



The extent and nature of poverty in Australia

For further information

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Introduction

Housing for the Aged Action Group (HAAG) is the only Australian organisation of its type specialising in the housing needs of older people. The organisation has over 700 members actively campaigning for housing justice. Established over 30 years ago as a grassroots movement, the organisation has developed a robust service delivery arm in Victoria and has a strong presence in advocacy for older people experiencing housing and homelessness related issues across the country. During the 2021-22 financial year, HAAG supported over 1,000 older people, and assisted about 120 older people into long term, affordable housing.¹

In 2016, HAAG was funded by the Wicking Trust (a philanthropic organisation) to conduct research in every state and territory to understand the depth and breadth of housing and homelessness issues of older people. In consultation and engagement with services, people with lived experience, advocates and peak advocacy bodies across Australia, the research project produced a number of reports on the housing issues of older people.²

HAAG welcomes the opportunity to provide input into the Extent and Nature of Poverty in Australia and thank the committee for the opportunity to give evidence in 2022. This submission is based on the service experience delivering housing and related support services to older people, research and the lived experience of older people of housing stress or homelessness in Australia.

Recommendations

- Increase social housing stock by building at least 25,000 new public, community and affordable housing a year.
- Raise income support payments like JobSeeker to the same level as the single pension (\$513 per week, including pension supplement) and index all working-age payments twice per year in line with Consumer Price Index (CPI) and wages.
- Improve the adequacy of payment supplements to meet additional living costs, including by lifting the maximum threshold for Commonwealth Rent Assistance (CRA) by 50%.
- Engage with Aboriginal and Torres Strait Islander communities, Elders and their representative organisations to ensure the responses to address poverty and homelessness reflect the needs of the communities.
- Consult older people with lived experience of homelessness or being at risk of homelessness, and severe poverty from diverse backgrounds, geographic areas and household settings to better understand their needs and adequacy of support payments on an ongoing basis.
- Address systemic gender inequality through tax, superannuation, workplace, housing and aged care policy reform to address poverty.
- Develop a national agenda for older people to improve economic, social, health and civic participation outcomes.
- Develop a nationally consistent construction code to make housing accessible and adaptable to climate change.

¹ Housing for the Aged Action Group, Annual Report 2021-2022, accessible at: https://www.older tenants.org.au/sites/default/files/annual_report_2021-22.pdf

² See further: Housing for the Aged Action Group, Ageing on the Edge National Action Project, accessible at: <https://www.older tenants.org.au/ageing-edge-national-action-project>

Impact of poverty on homelessness among older people

Housing related costs form a significant portion of an older person's expenditure, this is particularly the case for many older people on low incomes relying on various income support payments. A Productivity Commission report noted that a quarter of low-income households spend over 50% their income on rent, and 7% spend over 75%.³ Many older people caught in a housing crisis with little or no support either paying rent and foregoing other expenses such as food, medication and utilities or are couch surfing, sleeping in cars or other precarious settings due to rising rental costs.

A growing proportion of older people over 55 years are less likely to be homeowners compared to the previous census. *The State of the (Older) Nation Report* showed that non-working renters are significantly more likely than other older people to rate their quality of life as poor as well as the affordability and security of current living arrangements as poor.⁴

Homelessness is a significant issue in Australia with over 116,000 people experiencing homelessness in 2016.⁵ Across the country, one in six people experiencing homelessness are over the age of 55 years.⁶ In 2021-22 financial year Specialist Homelessness Services supported the 272,700 and of these 25,300 or 9% were older people over 55 years.⁷ These numbers are likely to be an underestimate due to underreporting and the hidden nature of older people's homelessness as a result of stigma, shame and a lack of awareness of housing options and available supports.

There is a growing gap of social housing supply and demand. According to National Housing Financial and Investment Corporation, over the period 2016 to 2036, some 727,300 additional social dwellings would be needed, implying an annual average growth of 5.5% over the existing stock. To simply prevent further deterioration in the current shortfall of social housing, 290,000 homes are required over the projection period, or 15,000 annually.⁸ None of the existing Federal, State and Territory government commitments are nearly enough to or come close to increasing the housing stock at the rate that is required to prevent people from experiencing homelessness.

There is a clear nexus between housing costs and poverty. Although many Federal government policies focus on the importance of ageing in place, the measures in place are considerably insufficient to increase the social housing stock including the Federal government's plan to build 30,000 social and affordable homes over the next four years. Without significant and immediate investment into social and affordable housing, financial stress and poverty will only aggravate for older people on low incomes. Therefore, we support the community sector calls to increase social housing stock by building at least 25,000 new public, community and affordable housing a year.

