins. Uniting also promotes research into community needs and advocates attitudes and actions that aim to lessen disadvantage, poverty, and exclusion in the community. We celebrate diversity and value the lived experience of people of every faith, ethnicity, age, disability, culture, language, gender identity, sex, and sexual orientation.

Overview.

Australia's social services and social security systems are often described as a safety net. A *safety net* implies that the systems are designed to catch someone falling and promptly assist them to bounce back. It does not consider that often there is no fall, people are born into and grow up in various situations and rely on social service and social security systems from the first stages of their lives. For others it can be a slow decline in their state of wellbeing, caused by a multitude of physical, social, emotional, and environmental factors, often accompanied by disruptive life events that are unique to the individual.

It is this 'safety' net that many people then find themselves trapped in. Income support that is well below the poverty line in any standard measure of poverty and a fragmented social service system that is largely crisis-response oriented is compounded by a nation-wide lack of safe, secure, and affordable housing, and limited access to adequate levels of employment, education, and health services. It is Uniting's view that poverty is not caused by individual circumstances but is driven by these existing inequalities that have been built into the foundations of Australian society.

The depth and breadth of service experience at Uniting means we see the many structural drivers of poverty that impact on people's wellbeing, in every program we deliver. We also recognise that systemic racism, sexism, and homophobia mean Aboriginal and Torres Strait Islander Australians, women, and people of diverse genders and sexualities experience poverty in differing ways. Uniting acknowledges that the failings of our income support and social service systems are currently the major determining factors for many of our consumer's ability to live a life with a basic level of wellbeing. Informed by their experiences, we argue that policies and systems that are supposed to provide a 'safety net' are instead keeping people trapped in poverty, and further pushing them to a crisis state. Without fundamental system change, the cycle of intergenerational poverty will continue.

Summary of Recommendations.

One.	Uniting recommends a standard measure of income poverty is developed, and income support rates are set above the poverty line to ensure meaningful economic and social participation for all.
Two.	Uniting recommends the implementation of a lived experience advisory group to work alongside the Economic Inclusion Advisory Panel.
Three.	Uniting recommends the Federal Government look at alternative income support options for people who are living with medium to long-term health conditions with reduced capacity to work.
Four.	Uniting recommends the expansion of funding and availability of therapeutic support options for individuals with health conditions that do not fit within the current NDIS eligibility requirements, especially targeted to people living in regional and rural areas.
Five.	The Federal Government is disadvantaging young people with its one-size-fits-all approach to income support. To keep people out of poverty, Uniting urges the government to implement flexible support options for young people and reduce the age of independence to 18 (National Union of Students, 2022).
Six.	To disrupt the cycle of intergenerational poverty, Uniting recommends that the Federal Government must invest in targeted early interventions for disadvantaged children and young people in anti-poverty policy.
Seven.	Uniting recommends that the rate of income supports for young people must be raised above the poverty line to keep young people out of poverty.
Eight.	Uniting recommends the Federal Government formally measure and value the contribution of unpaid caring work in taxation policy by implementing a system such as the Carer's Income Tax Offset (CARTIRO) proposed by KPMG, whereby the offset is to be credited against any income tax payable upon carers returning to work after caring for children, people with a disability or elderly parents, in recognition of the value of their unpaid caring work (Kitchen, Lum & Hunter, 2022).
Nine.	Uniting supports AHURI's findings and recommendation that a targeted systems approach to housing support has the potential to increase the resilience of individuals to weather the shock of critical life events and allow for more efficient targeting of Federal and State Government resources.
Ten.	Uniting recommends the Federal Government look to partner with State Governments to invest in the construction of purpose-built supported crisis accommodation so that everyone experiencing homelessness are placed into safe environments with opportunities to address underlying issues.

Trapped in the 'safety' net of income support.

The rate of income support payments in Australia is inadequate and remains substantially below the poverty line in any measure of poverty. Using the latest data, the poverty line based on 50 per cent of median household income is \$489 per week for a single person, increasing to \$636 pw for a single person with one child and \$783 pw for a single person with two children (ACOSS, 2022). The JobSeeker payment rate from 20 September 2022 is \$334 per week for a single person, increasing to \$359 pw for a single person with children.

The onset of COVID provided a test case of the effect of increased income support and the delivery of tenancy and housing support measures on levels of poverty in Australia. In 2020, during COVID, the number of people living in poverty fell following the introduction of COVID support measures such as the Coronavirus Supplement, despite a remarkable increase in the number of people accessing income support. It also, however, provided compelling evidence to the idea that our social service system is designed to privilege those who earn a wage, a "wage earners welfare state", rather than those most in need (Castles, 1985, as cited in Deeming, 2013). For example;

In the period of 1 January – 31 December 2019, there were 336,900 new recipients of the Newstart (now JobSeeker) payment.

- » Of these new recipients, 47 per cent (161,070 people) exited the Newstart payment support within twelve months (Department of Social Services, 2021).

In the period of 1 January – 31 December 2020, there were 1,357,313 new recipients of JobSeeker.

- » Of these new recipients, 66 per cent (896,227 people) exited JobSeeker payment support within twelve months (Department of Social Services, 2022).

Despite an increase of over 1 million people accessing JobSeeker from the previous year, the proportion of people who were able to exit income support within 12 months also increased by almost 20 per cent.

The Commonwealth Government's introduction of the \$550 per fortnight Coronavirus Supplement for JobSeeker payments created an extremely effective 'safety net' for people who no longer had an income from employment. Income support was successful in actively preventing poverty, after the rate was effectively doubled.

However, this additional support was targeted only to those who found themselves out of work due to the pandemic and "*through no fault of their own*" (Ruston, 2020), implying that those already receiving income support were therefore at fault and deserving of a lower rate. Existing JobSeeker recipients did benefit from the introduction of the Coronavirus Supplement, however, rather than provide a preventative measure to living in poverty, it meant that 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 (Wilson, E., Sama, M., & Johnson, T. 2021).

