

Submission to the Senate Inquiry into the Extent and Nature of Poverty in Australia

MARCH 2023

percapita
FIGHTING INEQUALITY IN AUSTRALIA

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About Per Capita

Per Capita is an independent public policy think tank. We work to build a new vision for Australia based on fairness, shared prosperity and social justice.

Our office is located on the stolen lands of the Wurundjeri people of the Kulin Nations, which were never ceded. We strongly support the Uluru Statement from the Heart and the call for a First Nations Voice to Parliament.

Per Capita's research and policy prescriptions are rigorous, evidence-based and long-term in outlook. All our publications and activities are intended to deepen political, social and economic democracy, and we are focused on challenges for the next generations rather than the next election cycle.

Our approach to public policy

Per Capita's approach to public policy challenges the dominant narrative that disadvantage arises from personal fault or failure by pointing out the policy choices that have deepened inequality and proposing alternative choices that will lessen it.

Our policy analysis and recommended solutions seek to recognise the challenges, and work within the complex economic, political and social conditions, of our age, such as:

- The impact of rapid climate change and extreme weather events;
- Growing economic inequality, with increasing returns to capital and a decline in returns to labour;
- The growing difficulty of accessing good jobs, adequate income support and secure housing; and
- The negative effects of privatisation and the deliberate shrinking of essential public services.

In doing so, we strive to incorporate new thinking in social science and economics, innovative ways of working with data, and effective evaluation tools to measure outcomes. We also engage actively with organisations across society, including the union movement, civil society, the community sector, academia, business, government and the public service, and social change movements.

In all our work, we seek to understand and highlight the experiences of those who bear the brunt of the effects of policy choices that exacerbate inequality, including underpaid and exploited workers, people who can't get a decent job, women, First Nations people, members of the LGBTQ+ community, people with disability and their carers, migrants and refugees, and others who are marginalised by our economic and social structures and denied their fair share of power and resources.

We live and work in hope and solidarity

The democracy Per Capita works for is one that shares its knowledge, wealth and power, to ensure all its citizens can live meaningful and fulfilling lives, able to take care of each other and of our shared planet.

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John has served on boards and advisory committees that include the Australian Council of Social Service Board, the Australian Social Inclusion Board, the Deputy Prime Minister's Global Financial Crisis Community Response Taskforce, the Energy White Paper High Level Consultative Committee, the Council of Non-Government Organisations on Mental Health, the Shelter NSW Board and the NSW Premier's Social Justice Reference Group. His writing includes articles, opinion pieces, book chapters and two books: *The language of the unheard* (Garratt 2012) and a collection of poems, *Communists like us* (UWAP, 2017).

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Her policy discussion paper called *Choice and voice in welfare reform* (2008) focused on what we can learn from people compelled to participate in government-funded employment programs.

Acknowledgements

The authors would like to thank colleagues at Per Capita for their contributions to this submission.

- Emma Dawson, Executive Director
- Michael D’Rosario, Chief Economist
- Matthew Lloyd-Cape, Director, Centre for Equitable Housing
- Margaret Mckenzie, Senior Economist
- Sarah Mckenzie, Research Associate

Executive summary

Per Capita welcomes the opportunity to provide a submission to this inquiry. International comparisons of income and wealth enjoyed by Australians put our nation high in OECD rankings, with eighth highest GDP per capita out of 36 OECD countries.¹ At the same time, however, Australia's relative poverty rate is above the OECD average.²

This submission will look at the need to both define and analyse the social groups especially at risk of poverty. Focusing on different ways to see, count and define poverty is a way to highlight the intersecting drivers of poverty that compound disadvantage, for example, in the labour market, or in access to housing. It is also a way to reveal the inherent assumptions about the causes of poverty, such as the need to 'activate' unemployed people to do more to find and take up work, or risk losing their income support payments. These kinds of approaches get in the way of more diverse and effective policy responses.

The scope of potential reform to reduce poverty lies within an immense range of systems. These include systems for tax, housing, superannuation, income support, education and training, health care, employment services, and – not least - industrial relations. With so much at stake, there needs to be agreement about the quality and authority of the data and analysis about how poverty can be defined, which groups are affected by it, and what drives and compounds it. Without agreement about poverty definitions, and the ability to obtain current and relevant comparative data, any consensus about reform options will be undermined from the start.

* * * *

Poverty is best understood as neither a personal failing nor as an historical accident. Rather, it is the consequence of power relations, such as those between working people and their employers, or between citizens and the state. As we will argue, the ability to recognise and respond to those power relations is obscured by the central idea and narrative of capitalism: that people make their own fortunes, through study, work, and saving, or are responsible for their own poor choices. In recent decades, that narrative has co-existed with the withdrawal of the state from social responsibility for service provision and welfare, alongside the incremental incursion of the market into the public sphere, the commodification of care and the financialisation of housing.

Public interest in and concern about poverty is rising, as more Australians become at risk of falling into it. Per Capita also sees growing evidence of public belief that government not only can play a role but increasingly has the mandate to do so. Attention is turning to flatlined wages, declining housing affordability, and rising costs of living, including rising costs of healthcare and even education in the public system that is meant to be free. Climate-related disasters caused by flood and fire, and the shortages and rising costs linked to by broken supply chains caused by COVID and tensions with China, are all shaping a growing view that the time to act against worsening poverty and inequality is now.

¹ GDP per capita, US dollars current PPP Data extracted on 22 Feb 2023 06:12 UTC (GMT) from OECD.Stat

² OECD (2023), Poverty rate (indicator). doi: 10.1787/0fe1315d-en (Accessed on 01 March 2023).

Such developments place a disproportionate burden on low-income people. They also illustrate how investors can generate more wealth from shifts and changes in both the domestic and global markets. Recognising that poverty and wealth are two sides of the same coin raises questions about unearned wealth, and what kinds of government transfers or tax breaks are warranted.

The first part of our submission examines poverty through three different lenses to identify drivers of poverty risk and poverty traps.

1. First, we consider how poverty and poverty risk can be counted and reported in different ways and for various social groups and subgroups. Comprehensive and accurate data collection and reporting are vital when funding and policy priorities are so dependent on definitions and benchmarks, especially in a market of competition for resources and attention to advocacy causes.

This section looks at broader ways to recognise poverty. These include multiple indicators that make up postcode poverty, digital poverty, and hygiene poverty, which variously have implications for access and inclusion, to education, work, and services.