Inadequacy of income support payments

³ Productivity Commission, *Vulnerable Private Renters: Evidence and Options*, 2019, accessible at: <https://www.pc.gov.au/research/completed/renters>

⁴ COTA Australia, *State of (Older) Nation*, 2018, accessible at: <https://www.cota.org.au/policy/state-of-the-older-nation-2018/>

⁵ Australian Bureau of Statistics, 2049.0 - Census of Population and Housing: Estimating homelessness, 2016, accessible at: <https://www.abs.gov.au/ausstats/abs@.nsf/mf/2049.0>

⁶ Ibid

⁷ Australian Institute of Health and Welfare, *SHS Annual data, 2022*, accessible at: <https://www.aihw.gov.au/reports/homelessness-services/specialist-homelessness-services-annual-report/contents/about>

⁸ National Housing Financial and Investment Corporation, *State of the Nation's Housing 2021-22*, 2022, accessible at: <https://www.nhfc.gov.au/media/1814/nhfc-state-of-the-nations-housing-2021-22-full-final.pdf>

There is ample evidence to demonstrate that the income support payment levels are considerably inadequate to meet the basic expenses and that older people live under severe housing stress after paying rent. The *Poverty in Australia* report revealed that 53% of people below the poverty line are in households that rely on social security allowances as their main source of income.⁹

Many older people who are not in employment and relying on income support payments, especially those over 55 years on JobSeeker payment are at a very high risk of homelessness due to the rapidly growing rental crisis. In December 2022, there were 240,605 people over 55 years receiving JobSeeker payment they and form the largest age cohort receiving the Jobseeker payment.¹⁰

The Federal Treasury Retirement Income Review Final Report found renters and involuntary retirees experience higher levels of financial stress and poverty than the working-age population.¹¹ A research indicated that severe financial stress has declined through recent decades across the whole population Australia. However, those receiving working age social security payments, such as, the Disability Support Pension (DSP), Carer Payment, Parenting Payment and JobSeeker have been left behind.¹² It further stated that the financial stress and poverty levels experienced by income support recipients have worsened through Australia's long economic boom of the last 30 years.¹³

There are some other allowances in addition to the Commonwealth Rent Assistance such as Energy Supplement, Pharmaceutical Allowance and other family payments that income support recipients may also be eligible to receive. However, these payments are substantially insufficient to meet the rising cost of living.

"I worry about those on DSP who don't have a few hours work a week or physically can't volunteer. Even if they don't get mobility allowance, they have to pay rent, despite CRA and other smaller payments, they would definitely be living in poverty."

(Older woman in receipt of DSP)

People live under enormous stress as a result of the inadequacy of income support payments and other associated payments. The example below is the budget of a woman who feels that she is fortunate to find the accommodation that she is in and is in deficit after the main expenses each fortnight. In relation to personal/miscellaneous expenses in the budget, she stated "as you can see, I have no money left each fortnight for any clothing, entertainment or even unexpected emergencies."

⁹ Davidson P. et al, *Poverty in Australia 2018*, ACOSS/UNSW Poverty and Inequality Partnership Report No. 2, Sydney: ACOSS, 2018, p.15, accessible at:

https://www.acoss.org.au/wpcontent/uploads/2018/10/ACOSS_Poverty-in-Australia-Report_Web-Final.pdf

¹⁰ Department of Social Services, *DSS Expanded JobSeeker Payment and Youth Allowance Recipients – monthly profile - December 2022*, accessible at: <https://data.gov.au/dataset/ds-dga-728daa75-06e8-442d-931c-93ecc6a57880/distribution/dist-dga-bdaf7491-e8ba-4d7f-bbf8-60372d0884c7/details?q=>

¹¹ The Department of Treasury, *Retirement Income Review Final Report, 2020*, accessible at:

https://treasury.gov.au/sites/default/files/2020-11/p2020-100554-00bkey-observations_0.pdf

¹² B. Phillips and V. Narayanan, *Financial Stress and Social Security Settings in Australia* ANU Centre for Social Research and Methods, 2021, accessible at: https://www.socialventures.com.au/assets/Making-a-difference-to-financial-stress-and-poverty_full-report-SVA-BSL.pdf