Despite lifting hundreds of thousands of people out of poverty during the supplement period, this was only temporary. In September 2022, the average duration accessing income support for the 772,674 people receiving the JobSeeker payment was 183 weeks, or roughly 6 years. 559,563 people, or 72 per cent, have been receiving JobSeeker for 2+ years or more (Department of Social Services, 2022). Therefore, the majority of people receiving JobSeeker payments at present started receiving income support prior to the COVID-19 pandemic.

There is now a substantial body of research evidence to show the significant impact on both poverty rates and on wellbeing when income support is lifted to Coronavirus Supplement levels. The rate of poverty among people in households on the JobSeeker Payment **fell from 76 per cent in 2019 to just 15 per cent in June 2020** (Phillips, Gray & Biddle, 2020). The solution is incontestable: of all measures, increases in income support actually reduce inequality (Davidson, 2022). Our consumers overwhelmingly echo the call for increased levels of income support, providing accounts of the reality of trying to survive on the current rate.

Uniting consumer surveyed for our 'Can't afford to live' Report.

"The Government keeps people poor - they think they are helping people get out and get to work but I can't work. I shouldn't have to feel like I'm begging when I come to services for food..."

The Government needs to know how it makes a person feel - it dehumanises you. It's like you are blamed, like you can't manage your money. Some services want you to go to a budget course if you turn up too many times... It's dehumanising. It dehumanises you when you can't afford food and have to go to organisations for food and food vouchers." (Wilson, E., Churchus, C., & Johnson, T. 2022).

Uniting consumer, female, young single-parent.

"(My rental property) is fairly cheap at \$360 a week. But now I'm not working, so it's still hard at \$780 a fortnight and on Centrelink, I'm only bringing in about \$1100 so that's still not enough to pay rent, managing to feed (my son) and have petrol. You know, the cost of surviving. So, every week is going without something to make sure you have other necessities..."

When you've still got medical expenses, food, meat, vegetables, petrol, power. It's not actually a lot. So, you're still left with nothing. Even if I go to work now and get another rental elsewhere, I still can't afford to actually live."

Recommendation One: Uniting recommends a standard measure of income poverty is developed, and income support rates are set above the poverty line to ensure meaningful economic and social participation for all.

Valuing the lived experience of poverty.

Uniting welcomes the establishment of a new Economic Inclusion Advisory Panel to provide independent advice regarding the adequacy, effectiveness, and sustainability of income support payments. We hope this is the first step towards meaningful income support reform that ensures our welfare system is capable of providing appropriate and tailored support for each individual. Furthermore, Uniting understands the power lived experience voices have in identifying the issues that must change and the solutions to do so. Part of making changes to the reality of poverty being experienced requires a transformation in the way our income support and social services systems are designed, and we believe that those with lived and living experiences of poverty must be provided with the opportunity to guide this transformation.

Recommendation Two: Uniting recommends the implementation of a lived experience advisory group to work alongside the Economic Inclusion Advisory Panel. The advisory group should include individuals with lived and living experience of receiving each income support payment type, to provide advice regarding the adequacy of income support payments and input in the development of ways to reduce barriers and disincentives to work.

Uniting would also like to acknowledge the entrenched stigma that exists in both political and public discourse regarding recipients of income support payments and the ongoing harmful effects our consumers report from this. As a community services organisation committed to walking alongside those accessing our services to enliven communities and confront injustice, we strongly reject the dated rhetoric of income support recipients as being morally or behaviourally deficient. We strongly encourage the Federal Government to reconsider long-held assumptions that those who are experiencing extended periods of poverty and unemployment choose to do so, and that all those who seek a livelihood through work will be able to achieve it.

Case study: Uniting consumer, Maddie* (name changed)

Maddie* is a young person living in regional Victoria. Maddie grew up in a low-income, single parent household. Maddie moved out of home at age eighteen and worked up to four jobs at a time to make ends meet. In 2020, Maddie was injured in a car accident, resulting in two significant injuries, a broken leg, and an acquired brain injury. Maddie was unable to continue their employment and sought financial assistance through the Disability Support Pension (DSP). Maddie found the application process challenging, particularly due to cognitive issues associated with their acquired brain injury and required their mother's assistance to complete the paperwork. Unfortunately, Centrelink denied their request for the DSP as their disability was deemed to be 'temporary'. As a result, Maddie was forced to return to work early, despite the aggravation and further injury it caused to their leg. Maddie's boss is understanding and accommodates their changing capabilities, allowing them to leave early and adjusting their duties. To manage their leg injury, Maddie must travel to a nearby town which their mother must transport them to and from. Without the individual support of their mother and employer, Maddie would be unable to continue work and forced into living in significant poverty.

"I am disabled at the moment, but in theory it's only temporary and therefore I can't get support from NDIS or Centrelink. There are definitely things that I could access from NDIS that would be incredibly helpful, but I can't because they say it's not permanent. When I first had the accident, I tried to get financial support from Centrelink, and I couldn't get it because they said a broken leg heals in six months but here I am two years later, and my leg is still broken."

"Post-accident I was in Melbourne for ten weeks in hospital and that included physiotherapy and various other things and when I came home I went to the Physiotherapist in the next town over but after six months they couldn't approve funding for that anymore, so I no longer had a Physiotherapist. The best thing that I could do was go to the gym, which is again in that other town which is a twenty-minute drive away. I was able to get a taxi voucher to go to the Physio, but they didn't cover anything after that, so I had to get my mum to drive me and pay out of pocket. I basically then had to take over and kind of establish my own rehabilitation."

"It (the injuries) does affect my ability to do my job. I can't do anything that is physically demanding. Sometimes I need to say to my boss, "Hey, can you please give me a lift home?" or, "Hey, I need to go home early today." because, like, my leg is just in too much pain."