2. Next, we examine the erosion of the traditional routes out of poverty caused by the deterioration of employment and labour market conditions and access to housing, and the increasingly blocked or obscure post-secondary education pathways for young people.
3. Finally, we identify the imperatives for government to invest in a social safety net and to reform public policies and systems to prevent and alleviate poverty. We provide examples of government policies that have failed to recognise and respect people whose risk or experience of poverty have been attributed to the wrong causes.

These different dimensions of poverty, and the various ways to understand, report, and act on them, support our argument for a Poverty Commission, responsible for investigating and reporting poverty based on robust data, and collecting stronger evidence about what intended beneficiaries of funding think would improve ways to reduce poverty.

The second part of this submission critiques the view enshrined in neoliberal ideology that poverty is the fault of the people forced to experience it. This view has been realised in a wide range of social and economic policies that play down structural conditions and thus the responsibilities of the state to support all its citizens, through a failure to act on growing evidence of rising out-of-pocket costs for what is meant to be free education and health, wage suppression, a labour market characterised by casualisation and precarity, high costs of childcare and a lack of places, and a failure to ensure that unemployed workers can survive on income support payments while they are also trying to look for work.

We end this section by calling on the Federal Government to raise public consciousness of poverty and the need for a stronger public policy response by establishing a new Poverty Commission of Inquiry into Poverty, along the lines of the Henderson Commission, so that the change required to both address and prevent poverty will receive the popular support it deserves.

Recommendations for a National Poverty Commission

- 1) A national strategy to elevate poverty awareness, core drivers of poverty, and evidence-based poverty alleviation mechanisms.
- 2) Research and analysis of poverty that brings together government, academic, and community data sets, and provides rigorous and authoritative analysis and reports to government and to the Australian people.
- 3) A definition of poverty and poverty benchmarks based on current socio-economic conditions.
- 4) Research and advice on the income support system and levels of payment, including analysis of how this system interacts with incentives to earn income from employment.
- 5) Review of, and advice on, government policy initiatives that have implications for poverty risk and poverty alleviation, including the areas of:
 - a) Taxation
 - b) Superannuation
 - c) Housing
 - d) Income support
 - e) Employment services
 - f) Minimum wages and industrial relations
- 6) Providing research leadership to investigate ways to define social outcomes and shape the reporting of poverty across government and philanthropic funding efforts.
- 7) Research leadership and advice about how the people who bear the brunt of inequality and poverty can be more involved in defining the outcomes they seek and the best ways to achieve them.
- 8) Independent advice to government and philanthropic funders about the ways they can define, report and measure outcomes and impact, taking account of other research and data sets relevant to their intended funding or other social investment.

Why poverty and wealth inequality matter more than ever

In 2023 the need to understand the combination of new conditions that force more Australians to live in poverty is more urgent than ever. Real wage growth has been zero over the last ten years and negative over the last year.³ High inflation, increasingly unaffordable rentals or housing finance costs, and spikes in energy costs have accelerated rates of poverty, as community workers increasingly being asked for aid and relief are making clear.⁴

This inquiry provides a timely opportunity to attend to the causes and consequences of poverty as it affects more people previously protected from it. Over the past three years, millions of Australians who had previously been economically self-sufficient suddenly lost their jobs and income. Hundreds of thousands, due to extreme weather events, lost access to vital infrastructure and services and often their main asset in the family home. The March 2020 Coronavirus Supplement of \$550 per fortnight for new and existing recipients of Jobseeker Payment demonstrates how government is empowered to act quickly – and effectively - to strengthen the safety net and could choose to offer higher income support payments now.

The awareness of poverty as a clear and present danger for growing numbers of Australians provokes more questions, not just from analysts and economists, but from the general public, about what is driving the impetus into poverty.

The rise in inflation and interest rates has clearly increased inequality and precarity for vulnerable groups. Inflation has accelerated the cost of living, particularly for low-income households, while at the same time interest rate increases have pushed up mortgage costs, and raised growing questions about the purpose of monetary policy. Meanwhile bank profits have surged.

As more people are affected by cost of living increases without concomitant wage rises, public interest in the companies and classes of investors who have experienced unprecedented windfall gains over the past few years is growing. Profits are being made from international supply chain shortages. Companies who benefited from emergency relief during the pandemic in the form of JobKeeper, did not have to return any of those funds, even when they posted record profits in the same year.

These examples of corporate welfare have been justified on the basis that Australian business will create and protect jobs, with various trickle-down effects flowing from a healthy business sector to the rest of the population. But under a more pressing financial squeeze, a wider range of interest groups are asking how Australian companies have achieved their profits and managed their taxes. As more attention is drawn to the problems of homelessness and unaffordable rentals in so many locations where essential workers can no longer work, questions are pushing up about the tax benefits going to people who

³ Australian Bureau of Statistics, (2023) Consumer Price Index, Australia; Australian Bureau of Statistics (2023) Characteristics of Employment, Australia, August 2022. <https://www.abs.gov.au/statistics/labour/earnings-and-working-conditions/characteristics-employment-australia/aug-2022>.

⁴ Eg, Australian Council of Social Services/UNSW Helping People in Need during a cost-of-living-crisis, 2022.

invest in properties beyond the family home, or hold assets in superannuation balances that they will never spend in their lifetime.

This submission therefore argues that in conceptualising poverty, we need also to recognise the undertow of market forces and the direct causal relationships between government policies and distributional outcomes. Whether intended or not, these can pull money away from the workers and households, who know they are getting poorer. At the level of national accounts, we need to consider the options for raising taxes in ways that are recognised as legitimate, to spend on a fairer go for those who are suffering the most. That means not just increasing income support, but investing sustainably and longer term to remove obstacles: to education, employment for fair pay, and affordable housing and energy.

The shake-up provoked by recent crises about what kind of social compact Australia wants means this is the right time for government, business, labour and community groups to debate vigorously the causes and consequences of poverty. It is time to interrogate and challenge long-held ideas and assumptions about who falls into poverty, why, and whether that is acceptable.

Per Capita's proposal in this submission for an enduring National Poverty Commission to lead this debate, informed by evidence, is a way to engage all the stakeholders and interest groups who will be needed to form a better consensus about how to achieve in practical ways the generally held idea, increasingly an illusion, that this is the country where people get a fair go.

Ways to see, define and count groups at risk of poverty

1. Challenges in identifying groups at risk of poverty

Various data sources, such as those from the Australian Bureau of Statistics (ABS), the Australian Institute of Health and Welfare (AIHW), and Household, Income, Labour Dynamics in Australia (HILDA) surveys, report on the various indicators for poverty, and the various groups who can experience it. However, in undertaking research for this submission, Per Capita has been again reminded of the need for agreed, authoritative, and contemporary definitions of poverty. That is because policy choices and funding allocations are so often informed by reports and comparative analysis of which groups have the most needs, who would most benefit, and where resources and efforts should best be applied.