¹³ Ibid

An example of a fortnightly budget for a person on DSP*

Income	Amount	Expenditure	Amount
Disability Support Pension	\$958.60	Rent	\$680.00
Commonwealth Rent Assistance	\$140.80	Groceries (including pet food)	\$400.00
Mobility Allowance	\$ 99.50	Travel/transport	\$120.00
Energy Supplement	\$ 14.10	Mobile/phone	\$ 50.00
Wages/earnings from working part time	\$230.00	Utilities	\$100.00
Government deduction from wages	(\$28.00)	Medical expenses including medication	\$ 190.00
		Personal (clothing, footwear, recreation, gifts, hairdresser etc.)	--
Total	\$1415.00	Total	\$1540.00
		Fortnightly shortfall	-\$125.00

*Person's consent was obtained to share their budget in this submission.

This DSP recipient relies on Emergency Relief or other community support most fortnights to supplement her food as they are unable to afford groceries. There are days she goes without meals or skip medication to stretch the expenses as far as she can. She lives in constant fear that if she's evicted, she will not be able to find an accessible home that's affordable and is also pet friendly. Stories such as these demonstrate the high level of inflation coupled with increasing rents result in older people foregoing medication, food and heating or cooling, which will not only have a negative impact on the older person but on the health care, community services, aged care and other sectors.

The government has demonstrated the capacity to increase income support payments during the peak of the pandemic. A research report found that poverty and inequality were dramatically reduced in 2020, but have increased ever since.¹⁴

Considering the increasing cost of living and the current rental crisis, HAAG supports the recommendations made by ACOSS and call the government to –

- Raise income support payments like JobSeeker to the same level as the single pension (\$513 per week, including pension supplement) and index all working-age payments twice per year in line with Consumer Price Index (CPI) and wages.
- Improve the adequacy of payment supplements to meet additional living costs, including by lifting the maximum threshold for Commonwealth Rent Assistance (CRA) by 50%.

¹⁴ P. Davidson, A tale of two pandemics: COVID, inequality and poverty in 2020 and 2021, March 2022, accessible at: https://povertyandinequality.acoss.org.au/wp-content/uploads/2022/03/Build-back-fairer-report-3_FINAL.pdf

The impacts of poverty amongst different demographics and communities

Multiple intersecting factors can have a compounding impact on older people experiencing poverty. Although some of these factors are discussed separately, it is important to note that the same person may have or experience multiple other challenges.

Aboriginal and Torres Strait Islander older people

As a consequence of colonialism, racism, the impact of stolen generations, dispossession from land, culture and traditional social structures, Aboriginal and Torres Strait Islander communities experience disproportionately high levels of financial stress and homelessness.

Social stressors, such as, poor housing or over-crowding, poverty and unemployment contribute to these levels of homelessness.¹⁵ Nationally, Aboriginal and Torres Strait Islander people accounted for 20% (23,437 persons) of all persons who were homeless on Census night in 2016 and experienced much higher rates of overcrowding.¹⁶ Successive governments have attempted to address these challenges through policy initiatives such as Closing the Gap Targets. However, these policies and initiatives have resulted in making little or no progress on these targets. Any initiative, policy and services should be designed, developed by organisations, communities and Elders representing Aboriginal and Torres Strait Islander communities.

Considering the intrinsic link between housing and poverty, the recommendations made in the *NACCHO Policy Position Paper: Aboriginal Housing for Aboriginal Health* and other related recommendations by organisations led by Aboriginal and Torres Strait Islander communities should be carefully considered.

Older women

The *Understanding the population size and demographics of older women at risk of homelessness in Australia* report estimates that over 405,000 women over 45 years are at risk of homelessness in Australia.¹⁷

Multiple structural and systemic issues, as well as changes to personal circumstances, can increase an older women's risk of homelessness. In addition to rising housing costs, eviction, job loss, financial instability, domestic violence or elder abuse, the end of a relationship, sudden illness and disability or a combination of these factors can result in older women experiencing homelessness later in life. These challenges are exacerbated for older women who have been in the largely feminised and low paid care sector, taking time off work for care responsibilities and have limited superannuation.