"Because of my brain injury I struggle with lots of new things, and I had to get my mum to help me apply for Centrelink, because I tried to do it and it was so confusing and I just could not do it myself... It makes me worry about the other people who are in a similar situation, who have a brain injury, or you know, something that limits their capacity, but they don't have a support person who can help them. Like, I have my mum who was able to help me, but I worry for people who don't have that support person who is able to help them fill out that kind of form."

Basing income support eligibility on a person's capacity to engage with paid employment has far-reaching implications and is reflective of a society that assesses a person's worth by their economic output compared to others by age rather than individual capacity. There is a need to review how people with disability and chronic illness are supported on income supports other than the Disability Support Pension and the adequacy of other income support types to their needs and disability-related costs. Maddie* is just one of many people who do not fit within the strict criteria of support available and yet, put simply, faces the real possibility of poverty without it. Almost one third of respondents (31%) surveyed as part of our 'Can't afford to live' research identified as a person with a disability or long-

term health condition. However the majority of these consumers were in receipt of JobSeeker, Carer or Parenting payments, generally a lower level of payment than the rate of the Disability Support Pension (DSP), and were struggling to care for themselves, and frequently others, on such low levels of income support (Wilson, Churchus & Johnston, 2022).

Low levels of income support function as a structural impediment to employment when they cause levels of poverty that adversely affect health, the acquisition and maintenance of stable housing, and reduced transport access and is compounded by penalties that reduce income support based on any salary earned (Wilson, Churchus & Johnston, 2022).

Recommendation Three: Uniting recommends the Federal Government look at alternative income support options for people who are living with medium to long-term health conditions with reduced capacity to work.

Recommendation Four: Uniting recommends the expansion of funding and availability of therapeutic support options for individuals with health conditions that do not fit within the current NDIS eligibility requirements, especially targeted to people living in regional and rural areas.

Maddie* also shared with us that, prior to their accident, they were unable to access youth allowance despite needing to move out of home at age 18 and study full-time for a one-year diploma. Maddie* was not able to continue living in her mother's home due to conflict with her mother's new partner, however this did not meet the strict criteria of 'an extreme circumstance' such as extreme family breakdown, violence or serious risk to safety and wellbeing. As there were no permanent part-time positions in the regional Victoria area where Maddie* lived, they were forced to work four casual jobs to keep themselves out of poverty.

Uniting understands this to be a gross inadequacy in support for young people with a reduced capacity to work. The criteria of 'extreme circumstances' for a situation to be deemed unreasonable to live at home does not reflect the nuances of experiences of family violence, including coercive and financial control, of which a young person may not understand fits into these criteria. Furthermore, it places a significant burden on a young person who may be trying to leave an unsafe situation to prove that their situation is extreme enough to qualify for support. A recent report by the National Union of Students (2022) notes that this practice forces young people into re-entering dangerous situations to gain proof and can retraumatise those who have suffered abuse by requiring them to recount their stories to multiple psychologists and Centrelink employees. In their study, 8 per cent of students who were not able to access Youth Allowance stated it directly impacted their experience of family violence.

For a young person to need to leave the family home due to circumstances they find unsafe means Government has failed at providing adequate early intervention support for that family and young person. To then measure the young person's need for support from the Government by the income of their parents or perceived living situation under strict criteria further compounds this failure and does not recognise the young person as an individual in their own right. It is also acutely unfair, individuals aged 18 to 22 who are employed pay tax on their income despite their living situation or their parent's income. Individuals over 22 who are without work and leaving unsafe living situations are able to access JobSeeker without needing to prove their experiences through statements and verification from others. Uniting supports the

Maddie* is unfortunately one of many who slip through the cracks of our extremely convoluted income support eligibility system. When young people are denied youth allowance, they are left without a safety net and must rely solely on themselves and others to escape poverty. The dynamic, precarious nature of poverty is exacerbated, and individuals find themselves more vulnerable to external influences.

Recommendation Five: The Federal Government is disadvantaging young people with its one-size-fits-all approach to income support. To keep people out of poverty, Uniting urges the Federal Government to implement flexible support options for young people and reduce the age of independence to 18 (National Union of Students, 2022).

“Not getting the right start” – Poverty for children and young people.

“We see a lot of kids not getting the right start... It’s always been difficult for families living in poverty but now it’s probably even more difficult.” - Uniting tenancy support practitioner

The impact of children and young people “not getting the right start” is profound. Children and young people who experience poverty are impacted by multiple forms of disadvantage directly related to their experiences of poverty. Children living in poverty often experience food precarity, housing insecurity, disrupted educational experiences and social exclusion. These experiences negatively impact a child’s development and significantly increase the likelihood of experiencing poverty in adulthood, perpetuating a cycle of poverty that can be difficult to break. Research investigating the outcomes for children and young people living in poverty found that there is a direct correlation between the length of time spent in households experiencing poverty and long-term disadvantage, with children who grew up in poor households being 3.3 times more likely to experience poverty in adulthood (Vera-Toscano E & Wilkins R, 2020). Having experienced poverty during childhood, even for one year, makes a difference when compared with those who have no experiences of childhood poverty.

Across our support services, Uniting witnesses first-hand the barriers that families living in poverty face in accessing the resources required to adequately invest in their children’s physical and socio-emotional development. These barriers are often interconnected and compound each other, making it more challenging to escape poverty. In our consultations with Uniting practitioners for this submission, they repeatedly called out the intersections between childhood poverty and long-term disadvantage:

“We often get whole families in here and it’s unfortunate, you can see in the future there’s a high, high likelihood that the children in the household are probably going to be seeking community services support in the future... Intergenerational poverty is like a mushroom, it’s just sitting underground waiting to emerge.” - Tenancy support worker

“Kids getting through school, going to tertiary school, and then going into fulfilling, meaningful jobs is not as easy as it used to be, and a lot of kids will find it difficult to get into the housing market also. Unfortunately, that’s one of the outcomes of our society, where there’s not an emphasis on education, jobs and the sorts of things that empower families. As a result, they get stuck on that pathway where they are dependent on the system.” - Housing and homelessness support worker

“It’s all interconnected; it’s not just poverty, it’s also the systemic mental health, the intergenerational trauma, the family violence, the AOD misuse... Just those intergenerational scenes that carry on and on through most of the young people that present to us for a service.” - Tenancy support worker.

