



Submission

The Extent and Nature of Poverty in Australia

Senate Community Affairs References Committee

February 2023

Introduction

YACSA is the peak body in South Australia representing the interests of young people as well as the organisations, networks, and youth workers throughout the non-government youth sector. Our policy positions are independent and not aligned with any political party or movement.

YACSA supports the fundamental right of young people to participate in all aspects of community life, particularly the decision-making processes that impact them and their lives. YACSA is pleased to respond to the Senate Community Affairs Reference Committee's Inquiry into the Extent and Nature of Poverty in Australia. Throughout our long history, we have engaged with young people who have described their experiences of poverty and how these experiences impact on living, working, and participating financially and socially in the community.

The Australian Government has an obligation to support young people and uphold their human rights, particularly for those facing intersectional disadvantage. YACSA believes greater commitment to evidence-based policy that addresses poverty and mitigates negative impacts on young people is urgently needed and that it is the Commonwealth Government's responsibility to act.

Key points

- Young people experience a vastly different economic situation to older generations.
- Intergenerational inequality and the policy decisions that have exacerbated it must be recognised.
- Young people do not feel represented by policymakers and their decisions.
- The Commonwealth Government has a responsibility to act to ensure a future for young people.

Young people and poverty

Young people in Australia today are experiencing a vastly different economic situation to older generations. As well as enduring disproportionate impacts from a series of 'once-in-a-lifetime' financial and social events, effects of long-term wage stagnation and Australia's ageing population, young people will also experience a greater tax burden in the future as environmental damage worsens and economic growth remains low¹. Additionally, young people do not feel represented in policymaking as government policy decisions directly exacerbate the disproportionate impacts from events such as the global financial crisis (GFC) and COVID-19 pandemic on young people².

Rates and drivers of poverty

There are a range of complex and interconnected factors that drive poverty among young people in Australia. Recognising and addressing these factors requires a holistic and codesigned approach that

includes governments accepting responsibility and displaying a willingness to plan for a sustainable future with young people. Given there are many far reaching aspects that drive poverty, this submission will focus on key priority issues identified by YACSA's research on and consultation with young people and the non-government youth sector that supports them. These key priorities include economic participation, housing, mental health and wellbeing, and intergenerational inequality.

Intergenerational inequality

Demographic, economic, environmental and policy changes in recent decades have grown Australia's intergenerational equality gap substantially which underpins young people's experiences of poverty. While Australia's wealth grew despite world events like the GFC, it was older cohorts that disproportionately benefitted as their wealth and incomes grew and capital gains increased³. Young people did not experience the same growth and their wealth did not improve; their incomes went backwards⁴. Grattan Institute reported in 2019 that for the first time in Australia, young people were at risk of living at a lower standard than the previous generation⁵. This is quickly becoming unavoidable and without urgent action it will undermine Australia's economic sustainability⁶.

The generational bargain intergenerational equality relies on has been challenged by a myriad of interconnected factors including Australia's ageing population and increased net government transfers to older cohorts, as well as substantial housing and cost of living increases⁷. Australian governments cannot continue to rely on future economic growth to close the gap between generations especially given how prolonged stagnation has impacted incomes. A focus solely on economic growth places young people at risk of continued disproportionate impacts from events that effect economic growth and will further entrench intergenerational inequality⁸.

Economic participation

Underlying young people's experiences of poverty is their experience of the labour market and economic participation. Since at least the GFC young people have been overrepresented in unemployment, underemployment, and precarious employment⁹. Young people experience fewer employment opportunities, less working hours and lower wages. Wealth of young people in Australia has not improved since 2004 while older cohorts' wealth has grown considerably¹⁰. To address issues within the labour market, governments have heavily focused on supply-side policies aiming to prepare young people for employment. This approach continues despite a lack of evidence on program effectiveness and lack of consideration for factors limiting the opportunities available to young people.