¹⁵ Australian Institute of Health and Welfare, 2019, Aboriginal and Torres Strait Islander people: a focus report on housing and homelessness, Cat. no. HOU 301, accessible at: <https://www.aihw.gov.au/getmedia/1654e011-dccb-49d4-bf5b-09c4607eccc8/aihw-hou-301.pdf.aspx?inline=true>

¹⁶ Australian Bureau of Statistics, 2049.0 - Census of Population and Housing: Estimating homelessness, 2016, 2018, accessible at: <https://www.abs.gov.au/statistics/people/housing/census-population-and-housing-estimating-homelessness>

¹⁷ Housing for the Aged Action Group, At Risk: Understanding the population size and demographics of older women at risk of homelessness in Australia, 2020, accessible at: https://www.older tenants.org.au/sites/default/files/at_risk_final_report_web.pdf

Since the start of the pandemic, women have been found to be more likely to live in poverty than men and tend to stay in poverty for longer; additionally, rates of poverty for older women have risen.¹⁸

Older Women in the Private Rental Sector: Unaffordable, Substandard and Insecure Housing report has a detailed discussion on extreme levels of poverty older women experience and the lengths they go to cover their essential expenses.¹⁹ For many participants rental affordability was further compounded by competition. This included competition from other renters on higher incomes as well as from the holiday rentals market. This was particularly noted as a problem in inner Sydney and outer regional areas, which are popular holiday destinations. Some women described ‘bidding wars’ between prospective tenants at open houses.²⁰ These reports also highlight how older women skip meals, medication and other essentials after paying rent.

Given the gendered impact of financial stress among older women due to structural and systemic policy failures at various levels of governments, it is vital that the policy responses of the government should recognise and address these as a matter of urgency. This should include addressing systemic gender inequality through tax, superannuation, workplace, housing and aged care policy reform to address poverty.

Lesbian, gay, bisexual, transgender and intersex, queer, asexual and other (LGBTIQ+) older people

Evidence demonstrates the significantly disproportionate risk of homelessness for older people from LGBTIQ+ communities. LGBTIQ+ people are over-represented in homeless populations due to both the complexity of their experiences and the difficulties they have when trying to access services.²¹ The public perception of LGBTIQ+ people is largely one of a young, affluent community. However, the reality is that within the LGBTIQ+ community, a large share of LGBTIQ+ adults are older, have a low-socioeconomic status and at risk of homelessness.²²

Case Study

Kris* is a woman in her 60s who had a successful career as a teacher working in schools throughout Melbourne. Focused on her career, and passion for education, Kris never married.

In 2015, Kris came out to her employer as transgender, the following year her contract was not renewed. At 53, Kris found herself without a job and struggling to find work.

¹⁸ Grattan Institute, Women’s work: The impact of the COVID crisis on Australian women, 2021, accessible at: <https://grattan.edu.au/wp-content/uploads/2021/03/Womens-work-Grattan-Institute-report.pdf>

¹⁹ E. Power, *Older Women in the Private Rental Sector: Unaffordable, Substandard and Insecure Housing*, 2020, accessible at: <https://researchdirect.westernsydney.edu.au/islandora/object/uws:56836>

²⁰ E. Power, *Older Women in the Private Rental Sector: Unaffordable, Substandard and Insecure Housing*, 2020, accessible at: <https://researchdirect.westernsydney.edu.au/islandora/object/uws:56836>

²¹ Housing for the Aged Action Group, *Out of the Closet, Out of Options: Older LGBTI people at risk of homelessness*, 2020, accessible at: https://www.olderrenters.org.au/sites/default/files/out_of_the_closet_out_of_options_-_final_report_october_2020.pdf

²² Ibid

Kris was eligible for DSP and to supplement her income she started looking for work. For a couple of years, Kris was able to get by on casual shifts at a friend's store, but as her savings began to dwindle, the costs of her gender-affirming medication and healthcare began to rise. This meant affording her \$400 a week, one-bedroom apartment in Brunswick was becoming impossible.

Kris is getting increasingly anxious that she is going to be evicted. As her identity documents do not match her name or gender, she is worried about having to apply for new rentals. Therefore, she began skipping meals and turning off heating in winter to pay rent.

**Name has been changed for privacy and consent of the person has been obtained to share the case study*

Kris' story demonstrate the difference in housing implications for them and the need for better nuance in policy and procedures that will translate to meaningful responses to address the challenges that are specific to older people from LGBTIQ+ backgrounds.

Older people from culturally and linguistically diverse backgrounds

Older people from culturally and linguistically diverse communities may have less superannuation savings and lack of access to, and awareness of, financial services.²³ Language barriers, experiences of discrimination, cultural reasons, lack of community or family support and limited knowledge about support services can isolate people from migrant and refugee backgrounds who are experiencing homelessness.²⁴ These issues are further complicated for older people on temporary visas with no access to social security allowances or community services.