Our practice insights echo those of two young Uniting consumers, who shared their lived experiences of intergenerational poverty:

Uniting AOD consumer, female, 21 years of age, living in Melbourne.

“Me and my daughter never go out, we never have the money to. When I don’t have my daughter, I basically don’t eat, or I get food packs.. It’s pretty hard, like, I’m pregnant at the moment, so I’m gonna have two kids. And I’ve got myself and yeah, I need a bigger house, but nowhere accepts you when you have Centrelink as your payment. It’s really hard to find somewhere. I’ve probably looked at about 20 places...”

I’ve been on my own since I was basically 13 and it’s just ridiculous. Like I know there’s refuges and stuff like that, but they’re not permanent. And like with the housing I’m in now, I’m just around drug users all the time. I hate it. I don’t feel safe there. It’s hard to raise kids around that. Having my own house would be so much easier and it would just be a better surrounding for my kids.”

Uniting AOD consumer, male, fifteen years of age, living in regional Victoria.

"(Regional location) is so full of crime and all that. You go to the flats and it's just all these people living off like 400 bucks a fortnight and they're all crammed in together... And then you throw, like, kids into the mix or having a disability or something and like needing to buy medicine or whatever it is, and like, those three days (amount of time the interviewee typically must endure without money) becomes zero.

Kids' lives would be so much different if there was actually money there for kids to go to school, for kids to be able to not have to worry about what's gonna be on the table, not have to worry about having to move out of every home, you know?"

Evidence from our practitioners and young consumers highlights that the generational transmission of poverty should not be viewed as unavoidable. It is crucial that policy focus be placed upon early interventions that are designed to disrupt intergenerational poverty by increasing childhood protective factors such as educational support, maternal and paternal programs, nutrition programs and social housing investment. Further to this, particular attention needs to be given to groups of children and young people who experience increased risk for poverty, such as children and young people living in out-of-home (OoHC) care, Aboriginal and Torres Strait Islander young people, LGBTQI+ youth, those with a disability and CALD children and young people.

Uniting understands the importance of early intervention for children experiencing poverty and draws the Committee's attention to our recent contribution to the early intervention space. In 2022, Uniting, in partnership with the Parkville Institute, Federal Government and Victorian Government, opened our Specialist Early Education and Development (SEED) program, an innovative, evidence-based, early childhood education and care program that seeks to support children under three years of age experiencing significant disadvantage and family stress. The intensive early childhood education and care model supports children in overcoming disadvantage and trauma by offering a rigorously developed curriculum, infant mental health and wrap-around support for vulnerable children and their families. Uniting's CEO, Bronwyn Pike emphasised the value of programs such as SEED:

"We know how critical early childhood experiences are for development and can have life-long impacts on learning, health and behaviour. This program is about making sure children who experience family stress or social disadvantage can start school with confidence and are developmentally equal with their peers."

The powerful impact of investment in innovative, early intervention programs such as SEED are not only reflected in the changes to individual lives but in reductions to the long-term economic and social costs of poverty for governments, individuals, and society at large.

It is well evidenced that early intervention is most effective when combined with other interventions that seek to address the complex and interconnected issues that children and families living in poverty face (Moore K, 2005). Uniting is fortunate to provide a number of services across Victoria and Tasmania that, whilst not delivered directly to children and young people, have a direct impact on decreasing their risk for poverty. The interrelated impacts of such services is evidenced by our Private Rental Assistance Program (PRAP). PRAP offers individualised support to individuals and families who are at risk of being evicted from a rental property and helps people stay in secure and affordable private rentals. The importance of this program for disrupting childhood poverty by supporting parents to meet their basic needs and improve their overall well-being is highlighted by our PRAP practitioners who told us:

"We see a high cohort of families, definitely young children sitting around the table whilst Mum's going through the assessment. You know, they're all at risk. Unbeknownst to them, they're all at risk of homelessness and you know, we can tighten up some nuts on the wheel and put some money into the account for the agent and the parents walk out of the building with a sigh of relief. The children subtly would be taking it in, something not right but yeah certainly they've just been prevented from tipping into a very precarious and traumatic experience of homelessness. Without a doubt. It closes a lot of gaps too when it comes to social inclusion. It will avoid that disconnection for the network of the kids. So, if they haven't moved from one household and they're being assisted to remain in that environment, it means they're not going

to change schools, they're not going to change the doctor, they're not going to change that community."

"The way I see PRAP is it's preventative, it's early intervention... you're supporting families who are at crisis but are not to the point of you know, sleeping in a car, rough sleeping, they have tenancies. In the absence of that support is where you see families three, six months down the track in the homelessness entry points. What I'm trying to articulate is that the government needs to look for recommendations around early interventions that have a flow-on effect and positive impact on children and young people."

Recommendation Six: To disrupt the cycle of intergenerational poverty, Uniting recommends that the Federal Government must invest in targeted early interventions for disadvantaged children and young people in anti-poverty policy.

Income Support for Young People.

Uniting LGBTIQ+ services consumer, living in regional Victoria.

"I wish that there were less barriers for income support. Several times in my life I have felt like I needed a bit of extra help and I've applied and been declined. I have never been able to access it. I've never received money from it and there's been times in my life where I definitely needed that help. The Government has an expectation that your parents have enough money to support you as well as themselves. Even though my mum does have a stable job, it's not like she's got all this extra money."