The intersecting categories of gender, age, race/Indigeneity, health and/or disability status, education level, recency and purpose of migration, can all - in different contexts – be recognised and demonstrated as representing poverty risk – or conversely, as protective factors against poverty. Generalisations are tricky. For example, although women are still on average lower paid than men, some are increasingly, if slowly, entering higher professional and managerial levels.⁵ Similarly, refugees face a different situation altogether from people entering on skilled migration or business class visas, and country of origin can be an

⁵ See Chart 3: Female share of employment in professional and managerial roles. Jeff Borland, Labour Market Snapshot, November 2022. <https://sites.google.com/site/borlandjum/labour-market-snapshots>

important factor.⁶ So we must acknowledge the intersecting conditions that represent or moderate projected poverty risk for those large-group averages.

These distinctions and the need to agree on definitions of poverty matter so much because competition for resources is both fierce and marked by so many stakeholders and advocates arguing for their own particular cause. While the community sector has come together on causes such as the *Raise the Rate*⁷ and *Everybody's Home*⁸ campaigns, many community organisations, often when there is competition for funding, all kinds of organisations - from small ones to those with turnover in the hundreds of millions - will select, analyse, and report the data that will best back up their own bids for funding. For-profit organisations do this too, of course.

At best, this approach enables mission-driven NGOs to aid the causes for which their organisation was created. At worst, it amounts to an investment in intellectual property simply to win business shares of government services, sometimes purchased by NGOs from expert consulting firms who are experienced in gathering the research and data to win funding by projecting and proposing outcomes.

The risks of the latter are even greater in light of widespread outsourcing of human services and employment services over the past three decades.⁹ Moreover, in some instances of procurement, government has invited funding proposers themselves to explain their understanding of local, specific local disadvantaged cohorts and labour market conditions that explain why the funding is needed.¹⁰ Whether and how the data presented by different funding proposers are validated, or compared against statistically meaningful benchmarks, is unknown.

Philanthropy, too, seeking to target its funding to best uses, invites funding proposers to provide data about the extent and nature of social disadvantages, for which poverty is the headline.¹¹ We will return later to the problem of how those data can be validated and interpreted by funders.

⁶ See Scanlon Foundation Migration Dashboard, accessed March 1, 2023.

<https://scanloninstitute.org.au/publications/migrationdashboard>

⁷ https://www.raisetherate.org.au/campaign_supporters.

⁸ <https://everybodyshome.com.au/campaign-partners/>.

⁹ 'The grasping hand: An industry analysis of outsourced employment in public services in Australia', Margaret McKenzie, 2019 paper presented to Federation University, also to Society of Heterodox Economics at UTS in late 2019.

¹⁰ For example, the Request For Proposal for Workforce Australia asked organisations bidding for business to provide "information about the Respondent's knowledge of the local labour market and economy...". Where organisations will have been seeking to expand into areas where they had no previous premises or staff, this information comes from desk research, other than the information provided by the Department of Social Services about categories and numbers of people on income support.

¹¹ The Poverty Industry, NYU Press, 2016, explains the rise of 'poverty' as an industry attracting big business and directing spend increasingly to profits, at the expense of the intended beneficiaries of human services.

2. Other ways to see poverty risk: postcode disadvantage, digital exclusion, hygiene poverty

The locations that people live in can severely restrict their choices, activities, and opportunities to learn, work, and access public services. Research on postcode disadvantage illustrates the multiple factors of disadvantage and sharpens the lens of access and inclusion. So does a focus on digital exclusion, an increasingly important factor of poverty. Finally, schools are observing the rise of hygiene poverty, which restricts attendance and prevents students from being able to participate in their education without shame.

Poverty risk increases dramatically with restricted access and inclusion to education, to public services, and to other sources of information and development support, further underlining the need to take targeted policy measures that will enhance equal opportunity and outcomes.

Postcode poverty

The *Dropping off the Edge* (DOTE, 2021)¹² report from Jesuit Social Services gives a valuable account of persistent and multiple disadvantages by location. This analysis brings together 24 different indicators from various domains of disadvantage: housing; income; jobs; community; education; environment; civic engagement; health; life satisfaction; safety; and work-life balance.¹³ These indicators are analysed at the statistical unit level that the ABS defines as 'community' (SA2), which in a city may be a suburb, or in the country, a whole town.¹⁴

This analysis enables a richer understanding of the multiple dimensions of disadvantage, and supports opportunities to direct resources to the places where that is most prevalent and persistent. Although the report is careful to point out that not everyone in a given location will be subject to the overall summary disadvantage index for a small statistical area, it does illustrate the various impacts of multiple interacting elements of poverty and disadvantage on most of the people and families in affected communities. In particular it points to reduced life chances for children, because beyond the usual indicators of income, health and housing, it incorporates indicators for family violence and crime.

Taking such a multi-dimensional approach to disadvantage by location enables a more holistic insight into the problems of access and inclusion, and a way to not only recognise the quality of life of families and communities at a given moment, but to see how the interaction of disadvantage factors affect future life chances. For example, in remote parts of Australia, access to transport or to public services including health, education and higher education, to affordable fresh food, and even to social networks and participation in sport,

¹² *Dropping off the Edge*, Jesuit Social Services, 2021.

¹³ These are the domains used by the OECD in its Better Life Index, cited in the introduction to the *Dropping off the Edge*, Jesuit Social Services, 2021.

¹⁴ [The unit of] an SA2 is normally a suburb or a few suburbs in cities. As stated above, the ABS attempted to create SA2s as areas where a community interacts. As an example, in the ACT, each suburb is an SA2; but in outer Sydney, an SA2 can consist of a few suburbs. In regional locations, SA2s tend to be towns; or there may be a number of SA2s in larger regional towns. In remote locations, SA2s will be large areas, in some cases larger than postcodes. *Dropping off the Edge*, Jesuit Social Services, 2021.

are important determinants of life chances. In some urban areas, conversely, there can be reduced access to parks and public open space, to freedom of movement and personal safety.¹⁵

Digital poverty Rapid digitization has both expanded opportunities to study, navigate and access public services, manage life and health, and even to work online. However, this requires digital access. Despite the real price reductions of many key technologies such as laptops, mobile phones and associated data plans, the rising cost of living is making poor households make sacrifices in areas outside of food, utilities and housing. As recently as 2020, 14% of Australian households did not have access to the internet.¹⁶

More and more key government services are going online: Centrelink registration and claims process, employment services, and education at all levels, including university and the VET system. Even adult foundation skills and pre-employment training are taking up online teaching and learning, and the experience of adult educators during the pandemic was a loss of engagement as children needed the access for their schoolwork.