Young people have been substantially disadvantaged since the GFC with a period of wage stagnation resulting in the incomes of young people declining by an average of 1.5 per cent annually¹¹. The Productivity Commission discovered the driver behind declining incomes for young people was labour income. Over the last decade young people have suffered a decrease in work hours as full-time employment rates fell and precarious employment increased, and despite work hours and real wages increasing for older cohorts, young people's real wage rates decreased¹². Young graduates are also impacted by the decrease in career progression opportunities unlike any other age cohort. Despite decreases in work hours, wages and opportunities, government-based transfers also declined for young people as policy was changed to restrict eligibility to income supports¹³. Precarious employment and underemployment are the norm for young people and are no longer the temporary phase of employment they were for older cohorts¹⁴. Additionally with a lack of support from government intervention, below poverty-level income support, and pandemic-related JobKeeper and early access to superannuation favouring older cohorts, the employment situation for young people as had a substantial impact on experiences of poverty.

Declining incomes, fewer employment opportunities and rising costs of living pre-pandemic exposed young people to greater impacts of economic shock from the COVID-19 pandemic¹⁵. At approximately 14 per cent of the labour force, young people represented the majority of pandemic-related job losses¹⁶. While one in six young people lost their job in lockdowns, a further 27.5 per cent lost work hours and became underemployed¹⁷. Young people are also experiencing slower improvement than other age cohorts and the majority of recovery has been due to an increase in part-time and precarious employment. While the overall underemployment rate averaged 8.2 per cent in 2021, dropping to 6.1 per cent in 2022, the underemployment rate for young people (15-24 years old) averaged 16.4 per cent in 2021 and 13.9 per cent in 2022¹⁸. Throughout 2020-2022 on average a third of young people working part-time wanted more work hours¹⁹. Unemployment also remains a significant issue. The overall unemployment rate declined from an average of 5.1 per cent in 2021 to 3.7 per cent in 2022, but the unemployment rate for young people (15-24 years old) has remained much higher²⁰. For young people that do not participate in full-time education the unemployment rate averaged 9.9 per cent in 2021 and 7.4 per cent in 2022 – approximately 4.3 per cent higher than the overall unemployment rate averages across 2021 and 2022²¹.

Relationship between policy, cost of living and poverty

As Australia is a signatory to the International Covenant on Economic, Social and Cultural Rights (ICESCR), the Australian Government is obligated to provide citizens with a basic standard of living including food, housing and the continuous improvement of living conditions (as per Article 11)²². In recent years, living standards of young people have not improved and are likely to be worse than the previous generation²³. Policy by successive governments has resulted in widespread precarious employment, superannuation withdrawals, and unprecedented rises in rental prices that detrimentally affect young people now and will continue in the same way. Despite young people experiencing decreased material wealth, opportunities and an increased tax burden over their lifetime, government policy continues to avoid equitably distributing costs of economic, social, and environmental changes and significantly favours older cohorts²⁴.

Tax and the Commonwealth Budget

Changes made to Australia's tax system over the past decade have contributed to intergenerational inequality and young people's experience of poverty. Tax-free superannuation income for retirees, the refundable franking credit scheme, negative gearing on properties as well as upcoming Stage 3 tax cuts mean older age cohorts will continue paying significantly less tax than young people despite the disproportionate impacts of world events and declining wages and hours for young people²⁵. Additionally, some of these changes were made while government debt increased substantially from 2008 meaning young people will pay significantly higher taxes into their future²⁶.

The Commonwealth Budget released in October 2022 was an opportunity for the current government to directly address systemic issues that have extensive impacts on poverty among young people. This was also a chance to begin to mitigate long-term effects of poverty and resulting economic scarring, but the government's budget did not deliver beyond marginal actions. Focusing on young people, it is primarily the damage to Australia's progressive tax system via Stage 3 tax cuts and the removal of the Low-and Middle-Income Tax Offset (LMITO) that will disadvantage them further as they are more likely to see an increase in taxes while older cohorts will likely receive a decrease, further entrenching intergenerational inequality in Australia.

The disproportionate effects of numerous economic incidents on young people over the last 30 years including the COVID-19 pandemic have not been given due consideration. Young people have been and continue to be neglected in recovery plans as the urgent issues they face, including poverty,

housing, and mental health, continue to worsen. This is especially concerning as the long-term implications of economic scarring in the near future resulting from young people's disproportionate experiences of poverty require direct attention. The budget overly relied on predicted increases in consumer spending despite an anticipated fall in real wages that will impact young people again as they are overrepresented in low waged and precarious employment. Concerningly, estimates of increased prices for essentials like food and housing were not addressed and neither were unaffordable education and healthcare costs.