Experiences of poverty for children and young people do not exist in a vacuum and are the result of economic, social, and political influences that ripple throughout society. In our practice experience, Uniting sees the impact that poor youth policy and age-based discrimination via inadequate income support has had on young people. Indeed, many commentators note the need for structural reform to our social security and income support systems, to housing and energy policy to ensure everyone can access the resources they need. Uniting research published in 2022 demonstrated the complex ways in which macro forces impact peoples' lives:

The stories of consumers recount complex and highly individual circumstances where macro forces combine with personal context to produce ongoing and inescapable consequences... Consumers call on Governments to act: to raise income support, provide affordable housing, reduce energy, and fuel costs, and deliver services and supports. (Wilson et al., 2022., p.6).

It is becoming increasingly apparent that social security and youth income support is no longer a protective measure against poverty for young people. In 2022, analysis showed that zero per cent of rental listings were affordable for young people on youth allowance. Uniting recognises the power that young people's voices have in identifying the issues that must change and we firmly believe that they must be provided with opportunities to guide the transformation. We now provide the lived experiences of two young consumers who have shared their experiences of living on income support in the hope that their stories will inform genuine, meaningful change for other young people.

Lived experience: Uniting consumer, Ron* (name changed)

Ron* is a sixteen-year-old male from regional Victoria. Ron has no relationship with his biological parents and has been caught up in the out-of-home care (OoHC) system since birth. Ron has experienced periods of homelessness, with time spent couch surfing and sleeping rough. Since being forced to leave his most recent OoHC placement due to concerns for his own safety, Ron has been residing in a youth homelessness refuge. Ron receives a youth allowance payment of roughly \$400.00 per fortnight. Ron is solely responsible for his living costs and struggles to stretch his payment across the fortnightly period. He is unsure where he will live once he is unable to reside at the youth refuge over the longer-term. Ron aspires to attain a bricklaying apprenticeship and a private rental. He has enrolled in a work-ready program but is struggling to afford the items required, such as work boots. Ron describes his reality of living on youth allowance:

"Centrelink hasn't helped at all. I'm on youth allowance which is around \$400 a fortnight. I have to pay for all my food, which for breakfast, lunch and dinner ends up being around \$150, so there's almost half of it gone already. Then there's smokes or a new pair of shoes, those random things which might not be super expensive, but it adds up..."

"I guess the government would say, "Oh, \$400 should cover everything" but when you're on your own, paying for all your meals and maybe you wanna go do something with your friends, it's not enough..."

"My money is always gone by the third day of the second week. So, for almost the entire second week I go without anything, no money for food or nothing. There's nothing there. And then you get paid, and you owe people money because I had to borrow \$50 just to eat so you start payday and you're already behind. It's a cycle."

"The way the government does their payments doesn't take into consideration the actual cost of living. The general thing I'd want to see change, not just for me, is (the amount of) Centrelink money. That (amount of) money isn't so you can survive. It's not. It's not so you can leave somewhere, it's not so you can afford work clothes and boots and that stuff. It's not fit for survival."

"(If the amount was raised) The crime rate would be down, you know what I mean? If the money was normal (adequate) then people would actually survive. 400 bucks a fortnight is just the government pissing in your pocket. The government, they have money, you know. They have to actually start taking into consideration that people need to eat, people need to pay rent, people need to be able to actually live."

Case study: Uniting consumer, Lucy* (name changed)

Lucy* is a twenty-one-year-old Aboriginal woman residing in metropolitan Melbourne. Lucy is a single parent to a child under two-years of age and is currently pregnant with her second child. Lucy has had interactions with the OoHC system throughout her life, permanently moving into OoHC in her early teen years. Lucy currently receives income support payments from Centrelink that total \$530.00 per fortnight and is residing in a one-bedroom unit managed by a community housing provider. Lucy's accommodation is not appropriate long-term, with Lucy and her child sharing a single bedroom and no outdoor space for her child to use. Lucy regularly attends crisis services for food and basic necessities. Lucy is seeking to attain a new home through the private rental market. When asked about the greatest impact of living on income support payments, Lucy shared:

"There's no safety net. Yeah, that's the thing. As soon I get paid everything gets taken out and I'm left with nothing. It's really hard."

"If the amount (income support) was raised I wouldn't be in so much debt with my electricity. I could actually afford proper food. I would be able to take my daughter out places instead of always just have to sit at home or sit at the park. I might be able to save for a car and actually go places. Yeah, and just have that bit of extra money there for like, the dentist or whatever it is like, if there's some emergency like, there's already that money just sitting there like it's not such a stress."

"(Community housing provider) have said that I have to go on this waiting list that's gonna take about three years (to access new housing). Umm, so I'd rather just find somewhere myself and move. Yeah, but my budget would be like \$200-250, and like even that's pushing it to be honest. I don't know what to do. It's just difficult to find somewhere, especially with everything else going up in price, like food and just everything in general."

"There needs to be housing that's private, but affordable, yeah, especially for people that are just on Centrelink. I do plan to work but I can't right now. Also, daycare is expensive as well, yeah, it's just all difficult. Money doesn't grow on trees and it really seems like the price of everything's just going up and up and up."

Unfortunately, Ron and Lucy's experiences are not unique, with ACOSS assessing: *"The single rate of Youth Allowance (plus Rent Assistance and Energy Supplement) is \$168 per week below the poverty line."* Australia's young people deserve better; no one should spend their teenage years worrying about if they can afford groceries or unable to begin employment due to the cost of a uniform. It is critical that Youth Allowance payments are changed to reflect the increased cost of living using the same principle applied to adults on JobSeeker and other forms of income support.

Recommendation Seven: Uniting recommends that the rate of income supports for young people must be raised to keep young people out of poverty.

The gender dimensions of poverty.