While cost is a key driver of digital exclusion, it is not the only determinant. Digital literacy is also critical. A lack of basic technology and digital literacy capabilities can individuals to self-exclude. The Australian Digital Inclusion Index reported in 2021 that approximately 2.5 million Australians, or 11% of the population, were digitally excluded, meaning they had no or limited internet access, or lacked digital skills.¹⁷

Low levels of digital literacy or digital access has a number of flow on consequences: greater vulnerability to privacy breaches and scams, for example, or increased risk that people on Centrelink benefits who must attend appointments will be subject to financial sanctions because they did not contact their case manager in time.¹⁸

Hygiene poverty

Hygiene poverty is synonymous with emerging nations but appears also to be an emerging challenge within Australia. The rising costs of essential hygiene products such as soaps, dental products, and personal care products make it difficult for many Australians to afford necessities. The escalation of prices is causing individuals and families to choose between food, transportation and personal hygiene products. This issue is having a particularly

¹⁵ Dropping off the Edge, Jesuit Social Services, 2021.

¹⁶ Australian Bureau of Statistics. (2020). Household use of information technology, Australia, 2019-20. Retrieved from [Household use of information technology, 2016-17 financial year | Australian Bureau of Statistics \(abs.gov.au\)](https://www.abs.gov.au/Household%20use%20of%20information%20technology,%202016-17%20financial%20year%20I%20Australian%20Bureau%20of%20Statistics).

Roy Morgan. (2019). 2.5 million Australians are now digitally excluded. Retrieved from <https://www.roymorgan.com/findings/8115-australian-digital-inclusion-index-2019-201911140745>.

Australian Communications and Media Authority. (2019). Children's use of digital technology. Retrieved from <https://www.acma.gov.au/childrens-use-of-digital-technology>.

Australian Digital Health Agency. (2020). My Health Record statistics. Retrieved from <https://www.myhealthrecord.gov.au/statistics>.

¹⁷ Australian Digital Inclusion Index. (2021). National summary report 2021. Retrieved from https://h3e6r2c4.rocketcdn.me/wp-content/uploads/2021/10/ADII_2021_Summary-report_V1.pdf.

¹⁸ Targeted Compliance Framework Guidelines, Department of Employment and Workplace Relations, 2022.

significant impact on young Australians, with an estimated 7% of school-aged children living in hygiene poverty.¹⁹ This finding is confronting given the significant consequences of hygiene poverty: social disengagement, mental harm, negative health consequences.

Children living in hygiene poverty are reported as being less engaged at school and more frequently absent.²⁰ Concerningly they are more likely to be subjected to teasing and to self-exclude from co-curricular activities. The increased rate of absenteeism for children experiencing hygiene poverty is 13.1%.²¹

As hygiene poverty becomes more prevalent, data indicators show that school educators are increasingly taking on responsibility to address it, using their personal resources and drawing on charities working with hygiene that remain largely unfunded by government.²² While recent government actions have sought to address menstrual poverty, broader hygiene poverty remains a genuine challenge for many Australians and calls for a more coordinated response.

¹⁹ D’Rosario, M., Travers, C., Ball, G., D’Rosario, C., Bada, K., Jhaveri, J., 2022, Hygiene Poverty in Australia Schools, the Hidden Crisis, Pinchapoo, Melbourne, Australia.

Retrieved from: <https://apo.org.au/sites/default/files/resource-files/2022-11/apo-nid320784.pdf>.

²⁰ Ibid.

²¹ Ibid.

²² Charities such as Pinchapoo (the largest national hygiene charity).

How routes out of poverty are being eroded

This section looks at the gradual degradation of routes meant to protect people from poverty and provide economic security, notably:

- The growing trend for people in work, even full-time work, to experience poverty;
- The ways that a lack of access to secure housing and increasingly distant prospect of home ownership are significant and increasing factors of poverty;
- The ways that the education 'market' operates at pre-and post-secondary levels to perpetuate unequal access and outcomes for disadvantaged young people.

These selected examples, by no means the whole picture, illustrate the kinds of roadblocks and turn-backs increasingly encountered by those who seek to take traditional routes to economic security. Such obstacles mean more than the inability to progress – they raise the risk of falling further behind.

Employment is less and less a means to earn adequate income

In 1975, the Commission of Inquiry into Poverty estimated that less than 2% of families with an adult in full time employment could be described as poor,²³ but in ACOSS's *Poverty in Australia 2018* report, researchers found that 7% of people living in households where the main income was from wages were living in poverty.²⁴ That group made up 38% of the 3.05 million people living in poverty at the time.²⁵

In the same year, ACOSS found that 25.9% of households where at least one person was working full-time were living in poverty.²⁶

An accurate analysis of individuals who are working full-time and who are living in poverty is difficult, because the analysis of income data is carried out according to a household by using a *reference person*.²⁷ This accounts for the sharing of resources that occurs within households. However, when considering just the number of full-time workers who were living in poverty in the same reference period of the *Poverty in Australia 2018* report, researchers from Curtin University, Australian National University, and University of Melbourne estimated different figures, falling between 12.2% and 15.6%.²⁸

²³ Tony Eardley, 'Working but Poor? Low Pay and Poverty in Australia', (Discussion Paper No 91, Social Policy Research Centre, November 1998) 1, citing Andrew Burbidge 'Working people in poverty', in Ronald Henderson, *The Welfare Stakes: Strategies for Australian Social Policy* (Institute of Applied Economic and Social Research, University of Melbourne, 1981) 147.

²⁴ Australian Council of Social Services, *Poverty in Australia 2018* (Report, 2018) 13.

²⁵ *Ibid* 12-3.

²⁶ *Ibid*.

²⁷ *Ibid* 28 nn 3

²⁸ RMIT ABC Fact Check, 'Adam Bandt says that One in Four People in Poverty Work Full Time. Is he Correct?' ABC (Online, 30 May 2019). <<https://www.abc.net.au/news/2019-05-30/fact-check-poverty-working-poor-adam-bandt/11147608>>.