Income support

The consistent refusal of successive governments to increase the rate of income support also impacts young people disproportionately as they experience higher unemployment and underemployment and are more likely to receive support payments outside of the Age Pension²⁷. Given the significant changes in the labour market as well as broader economic impacts of world events in recent years, continuing to frame unemployment as temporary or as an individual issue created by personal deficiencies is a ludicrous justification for maintaining an inadequate level of support. Young people receiving Youth Allowance and JobSeeker consistently report going without essential items like medication and food and as costs of living continue to rise more young people are at risk of experiencing the detrimental impacts of abject poverty²⁸. Keeping the rate of income support payments well below any poverty line while housing, food, medication, and education costs are predicted to continue to rise will have a significant impact on young people, their future, and the future sustainability of Australia's economy.

A significant cohort of young people are impacted by their ineligibility for adequate income support, either at an independent rate or at all, as dependent recipients of Youth Allowance receive only \$26 per day regardless of financial support provided by parents or guardians. There are approximately 450,000 tertiary students unable to access adequate income support, of which 86 per cent experience negative impacts, 38 per cent experience housing instability and 65 per cent report poverty negatively impacts their mental health. The majority of these students (60 per cent) experience negative impacts to their education as they struggle to maintain grades, make connections and participate in required placements²⁹. At least one in seven full-time domestic students goes without food regularly and with the median income of just \$18,300 annually, the majority of students are living well below the poverty line³⁰.

Australia's punitive approach to income support recipients has a direct negative impact on young people especially in relation to housing and mental health³¹. Further, mutual obligation policies can exacerbate existing inequality during young peoples' transition to independent adulthood³². Having a 'volatile' income that fluctuates and is subject to mutual obligations affects health and wellbeing as much as having a low income³³. Suspending income support payments to enforce participation can push young people into extreme hardship and further entrench poverty as well as have a detrimental impact on their wellbeing³⁴. Additionally, enforcing participation through mutual obligations is not an effective way to support young people into employment³⁵. Despite significant impacts from disruptions to income support, analysis shows that the number of suspensions for Newstart/JobSeeker recipients alone almost tripled between 2006 and 2016³⁶.

Impacts of poverty

The impacts of poverty are far reaching for young people who regularly describe consistent negative effects of living week to week while forgoing essentials like food, transport, healthcare, and adequate housing. Poverty impacts young people living with a parent, guardian, or caregiver as well as those living independently. While this submission discusses the general impacts of poverty on employment,

education, housing, and mental and physical health, it is important to recognise the impact of poverty on young people facing intersecting disadvantage.

Employment outcomes

Poverty effects young people's ability to look for work as they struggle to cover costs of transport, clothing, and training. Poverty can also affect young people's transition from education or training to employment, putting young people at greater risk of social and economic exclusion. Lagging recovery from COVID-19 impacts has seen young people categorised as 'NEET' (not in employment, education, or training) for longer periods. Disengagement from education and employment also has significant impacts on employment outcomes as well as mental and physical health³⁷.

Young people face a vastly different labour market to previous generations. The Youth Barometer (covering 18–24-year-olds) reported that most young people performed precarious or 'gig' work to earn income in 2022 and the majority of young people were underemployed in the 12-month period. 45 per cent experienced unemployment and over 30 per cent experienced prolonged unemployment lasting 2-3 months or more³⁸. 90 per cent of young people experienced financial difficulties in 2022, with almost a third experiencing financial difficulties 'often' to 'very often' in 2022. Having a job does not always protect young people from experiencing poverty as the median weekly income for young people remains 56.8 per cent lower than the median income of the overall population at just \$647.23 per week³⁹. This saw many young people in full-time work or working multiple precarious jobs experiencing food insecurity, issues accessing medications, and living below the poverty line despite some working a 48-hour week⁴⁰.

Education outcomes

Poverty has a direct impact on education and training outcomes for young people. The biggest barriers to continuing in education or training for young people are financial stress and poverty. While further education and training are seen as important for future employability, rising education and training costs as well as the low rate of income support guarantees students live in poverty⁴¹. For young people, poverty and needing to take up paid work are the most commonly reported reasons for not continuing education or training. Approximately two-thirds of young people who want to study or train, but cannot due to financial barriers, report wanting to enrol in vocational study⁴². A considerable number of students are ineligible for income support and even those that receive income support are struggling with over 70 per cent of Youth Allowance recipients report living in rental stress (over 30 per cent of their income is spent on housing)⁴³. Mission Australia's 2022 Youth Survey reported at least 20 per cent of young people saw financial difficulty as a barrier to achieving education, training, and employment goals. Such experiences have a detrimental effect on young people's future planning.