In order to understand the gender dimensions of poverty, we must do more than make the simple empirical observation that women are at greater risk of poverty than men (Millar & Glendinning, 1989). The experience of poverty has a greater and more permanent impact on women's health and wellbeing, their economic security, and their ability to participate in the community as equals (Duncan, 2022).

The prevailing obligation for women to provide unpaid care within the household shapes and deepens the experiences of poverty, whether the carer role be pertaining to the raising of children, supporting relatives with a disability or the caring of elderly parents. The 2020-21 ABS Time Use Survey found that women spent an average of 3 hours and 34 minutes participating in childcare activities a day, while men spent 2 hours and 19 minutes (ABS, 2022). Despite making up only 37 per cent of the full-time paid-employment workforce, it is estimated that when the value of caring work is added to the value of paid work, women do more than half of all the work performed in Australia (Kitchen, Lum & Hunter, 2022). Yet women face a gender pay gap, a gender income gap, and a gender superannuation gap as the performing of care work is not formally measured or valued (Kitchen, Lum & Hunter, 2022).

The poverty trajectory for women is the culmination of many factors rather than one single issue, such as a persistent and pervasive pay gap across women's working life, a tax system favouring high-earning males, lower superannuation payments due to the overrepresentation of women in lower-paid, insecure jobs and the loss of income during periods out of the workforce to engage with caring responsibilities. This trajectory is further exacerbated by women experiencing more severe and enduring adverse effects from relationship breakdowns and divorce (reference), the high probability of experiencing intimate partner or family violence and being, or becoming, the sole parent of children (Duncan, 2022).

Twenty-five per cent of Australian women have experienced intimate partner violence since the age of 15, increasing to 40 per cent of women who previously had a partner and is now living alone (Summers, 2022). Research using data from the 2017 Australian Longitudinal Study on Women's Health found that 5.6 per cent of women aged 21-28 who were not experiencing financial hardship in 2016 and had not experienced abuse in the past year, risked moving into financial hardship in 2017. For women who had experienced unwanted sexual activity in the past year, their risk increased to 16.1 per cent. For women who had experienced severe intimate partner violence, the risk of moving into financial hardship was 20 per cent (Campbell. A, & Baxter. J, 2021).

Among sole parent families, the rate of poverty is 37 per cent when the main earner is female as opposed to 18 per cent when the main earner is male (ACOSS, 2020). Anti-Poverty Week estimated in March 2022 there were a total of 300,000 female single parents living near or below the poverty line, around one third of all Australian sole parent families, caring for around 600,000 children (APW, 2022). A quarter of a million of these sole parents have been in poverty for at least five of the last ten years (Duncan, 2022). Due to financial constraints and other related adverse life events that single mothers face, a majority rely in income support as their main form of income.

Unfortunately, Australia's approach to welfare rests on the liberal principles that prioritises the workforce participation of an individual over parenting, posing significant challenges to single mothers who are expected to engage in "real" work while completing their care work.

Uniting consumer, female, living in Tasmania.

"We want to go get a job, but then we have to pay for daycare, that's something like \$100 a day. You can't. You've also got to worry about getting a job between 9 and 2 because then you've got to pick the kids up from school..."

"When you've got kids it's not exactly easy to go and get a job. So therefore, we can't afford to go to the doctors, and we can't afford to do things like pay all our bills or afford this horrible housing situation."

Recommendation Eight: Uniting recommends the Federal Government formally measure and value the contribution of unpaid caring work in taxation policy by implementing a system such as the Carer's Income Tax Offset (CARTIRO) proposed by KPMG, whereby the offset is to be credited against any income tax payable upon carers returning to work after caring for children, people with a disability or elderly parents, in recognition of the value of their unpaid caring work (Kitchen, Lum & Hunter, 2022).

Furthermore, the devaluing of the work single mothers do within the home contributes to the stigmatised view of single mothers' ability to participate equally in society. As explained by one of our consumers, the stigmatisation of single mothers is a significant barrier to accessing housing in the private rental market.

Uniting consumer, female, single mother of three children.

"If I had attended anywhere (property inspections) with my kids' father, we were very highly looked upon and we were portrayed as the typical family. The perfect system on the outside, even though internally, that wasn't the case. Because we looked like that perfect family system, I never had an issue getting a property.

Coming all the way from that to being a single mum on minimum wage with three children, the view of you changes. I am the same person that I was then. I'm still capable of housing, I'm clean and tidy, I pay rent on time. But because your circumstances change you are viewed differently.

A couple of years ago I got into a conversation with a couple of landlords and I just asked, why do people look down on giving single parents a home? And the biggest response I got from that was because they are unstable. Which I think is funny, because, when you're a mother, especially a single mother, you are completely solely responsible to maintain the house. Because I don't have that man in my life, I'm now (perceived as being) incapable of doing things. The judgement is always the biggest issue."

Despite the extensive evidence of the particular risk factors and barriers for women's ability to live a life with a basic level of wellbeing, driven by the extent and effect of gender inequality, our social service and income support systems do not reflect the gendered experience of poverty. Compounded by a nation-wide lack of safe, affordable, and secure housing, these systems are systematically trapping women in poverty, and further pushing them into crisis states. This is the reality for many Uniting consumers. Uniting is honoured to share the lived experience of three young women to ensure their voice is influential in this discussion, and we are grateful they have shared their stories with us in the hope to inspire change.

Lived Experience: Uniting Consumer, Melissa* (Name changed)

Melissa* is a young single mother of a child under one. Although she has ended the relationship with her child's father, she has been forced to continue living with her child and ex-partner in his mother's home. Melissa and her child have been on the priority and emergency list for housing for more than 12-months.

"The house where I'm living at the moment, she's (the owner) a hoarder. There's a rat infestation. It's not safe for us, not safe for a little one who is crawling around on the floor.

I keep my daughter to one room of the house, with her toys and everything. She just wants to go out to explore everything and be with everyone else, but I can't guarantee her safety if she is with everyone else. Despite best efforts to clean, I have asthma so I can't get to all the dust. The heat-pump in the house doesn't stay on. I've got a tiny heater in my room going full blast all day just to try and keep her (daughter) warm."