This still represents at least an eighth of people. As of August 2022, 16.5% of workers earned below \$600 per week, close to the poverty line and particularly difficult to live on for anyone paying for housing.²⁹

Another stressors for working people is the rising cost of living. This has increased 7.8% in the year since the December 2022 quarter,³⁰ leaving millions of Australians in severe food insecurity. The *Foodbank Hunger Report 2022* found that of the 21% of Australian households had experienced severe food insecurity in the last 12 months.³¹ Over half of these households had someone in paid work.³² Clearly, having a job isn't itself enough to lift families and individuals out of poverty.

Real wages continue to fall, despite productivity gains, and the RBA predicts that they will continue to fall for the rest of the year.³³ More Australian workers are taking on multiple jobs: in September 2022 there were 895,900 multiple job holders, a record high.³⁴

The prevalence of non-standard employment in Australia has risen substantially since 1971, when it was 24%.³⁵ Data from the 2017 HILDA survey identified the share of non-standard employment has grown to 55.6%.³⁶ Among OECD countries, Australia has one of the highest rates of casual workers.³⁷ Casual employment, once seen as a way to provide for irregular work, increasingly conforms to the working arrangements of permanent and ongoing employees. One sign of this change is that 60% of casual workers are working the same number of hours each week.³⁸

There has also been a boom in workers engaged in *on demand* or gig work, enabled by the emergence of digital platforms that source, sort, organise and deploy workers.³⁹ While the gig economy is growing, reliable data that measure its growth are lacking.

We do know that gig platform workers are particularly vulnerable. The *National Platform Work Survey* found that people aged 18 to 34 are working through digital platforms in higher numbers. Students are 1.3 times more likely than other workers to do platform work

²⁹ Australian Bureau of Statistics, Employee Earnings (Catalogue 6337.0, 14 December 2022).

³⁰ Australian Bureau of Statistics, Consumer Price Index, Australia (Catalogue No 6401.0, 25 January 2023) table 1-2.

³¹ This means they ran out of food because of financial limitations and at worst went entire days without eating: Big Village, *Foodbank Hunger Report 2022* (Report, October 2022) 4.

³² *ibid* 9.

³³ Reserve Bank of Australia, Statement on Monetary Policy (Report, 9 February 2023).

³⁴ since the quarterly series commenced in 1994: Australian Bureau of Statistics, Labour Account Australia (Catalogue No 6150.0.55.003, 14 December 2022) table 1.

³⁵ *Ibid*.

³⁶ Inga Laß and Mark Wooden, 'Trends in the Prevalence of Non-Standard Employment in Australia' (2020) 62(1) *Journal of Industrial Relations* 3, 12.

³⁷ OECD, *OECD Employment Outlook 2019: The Future of Work* (Report, 2019) 59-60.

³⁸ Andrew Stewart, *Stewart's Guide to Employment Law* (Federation Press, 7th ed, 2021) 67.

³⁹ Victorian Government, *The Report of the Victorian Inquiry into the Victorian On-Demand Workforce*, (Report, June 2020) 11.

and the high proportion of respondents to the survey identified as living with a disability, temporary residents and as speaking a language other than English at home.⁴⁰

Many of these workers are not aware of their workplace rights or employment status. One third of platform workers surveyed did not know if the platform they worked under had a dispute resolution procedure, and a quarter reported that their main platform 'treats' them as employees.⁴¹

Other forms of non-standard work, such as labour hire, come with their own inequalities. Workers engaged through a labour hire company are not required to be paid the same wage as those employed directly by the host company, meaning that workers doing the same job at the same time can be paid different wages.

Today, for many people, paid work is not even a means of making ends meet, since these workers are kept on indefinite precarious contracts around which no secure life can be built.

Affordable housing is increasingly remote

Housing and poverty are intimately linked. Housing costs have increased for all groups except for homeowners over the past few decades. Household Expenditure Surveys show that the average proportions of income applied to housing (rent, mortgage payments, etc), increased sharply over the 1984 to 2015-16 period, from 12.8% to 25.1%.⁴² However, low-income households have been disproportionately impacted by those increases.

Under previous governments, policies to enable access to housing were a key element of measures to reduce poverty. This was achieved by directly increasing the stock of affordable, providing households experiencing poverty with below market rent dwellings, and low-income families with a path to home ownership. However, the past 30 years has seen an excessive marketisation in the housing policy space and a decline in the sufficiency of income support to those in poverty.

Dramatic house price increases, a decline in non-market housing options, and limited efforts to regulate the private rental market mean that by 2015-16, more than half of people in poverty (1.6 million) had been pushed into poverty only after housing costs were incorporated.⁴³

The proportion of households experiencing rental stress increased by 85% between 2006-2020, and over a fifth of all private renters are now living in poverty. This rises to 37.8% of single parent households and 66.1% of single women aged 55+.⁴⁴ For those in social

⁴⁰ Paula McDonald et al, Digital Platform Work In Australia: Prevalence, Nature and Impact (Report, November 2019). 5-10.

⁴¹ *ibid.*

⁴² Australian Bureau of Statistics 2017.

⁴³ Yates, J. 2019.

⁴⁴ Duncan, Alan 2022.

housing, 53% of households are living below the poverty line.⁴⁵ Meanwhile, social housing stock increased by just 9%.⁴⁶

Recent research found that for the poorest households, “it is not unusual... to have to survive on less than \$150 per week once housing costs have been paid – that is only \$21.50 a day.”⁴⁷ Much of the increase in poverty for households in the private rental market has been driven by increasing housing costs.

It is clear that the current patchwork of policies is insufficient to return housing to a poverty-reducing, rather than poverty-increasing, area of public policy. An overreliance on market solutions for low-cost housing has failed to produce the appropriate number, type and location of new housing particularly for those living in poverty. Our current trajectory is one in which housing-induced poverty is likely to rise.

A new broad reaching and ambitious national housing plan is critical to guide all levels of government to providing solutions to decades of failed housing policy.

Education and training pathways out of school and into work are obscure

Profoundly unequal distribution of education opportunities, from pre-school through to post-secondary education, make a mockery of the idea that getting a good education will automatically lead to a decent job.⁴⁸ For decades now, educators, and community and youth workers have noted not just a lack of appropriate provision for students who struggle at school. They have identified the obvious and ongoing lack of advice, information and support to enable young people to understand their choices: the jobs they might consider; the courses that might take them there; the costs, consequences and trade-offs of studying, working or not working; and, if working, what kinds of work will see them better off in the longer term.⁴⁹

Nearly all young people, but especially those with the lowest chances of completing year 12 and going to university, have a patchy and poor understanding of the vocational education and training system. A failure to provide consistent staffing and standards for careers advice, information and guidance in schools is exacerbated by current teacher shortages and the dropping of career information and guidance as a ‘discretionary’ activity and by the tendency for teachers and parents to see university as the preferred and higher-status road to the best possible career choices, which can deny young people an understanding of vocational education and training pathways that can lead to good jobs and careers.⁵⁰

⁴⁵ Ibid., Productivity Commission, 2022.