Housing outcomes

Poverty effects young people's opportunity to secure affordable housing and underpins risks of homelessness⁴⁴. Access to affordable housing also has the ability to lessen or worsen poverty, its impacts and persistence⁴⁵. The impacts of declining income, fewer employment opportunities, higher cost of living, higher taxes and greater educational debt, coupled with disproportionate economic and social effects from a series of social and economic world events will see young people struggle to build financial security through savings and wealth accumulation in the same way as older cohorts⁴⁶. Homeownership, whether outright or with a mortgage, has been increasingly unattainable for each generation of young people, beginning with millennials, despite each generation being more qualified and more likely to participate in the workforce⁴⁷. These circumstances compounded by

Australia's housing crisis, policies including negative gearing which favours older cohorts, and a lack of government investment in public and social housing in favour of the private housing market, have contributed to disproportionate housing issues for young people.

The vast majority of young people in Australia rent via private landlords and since 2016 have been living in increasingly overcrowded dwellings⁴⁸ paying more rent than they can afford⁴⁹. Use of social and public housing has decreased for decades as governments have shifted to rely on market-based filtering processes rather than non-market affordable housing measures and resulting in an inadequate supply of affordable housing⁵⁰. Australia's housing market does not adequately provide housing for low-income households which sees young people impacted as they are overrepresented in the lowest and second lowest income quintile⁵¹. Being unable to secure affordable housing means young people are forced into share houses, temporary accommodation like motels, caravan parks and other non-private housing⁵². With little hope of home ownership and lack of affordable rental options, young people in poverty are at risk of experiencing long-term rental stress and homelessness. Stable and affordable housing is fundamental to the economic, social, psychological, and physical wellbeing of young people but since renters remain relatively unsupported, Australia is experiencing a rising rate of youth homelessness⁵³.

Mental health and wellbeing

Poverty and experiences of insecure employment, material deprivation, exclusion and limited access to healthcare and housing are all detrimental to the mental health and wellbeing of young people⁵⁴. Living in poverty has significant impacts by increasing the risk of depression, experiences of psychological distress, and most concerningly increasing risks of self-harm and suicide, with cost of living pressures recently reported to be the highest risk factor for suicide⁵⁵. There has been a dramatic increase in experiences of psychological distress and anxiety for young people in recent years and almost half of young people in Australia (44 per cent) report feeling stressed 'most' or 'all' of the time⁵⁶. Further, the Mission Australia Youth Survey 2022 showed a steady decline in the rate of young people feeling 'positive' to 'very positive' about the future falling 5.6 per cent from 2020 to 2022⁵⁷.

Poverty forces young people into social exclusion which contributes to low wellbeing, high levels of stress, and experiences of other mental health-related issues like depression and anxiety. Poverty also limits accessible supports for young people experiencing mental health and wellbeing-related issues. Analysis of the Better Access initiative demonstrated that access to services is not equally distributed with the risk of not receiving support increasing for young people living on a low-income⁵⁸. While co-payments to access services have been increasing for years, 2021 had the largest increase thus far. Counsellors, psychologists, social workers, and other allied health professional services typically have an out-of-pocket cost, a median cost of \$74 in 2021 and increases continuing into 2022⁵⁹. The most commonly reported barriers experienced when accessing support services are financial, including high co-payments and the inability to take time off paid work to attend services⁶⁰.

Physical health

Poverty impacts physical health by affecting access to healthcare, housing, and quality food and education. Young people in Australia are living without essential items and have reported delaying medical treatment, discontinuing required medications, and avoiding optometric and dental healthcare due to the cost. Overall, approximately 12 per cent of young people are deprived of two or more essential items, with 20 per cent of young people in the lowest socioeconomic demographic going without at least two essential items including food, housing, or medication⁶¹. Young people today will likely have a lower standard of living than the previous generation and that lower standard

of living increases risks of long-term illness, experiences of disease, and death⁶². Additionally, food insecurity is impacting young people as the majority (51 per cent) report going without food for at least a day in 2022 due to poverty⁶³ with rising fruit and vegetable costs making fresh food increasingly more inaccessible to young people⁶⁴.