Melissa's Uniting practitioner (young parent's program) has also continuously raised concerns in letters to the housing department regarding the unsuitability of the house, and the safety issues that will only increase once Melissa's daughter can walk, due to the owner's hoarding.

"I'm eligible for private rental assistance, but I'm only eligible for properties up to \$200 per week. You cannot find a property for \$200.00. You're luckily to find a two-bedroom house at like \$380 these days..."

The price you can get support from the government to pay the bond and rent assistance, the amount you're allowed to rent for based on assessments is \$300 per week. There's nothing for that."

"Someone with a newborn can be in a one-bedroom house for a year before they need to find them a different property. Because I have a kid, they are only looking at two-bedroom houses. I've said to them so many times, I am okay sharing a room with her until they can find me something else, I have all of our stuff contained in one room of the house I'm in now, they just won't listen."

Lived Experience: Uniting Consumer, Amy* (Named changed)

Amy* is a single mother and the sole carer of her three children. After a previous rental home was sold, Amy was unable to find any available private rental properties in her area and had to move 62km away from the closest city. Amy pays \$500 a week in rent and commutes 45-minutes each way, every day, for work. The house Amy and her three children were living in when we spoke with her in late 2022 was a private rental and due to be sold in the next few months.

"You have to pick and choose between paying rent and your children's medication... It goes way deeper than just being unaffordable. It's not an easy way of life. The majority of my life I've lived below the poverty line, and I work full-time."

"I'm going to be back in the position of not having anywhere to live in December, and I'm not eligible for housing because I have a roof over my head currently..."

I live paycheck to paycheck. If something were to happen, or for some reason I would have to move next week, there is no way financially I could do that, even if I sell everything I own..."

"I have spent \$280,000 in rent since I joined the rental system. I will never own a house, but I've already paid enough to own a house..."

"I don't have any luxuries, I still don't have stable accommodation, I still don't have any savings. And that's not because I can't budget, I can, and I do that on a weekly basis. There's no capacity to get yourself into a good position."

Eligibility criteria of applying for Tasmanian social housing includes receiving a low income and being eligible for a commonwealth health care card. For Amy this would mean earning less than \$1234 per week.

For Amy to be eligible for Standard Priority on the social housing register, her rent would need to be at least 50 – 79 per cent of her income (Department of Communities Tasmania, 2020). This would leave no more than \$617 per week to support herself and her three children with energy bills, food, medication and medical appointments, fuel, clothing, education costs, day-care, etc.

The '50 per cent of median income' poverty line for a single person with three children is roughly \$930 per week. The average 'poverty gap' (the difference between the average incomes of people in poverty and the 50% of median income poverty line), is \$304 per week, which is 42 per cent of the poverty line.

Amy is not currently eligible for social housing. Amy has the choice between continuing to live with housing stress and (self-described) poverty by maintaining her full-time employment and insecure private rentals or be eligible for standard priority of social housing support by reducing her income, becoming homeless and living in absolute poverty with her three children.

Lived experience: Uniting Consumer, Meera* (name changed)

Meera* is a single mother of a three-year old child. When Meera* moved out of her family home before her son was born, she was working full-time and therefore did not qualify for social housing assistance. Meera* is now staying at home to take care of her son as she cannot afford day-care and is experiencing extreme housing stress living in a private rental on income support. Meera* pays 70 per cent of her income in rent, and the property has only been offered to her as a three-month lease at a time, so is also continuing to have most of their furniture kept in storage as they hope to find something more permanent soon.

"I mean, it's great to have a roof over your head don't get me wrong. But there's more to life than just being stuck inside the house that you're paying for. You know, we don't get to enjoy things. I can't take him anywhere. Friends ask us if we want to go to the zoo and I just can't take him because I've got to make sure there's enough there for rent. So regardless, whether I'm working or not working, the big thing is that rent and incomes are not matching up at all.

In a housing department house, it would be different, but the waitlist... I rang up the other day and they said I'm still looking at 5-6 years with a three-year-old. I'm looking at him being 10 before we have a house to ourselves.

If this place I'm at does sell and I have to leave and don't have another rental then, my option is just to couch surf with a child. I don't have an option after that or a fall-back plan, it's just too hard."

When asked what it would mean for her and her son to have safe, secure, and affordable housing, Meera* said:

"I wouldn't have to ask my mum for food, or for her to cook meals for us to have in the freezer. We (my son and I) would be able to build memories and have fun, not every day but at least occasionally. Bake a cake for someone's birthday and not have to ask for help all the time.

We could do more things; we could eat better. I wouldn't have to make the choice between working all the time to be able to send him to day-care, which means for him he can socialise and get the educational benefits, but then I never get to see him. So, I stay home now to look after him which is cheaper, and we get to bond, but he misses out on everything that goes with day-care.

It would mean I would be able to buy him (my son) something new for the first time, not second hand. He has never had a toy that came in the box, brand new. He doesn't understand that now, but he will soon, and I just hope things are different by then."

Poverty, housing insecurity, and homelessness are inextricably linked. The severe shortage of social housing, and limited affordable housing options, mean people on low incomes must pay a higher proportion of their income on rent, placing these households under rental housing stress (paying more than 30 per cent of household income on housing costs). People who are unemployed or otherwise rely on income support also face substantial additional challenges, as households on low income, who live week-to-week, are unable to absorb the financial repercussion that result from disruptive life events such as illness, injury, family violence, relationship breakdown, job loss or a death in the family.

Research conducted by AHURI recently sought to explore how a predictive-risk approach could be used to support a shift from crisis intervention to prevention and early intervention forms of rental support. It found that you were most at risk of entering into housing stress increased if:

- You are aged between 18 to 24 years old.
- Your employment status was 'Looking for a job', closely followed by 'Engaged in home duties'
- Your housing tenure was renter-occupier
- You are a caregiver of a household member
- You are living with a long-term health condition.