⁴⁶ Pawson, H. and Lilley, D. 2022.

⁴⁷ Duncan, Alan 2022.

⁴⁸ Structural failure: Why Australia keeps falling short of its educational goals, UNSW Gonski Institute for Education report, 2021.

⁴⁹ Careers Education: ‘You can’t be what you can’t see’ National Youth Commission report, 2022.

⁵⁰ Looking to the Future: Report of the Review of senior secondary pathways into work, further education and training, Department of Education, 2020.

Without exposure to practical experience and understanding of work and workplaces, young people rely to a troubling degree on family and friends to inform their ideas about work and their attitudes to working life.⁵¹ Young people from households with limited exposure to employment are even more at risk. If they have been unemployed, and especially when they are subject to mutual obligations or risk losing their income support, they can make pressured, hurried and ill-informed choices of jobs or courses of study.

Rising non-completion rates of apprenticeships provide one indicator of poorly informed choices, pre-employment preparation, and job-matching.⁵² Young people who do complete courses but find they are not suited to the work, or cannot get a decent job from that course of study, can be saddled with student debt, and required to pay for their next course.

The privatisation and outsourcing of both employment services and vocational education and training can increase pressure on young people to jump prematurely into a skills or job pathway. For example, the payments system for employment services providers can create perverse incentives to urge people on their caseloads to attend some kind of activity or risk losing their dole, to enrol in courses run by other business arms of the providers' organisation. Such incentives enable 'owned entity' or 'related entity' Registered Training Organisations to earn enrolment *and* employment outcome fees.

The entanglement of these commercial drivers is detrimental to the advice, guidance and services that young people need. A system that pays higher fees for more disadvantaged young people increases the risk of providers gaming the system, since the weight of fees in Workforce Australia is paid upon upfront registration rather than on outcomes for retention in jobs. Once again, the young people that the system was meant to help bear the greatest cost.

For the reasons outlined above, disadvantaged and vulnerable young people in the labour market are at greater risk of churn in both work and study. They rely on inadequate income support payments on one hand, and inadequate incentives to earn and learn because of apprenticeship pay rates and youth wages on the other.

⁵¹ Research has found parents and other family members have the most significant influence on school students' career aspirations, and on their subject choices. They tend to shape students' ideas, raise or lower their ambitions and push them in certain directions. Cited in *Looking to the Future: Report of the Review of senior secondary pathways into work, further education and training*, Department of Education, 2020, p 58

⁵² Individual completion rates for apprentices and trainees commencing in 2016 were 56.1% for all occupations, down 1.5 percentage points from those commencing in 2015. *Australian vocational education and training statistics: Completion and attrition rates for apprentices and trainees*. National Centre for Vocational Education Research, 2020.

Improving the evidence for investing in a stronger social safety net

Governments have immense powers of discretion to consider the scope of reforms to reduce poverty. Policy measures can have considerable impact in the systems for taxation, housing, superannuation, income support payments, education and training, health care, employment services, and not least, industrial relations. With so much at stake, all stakeholders must agree on definitions of poverty, and the quality and authority of the data to support these definitions. Without such agreement, consensus about reform options will be undermined from the start. This work needs to be led by the largest investor in poverty solutions, the Australian government.

Taking a system-wide lens to model the strength of the safety net

This submission has already noted the various sources of data available for analysis, including the ABS, the AIHW, and HILDA studies. But insights from these sources need to be combined, improved and strengthened. Administrative data from federal and state government departments needs to be added to deepen our picture of poverty. The goals are to inform where needs are greatest and, in the era of digital capability, to develop more current data sets and trend analysis in real time.

It might be argued that joining data across governments -- in this case PAYG data from the ATO and the individual personal records of people who received Centrelink payments -- gave us the appalling scandal of Robodebt. But this is an argument for creating an agreed strategy about the ways that governments can become aware of and use data, with cross-government protocols, in order to help the people that the data collection is meant to benefit. With proper protections in place, the ability to track an individual's touchpoints with a wide range of government services provides a powerful way to analyse needs, eligibility for and use of public services, and to investigate the ways that individuals themselves can report on their experience of poverty and services to address it.

Joining up social impact investment across government and philanthropy

An **appendix to this submission** maps the range of possible touchpoints an individual might have with various governments at state and federal level. Each touchpoint could represent an opportunity to understand more holistically a person's current status, what they care about and most need. Understanding unmet needs for services such as transport, childcare, health, education and employment might inform collective solutions.

Finally, such mapping opens a range of opportunities to support long-term evaluation of programs and services, in ways that could be better defined and measured by reference to what citizens consider important to them. There are many missed opportunities to join the efforts of philanthropic funders with the larger role of government.⁵³

⁵³ See, for example, Department of Social Services work that seeks a more 'social investment' informed approach to funding initiatives for communities and vulnerable people. <https://www.dss.gov.au/communities-and-vulnerable-people-programs-services/social-impact-investing>.

Like information technology itself, the collection of data can be beneficial or malign, depending on how you use it. For example, the Decent Work Program of the Vincent Fairfax Foundation has invested in three-year funding for innovative earn-and-learn models for young people in regional Australia. These initiatives will have to fund and implement their own evaluation strategy, and collect their own research data, when the same young people will be claiming Centrelink support and may be registered with training organisations, employment services providers, the justice system, etc.

Many social impact programs that both government and philanthropy have invested in over recent decades have struggled to access decent data, to maintain contact with people who were involved with the programs, and – most importantly – to attribute to the right sources any improvements in outcomes. Data collection is inevitably more rigorous and strategic when it invites people who undertook the program or funded service to validate and verify its outcomes.

Ensuring respect and recognition for groups at risk of poverty

Governments often make assumptions and exercise their power in ways that fail to recognise and respect the most vulnerable and disadvantaged citizens. When taking control of poverty reduction, they might aim for a target but miss the point, unless they understand the unexamined norms often embedded in service design, and the weakness of devising from a distance the incentives (or sanctions) intended to motivate people to behave in certain ways.

Three examples of widely varying scale and scope illustrate the point:

Inadequate training can prevent teachers from recognising that hearing loss in a student, which they interpret as inattention or defiance, is most likely due to chronic untreated ear infections in infancy.