At a stage in life where prevention and early intervention support can be critical, especially for young people experiencing first presentation of potentially long-term physical and mental health issues, poverty means young people cannot access healthcare, mental health support and medications when they need it most⁶⁵.

Young people and income support

For the last three decades the overall rate of experiences of severe financial stress have decreased, except for people receiving income support payments. In the same period, financial stress experienced by recipients of JobSeeker, Youth Allowance, Carers or Parenting payment, and Disability Support Pension have increased and poverty rates among families and household's dependent on income support have more than doubled, while the poverty rate for children and young people in households dependent on income support has almost tripled since 1993⁶⁶.

Income support payment rates are significantly below any poverty line or measure and these consistently low rates have contributed substantially to financial stress and poverty experienced by young people⁶⁷. Consecutive governments have declined to act on raising the rate of income support even though it would aid more than one million Australians currently living in poverty. This volatile situation was made worse by the removal of additional COVID-19 supports, further entrenching poverty and disadvantage throughout and beyond pandemic recovery. During the 2020 lockdowns and social distancing, the rate of young people receiving income support doubled to 11.5 per cent and while the rate declined to 8.3 per cent by March 2021, it remains higher than pre-COVID⁶⁸.

Addressing poverty and mitigating the impacts

To address poverty and mitigate its impacts on young people, government must recognise Australia's current generational disparity, and work with young people to develop supportive policy based on evidence rather than ideology. The government can raise the rate of income support to assist young people with the rising costs of living while working with young people to address insecure employment, lack of affordable housing and to support better access to healthcare.

Youth participation

Young people are worse off than older cohorts, not just now, but they are also experiencing a lower standard of living compared to older cohorts at the same age and will continue to be worse off than older cohorts across their lifetime⁶⁹. Despite this being known, government spending continues to favour older cohorts to the detriment of young people as policymaking within ageing populations often exacerbates inequality between generations⁷⁰. Young people are significantly more concerned than older cohorts about the long-term impacts of policy, and recognise that policymakers do not consider their interests in the same way as older cohorts, despite the disproportionate impacts on their futures⁷¹.

Both recognition as valued citizens and the political influence of young people needs to be strengthened. Facilitating electoral enrolment via schools and youth consultative forums, as well as lowering the voting age to 16 years are all well supported measures that can improve the participation and influence of young people in policymaking⁷².

Economic participation

To address the extent and nature of poverty among young people in Australia, government must address disproportionate rates of unemployment and underemployment⁷³. Unemployment, underemployment, and high levels of precarious employment among young people require consideration of demand-side employment policies to mitigate accumulative impacts that have hit young people hardest⁷⁴.

Working with young people, government must develop a comprehensive youth employment strategy aimed at increasing secure employment, a youth jobs guarantee, expanded public sector graduate programs and targeted strategies for barriers young people face to employment.

Housing

Housing impacts poverty, poverty impacts housing, and high housing costs as well as experiences of rental stress are increasingly putting young people at disadvantage⁷⁵. Access to affordable housing is fundamental for economic, social, psychological, and physical health⁷⁶. Young people are significantly impacted by a housing market that does not adequately provide them with opportunities to secure housing in Australia. Government focus on home ownership will not support young people and as they are only 2.9 per cent of main tenants in social housing⁷⁷, reliance on housing provided by non-government organisations and profit and non-profit organisations will not support young people either. Government must work with young people to increase access to affordable and secure housing as well as strengthen specialist supports for young people at risk of housing stress and homelessness.

Mental health

Poverty effects young peoples' mental health and wellbeing. Mental health and wellbeing among young people have been deteriorating for many years and since COVID-19, experiences of stress, anxiety, depression, and psychological distress have been increasingly alarming⁷⁸. This is only made worse by the inaccessibility of support and so government must increase evidence-based community mental health and wellbeing supports including co-designing non-clinical community-based supports and significant investment in support for vulnerable cohorts⁷⁹.

As well as investment in and development of mental health and wellbeing supports, government must address the cost-of-living crisis, affordable housing crisis, precarious employment rates, secure a sustainable future via real action on climate change, and recognise young people as citizens that are already offering leadership across many areas.

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- ²⁰ *ibid*
- ²¹ *ibid*
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