Furthermore, it found that experiencing the following life events were significantly associated with the likelihood of you experiencing housing stress.

- Marriage increased the risk of entering housing stress by 14.8 per cent
- Separation by 30.1 per cent,
- Pregnancy by 12.8 per cent, and
- Birth or adoption of a new child by 34.1 per cent.

Recommendation Nine: Uniting supports AHURI's findings and recommendation that a targeted systems approach to housing support has the potential to increase the resilience of individuals to weather the shock of critical life events and allow for more efficient targeting of Federal and State Government resources. The inadequacy of income support and low-wage settings largely determines the ability of low-income households to respond to income shocks associated with critical life events with income alone (Ghasri et al., 2022).

The experience of poverty for older women.

While family and sexual violence affects people of all ages, genders, and backgrounds, it predominately impacts women and children and is perpetrated by men. In our service delivery, we see victim-survivors of family violence who feel as though they are unable to leave violent partner situations due to financial constraints or lack of alternative housing. The experience of choosing between violence or poverty is not a singular event; it is not an experience limited to a particular age, race, geographic location, socio-economic background, or employment status; and for many older people, it was a choice they weren't consciously aware they were making for the majority of their lives.

For older women who are victim-survivors of family violence, the choice between violence and poverty is exceptionally precarious as they are concurrently experiencing the accumulated financial impacts of inequality over the lifespan, such as having less superannuation than men or little to no savings due to unpaid caring roles and the gender pay gap (Our Watch, 2022).

Uniting consumer, Sunita* victim-survivor of family violence.

"We're a group of our own. It's very common. End of marriages, kids have gone or whatever reason why and if you don't work it's different. I was married for 27 years and my ex-husband had a good job, and I didn't have to work. But that means no savings and here I am."

We are deeply concerned about the interconnections between poverty, homelessness and family violence and the structural discrimination and inequality experienced by women which influence the prevalence and experience of family violence. In 2021, Uniting opened crisis accommodation in Melbourne that caters particularly to supporting older women experiencing or at risk of homelessness. The team supports women during their stay to secure long-term housing, and help with their finances, mental health, and any other support services they need. This program was opened in acknowledgement of the severe gap in homelessness services for older women, as identified during Victoria's Royal Commission into Family Violence. The value of this targeted program in assisting women living in poverty is best explained by those receiving it, and we are honoured to include the lived experience of a current resident, Leila*.

Lived experience: Uniting consumer, Leila*

Leila* is a woman in her late 50s. She was married for almost 30 years and has sustained lifelong injuries due to her experiences of family violence. These injuries leave her frequently bedridden due to pain and require that she wears a neck brace at all times. She has never engaged with services before leaving her family violence situation. She heard about this program through a food bank service.

"The most impactful thing is having this one (support worker). You come here and you're vulnerable and there's nowhere else to go. Once these ladies' step in they help you get through it every week."

"Without the support workers I would have been stressing too much. It would have been not good. You have to have the support. I feel like having the support helps to settle in as well and feel safe... Before I was drowning, I needed help, so I got out of there (previous living situation) and came here. I'm on a different path because of this place. I'm going to find somewhere to live and be settled."

When asked if Leila* had tried to find a private rental property, she spoke about the specific disadvantage faced as an older person trying to find an affordable housing option.

"Now and then I guess but I was only paying \$315 before and that was too much. Nowadays you need two incomes, or it has to be shared. But it's not appropriate for everyone. I don't think people want to live with a 50 something year old woman with a dog and a disability and chronic pain that leaves me in bed for days on end. You want to make a home yours and not have to share it, but you have to do it out of necessity."

"I'm really hoping that the government realises that it really needs to raise any type of payments because it's forcing people into these situations. By the time that happens though I won't be around. They've got a long way to go. It's reaching such a crisis point and I don't know what they're going to do about it."

"You've got people going for viewings that are offering more, or six months in advance, and it just phrases people out. If you have 50 people applying and 10 of them have full time jobs, there's couples, and then there's you who's on a benefit. We won't even get looked at. They say they don't discriminate, but they have. They would when you're spoilt for choice. You can just choose who you want."

"We need more affordable properties. It's just a big problem. It's covering too many age groups now. You know, people need to stay home with their parents because they can't afford to move out. And it's tough for those who can't stay at home. Yeah. It's really concerning. That's why I'm so glad places like this (transitional housing) exist. There should be more like it, across every suburb, so people can stay connected to their community."

Unfortunately, the funding requirements of this program only permit women to be accommodated for approximately a 6-month period, as part of a transitional housing arrangement. Leila* is reaching the end of this six-month period and despite the tireless efforts of her support worker, suitable permanent housing that caters for her complex needs had yet to be found.

"I wish I could stay here forever or for however long I needed. I don't have a clue where I'll be living next. It's really getting to me. I have my good days and bad days. I need surgery but I have to put it off until I have someone permanent that I can recover in. You never think at this age that you'll be in this situation and it's not my fault. I have never been poor. I don't know what's going to happen to me."

Although this program partially fills a gap in need for services for older women experiencing or at risk of homelessness, this is not an experience shared by the majority. The eight beds that are offered as part of this program can only service 0.26 per cent of the 6,126 women over 55 who received specialist homelessness services in the year 2020 – 2021 (AIHW, 2022).

Recommendation Ten: Uniting recommends the Federal Government look to partner with State Governments to invest in the construction of purpose-built supported crisis accommodation so that everyone experiencing homelessness are placed into safe environments with opportunities to address underlying issues. This should include case management and wrap-around supports available to people in crisis accommodation and social housing who need them, including support with mental health, AOD treatment, medical care, financial counselling, and linkages to employment services, income support and legal aid as needed.

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