Our superannuation system is skewed to deliver benefits to male workers because it is not designed for the episodic and often partial engagement of women in the workforce, most of whom will assume primary responsibility for the care of children.

Both government departments and contracted service providers can be blind to the predicament of the sole parent referred to the ParentsNext program to prepare for employment. That person, usually a woman, risks losing their Centrelink payment if they cannot line up public transport, childcare, and mobile phone access to attend compulsory activities, then report on attendance to their pre-employment services provider in time to avoid a payment suspension.

Such problems are compounded by the outsourcing of services to providers who are motivated and compelled to seek profits. The point of these examples is to show that governments need to focus not only on policy, data, and resourcing measures to address poverty. The very principles and methods of public service design and accountability need to be reformed if people are to trust, use, and benefit from government initiatives. Per Capita sees such deep and foundational thinking as part of the role and remit of a National Poverty Commission of Inquiry.

Rejecting neoliberal ideology to see the structural causes of poverty

Per Capita rejects the assertion that poverty is the fault of the people who experience it. This belief is shaped by neoliberal ideology, and realised in a wide range of social and economic policies that play down the responsibilities of the state to actively support all its citizens. One consequence of the rise of neoliberalism has been wage suppression, and measures to divide and isolate working people through a restructured labour market characterised by casualisation and precarity for those who can get work, and income inadequacy for those who cannot.

While the dominant frame for social policy has been to assign personal responsibility for poverty, we acknowledge that governments in Australia have played a positive role in alleviating hardship, especially after personal tragedy or accident. But many initiatives intended to discharge government's responsibility to tackle poverty are marked by a discourse of "poor personal choices" around health, education and skills, where people live, the company they keep, how they manage their finances, or seek consolation or relief from the unfortunate circumstances in which they find themselves.

The construct of the "welfare recipient" is the most visible manifestation of this discourse. The language of "lifters" and "leaners" was introduced in 2014 by the then Treasurer as a way to cut both social expenditure, including on income support payments, as well as taxes on employees and companies. The explicit suggestion was that those who do the "heavy lifting" in the economy (namely those with the highest incomes) should not be penalised or discouraged by higher taxation from pursuing their value-adding enterprises and well-earned salaries. "Leaners", on the other hand, were to be penalised and discouraged from living off the public purse.

This paternalistic way of characterising people reliant on a government safety net is neither natural nor new. The characterisation of 'welfare dependency' came most evidently from the United States and was effectively and systematically promoted by the US political scientist Lawrence Mead⁵⁴ and others, and was reinforced in Australia by actuarial projections of the lifetime costs to government of income support for people in one or another social group, such as young parents who did not complete secondary school.

Per Capita believes that all people of working-age have the right to work, with decent pay and conditions. Being in safe and secure work is associated with better mental health. It connects people to each other and to society.

The nation's employment services system, set on the foundation of a social security system that provides adequate and respectful income support, is, therefore, an essential pillar both of social welfare and economic productivity.

⁵⁴ See, for example, L Mead, *Beyond entitlement*, The Free Press, New York, 1986.

The role of government in preventing precarity and poverty

This submission has exposed the imperative for government leadership across all parties, to prevent people from being overwhelmed by the relentless precarity that has become a hallmark of neoliberal societies. Accordingly:

1. Government must bear the responsibility for introducing complementary settings, both in the social security system and in the economy, including in the labour and housing markets, health, aged care, education and childcare, infrastructure and industry.
2. Sustainable long-term poverty prevention requires a robust and responsive, publicly funded and democratically controlled, universal social infrastructure, including housing, social security, health, education (from early childhood right through to TAFE and university), transport, and employment services.
3. Since poverty is primarily a power relation, its prevention hinges not only on the public provision of social infrastructure but also on a more democratic economy, with full employment, the elimination of employment precarity, and an active role for working people to collectively shape the conditions in both their workplaces, their communities, and their planet.

Conclusion: the need for a national Poverty Commission and strategy

It has been 20 years since the last Senate Inquiry into poverty, and 50 since the Henderson Commission of Inquiry produced the first authoritative estimates of poverty in Australia. Given the seismic changes to our economy since the seminal Henderson Commission, it is time for a new commission of inquiry into poverty and inequality.

Such an institution would provide a commitment to reducing poverty, precarity, and inequality.

The origin of the Henderson Commission, as told in the report of the last Senate Inquiry into poverty,⁵⁵ is instructive:

Community and political pressure following the release of the 1966 survey into poverty in Melbourne led to calls for a national inquiry to determine whether the problems highlighted in this study applied to the nation as a whole. A Commission of Inquiry into Poverty was established in August 1972 by the Prime Minister, Mr McMahon. Professor Henderson was appointed as Chairman of the inquiry (the inquiry was subsequently referred to as the Henderson Inquiry). After the 1972 election the new Prime Minister, Mr Whitlam, expanded the Commission's size and scope with specific responsibility to focus on the extent of poverty and the groups most at risk of experiencing poverty; the income needs of people in poverty; and issues

⁵⁵ Australian Government (2004) A hand up not a hand out: Renewing the fight against poverty (Report on poverty and financial hardship), Canberra: Commonwealth of Australia, p.34.

related to housing and welfare services. These topics were addressed in the Commission's first main report, Poverty in Australia, released in August 1975.

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Just as community pressure led to the Henderson Inquiry more than half a century ago, so too can it drive the creation of a new commission, fit for 21st century conditions, and designed to focus on the structural causes of poverty and on the most appropriate means of both reducing and preventing the systemic disempowerment it represents.

As a priority, the Commission would be asked to develop an authoritative measure of poverty, informed by data on income, wealth and the multi-factorial features of poverty in the early 21st century. A key role of the new body would be to integrate the economic, social, and cultural elements of poverty and poverty prevention and reduction.

Australian society will not even ameliorate, let alone eradicate, poverty if we treat it solely or even primarily as a 'social services' issue. Social services, as we have argued in the submission, are essential, especially in responding to existing poverty and inequality. But, as we have also argued, the prevention of poverty hinges not just on the adequacy of income support payments (which, we note, at the time of writing, are sorely inadequate, especially Jobseeker and Youth Allowance), but also on an integrated approach.

Such an approach must be based on First Nations self-determination; gender equity; inclusion; economic diversification, decarbonisation and democratisation; new industrial models, placing emphasis on place-based approaches, local ownership, economic multipliers and collaboration;⁵⁷ full employment; housing, education, health, transport; community and cultural development. Poverty is therefore not simply a 'social services' or 'welfare' issue.

In supporting a national approach, we hold that all levels of government and the community should be informed about the broader economic, social, cultural and political ramifications of persistent poverty and disempowerment, and of the avoidable human, social, and economic costs of the status quo. We urge the federal government to take a leading role in educating and raising public consciousness of the dangerously fragmenting effects of unrestrained and unaddressed inequality and poverty so that the social change required to address and prevent them will receive the popular support it deserves.

Recommendations

Per Capita recommends the establishment of a **National Poverty Commission** with responsibility for:

- 1) A national strategy to elevate poverty awareness, core drivers of poverty, and evidence-based poverty alleviation mechanisms

⁵⁶ Australian Government (2004) A hand up not a hand out: Renewing the fight against poverty (Report on poverty and financial hardship), Canberra: Commonwealth of Australia, p.34.

⁵⁷ See The Centre for New Industry, <https://centrefornewindustry.org/>.

- 2) Research and analysis of poverty that brings together government, academic, and community data sets, and provides rigorous and authoritative analysis and reports to government and to the Australian people.
- 3) A definition of poverty and poverty benchmarks based on strong evidence.
- 4) Research and advice on the income support system and levels of payment, including analysis of how this system interacts with incentives to earn income from employment earnings.
- 5) Review and advice on government policy initiatives that have implications for poverty risk and poverty alleviation, including the areas of:
 - a) Taxation
 - b) Superannuation
 - c) Housing
 - d) Income support
 - e) Employment services
 - f) Minimum wages and industrial relations
- 6) Research leadership to investigate ways to define social outcomes and shape the reporting of poverty across government and philanthropic funding efforts.
- 7) Research leadership and advice about how the intended beneficiaries of policies, programs and funding to alleviate and prevent poverty can be more involved in defining the outcomes they seek and the best ways to achieve them.
- 8) Independent advice to government and philanthropic funders about the ways they can define, report and measure outcomes and impact with reference to poverty definitions, and taking account of other research and data sets relevant to their intended funding or other social investment.

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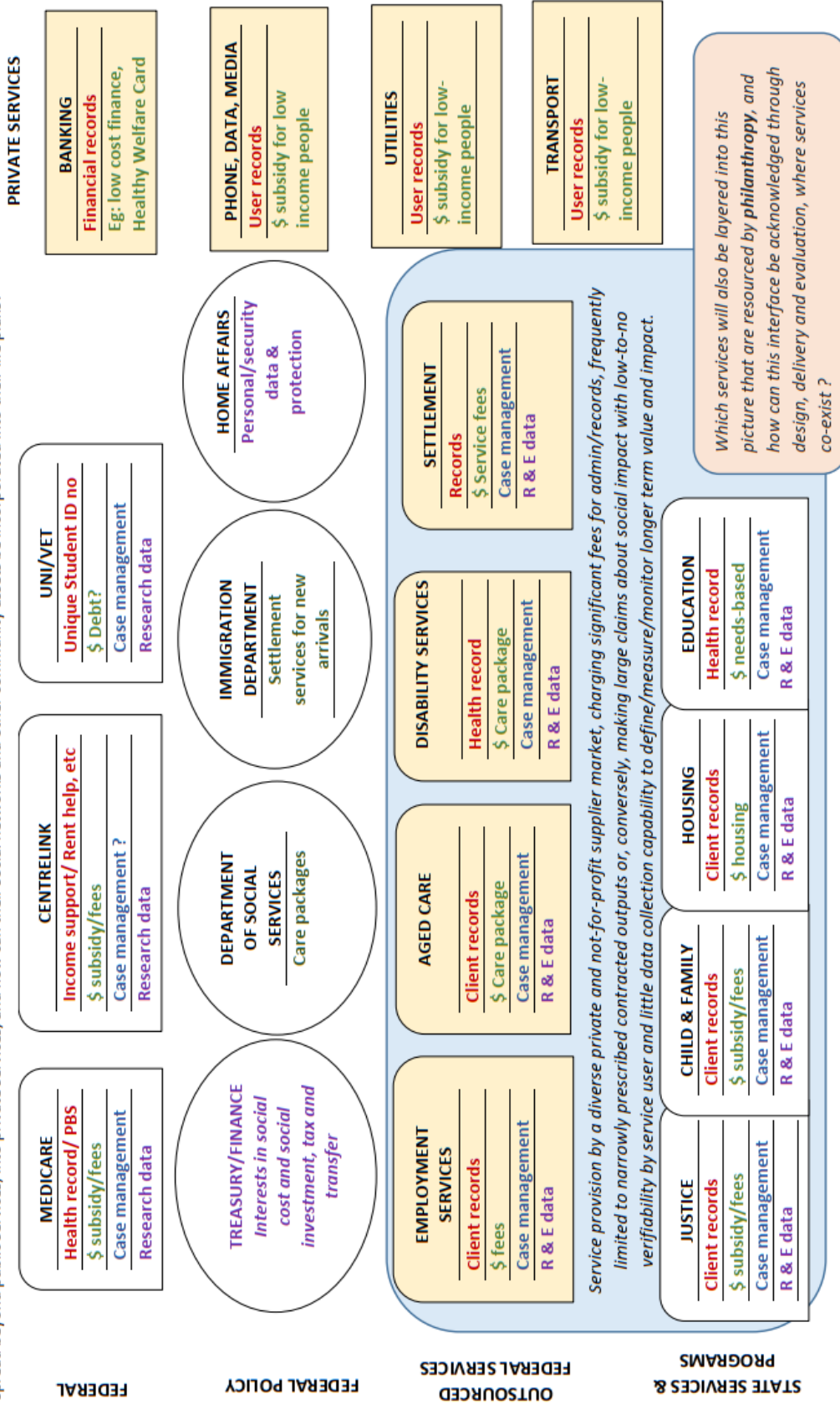
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Appendix 1 Data Sources for Better Service Design

PUBLIC SERVICES : BETTER DATA FOR BETTER DESIGN

This represents individuals as the subject of so many prospective service contracts, with outcomes variously defined, funded and monitored by government departments, but rarely the service user. How can people apply their service entitlements to their own life goals? How do the data people need to manage life spread beyond public services, into private services, and how can their social networks and other community assets be incorporated into their life plans?



GREATER POTENTIAL FOR COLLECTIVE IMPACT AND SERVICE USER ENGAGEMENT ON A MORE LOCAL/DEVOLVED BASIS, IF SUPPORTED BY A BETTER DATA PLATFORM