The challenges older people from migrant and refugee backgrounds experience need to be clearly articulated and solutions need to be designed, developed and delivered in consultation with people from those communities and their representative organisations. Such solutions must be incorporated into the next iteration of the housing and homelessness framework with demarcated resources and funding to implement those policies.

Case Study

Qinhui migrated to Victoria from China in 2014 and has limited English language skills. Qinhui was 70 years old and was referred by Chinese Social Services for housing support. She had been transient for a while following a relationship breakdown with family who she originally lived with when she migrated to Australia.

Qinhui moved between homes of friends and family members. At the time of referral Qinhui's lease had ended and she had been couch-surfing before securing what she describes as a dangerous rooming house. Her income is a Widow's Allowance as she has not been in Australia

²³ Senate Social Affairs Committee, A hand up not a hand out: Renewing the fight against poverty Report on poverty and financial hardship, 2004, accessible at: https://www.apf.gov.au/Parliamentary_Business/Committees/Senate/Community_Affairs/Completed_inquiries/2002-04/poverty/report/index

²⁴ Mission Australia, Ageing and Homelessness: solutions for a growing problem, 2018, accessible at: <https://www.missionaustralia.com.au/publications/position-statements/ageing-and-homelessness-solutions-to-a-growing-problem>

long enough to claim age pension. She indicated that her living situation was having a significant impact on her physical and mental health.

After assisting her with the application process, she moved into her new home. She is happy that there are other Mandarin speakers in her estate which made it is easier for her to make friends and have a sense of belonging.

* *Consent of the person has been obtained to share the case study*

Older people in rural, remote and regional areas

There is a severe lack of available affordable housing in regional, rural and remote areas.²⁵ This shortage is in terms of temporary accommodation, supportive housing options, and social and affordable housing stock. Research found that regional rents in Australia are now 18% higher than two years ago, at the start of the COVID-19 pandemic.²⁶ The impact of the pandemic, including the increased migration of people from metropolitan to regional areas, has negatively impacted on rental prices and consequently pushed older people into homelessness.²⁷

“The Illawarra/Shoalhaven area has been impacted by bushfires and floods. There are no rental properties available and hardly any temporary housing options. When older people come through to our services, the only option available to them is to move to Illawarra area for temporary accommodation. These are not sustainable options.”

Ageing on the Edge NSW member and housing service provider in Regional NSW

In addition to the significant lack of affordable housing, due to distances between town centres, many older people incur additional travel costs. With limited access to health and other services, they are likely to have more health related expenses compared to those living in major cities, likely adding further financial stress.

Due to these untenable, unsafe options most older people go back to living precariously in areas that they are familiar with, without any clear pathways out of their unstable housing situations that may be detrimental to their mental and physical health.

Older people with disability, mobility and mental health issues

With significantly limited housing options that are accessible and affordable for older people with disability, there is stiff competition for the small number of houses that are accessible, close to amenities and affordable. Of the older people HAAG supported last financial year, a high number of people (56%) report that they require some level of assistance or use aids and equipment due to mobility issues, indicating that there continues to be a need for accessible housing.²⁸

²⁵ Housing for the Aged Action Group, 2020, *Women’s Housing Needs in Regional Australia*, accessible at: <https://www.olderrenters.org.au/content/womens-housing-needs-regional-australia>

²⁶ H. Pawson, C. Martin, F. Aminpour, K Gibb, and C. Foye, 2021, *COVID-19: Housing market impacts and housing policy responses - an international review*, accessible at: <https://povertyandinequality.acoss.org.au/covid-19-housing-market-impacts-2/>

²⁷ Domain, *Soaring rental prices creating housing crisis in regional NSW*, 11 July 2021, accessible at: <https://www.domain.com.au/news/soaring-rental-prices-creating-housing-crisis-in-regional-nsw-1070834/>

²⁸ Housing for the Aged Action Group, Annual Report 2021-2022, accessible at: https://www.olderrenters.org.au/sites/default/files/annual_report_2021-22.pdf

People with mental health issues are particularly vulnerable to homelessness. They may be isolated, have disrupted family and social networks and sometimes suffer poor physical health, all of which affects their capacity to find and maintain adequate housing.²⁹

With the changes to government policy, the number of people receiving DSP has been significantly reduced over the past few years and this has resulted in a large number of people with disability forced to be on JobSeeker.³⁰ In addition to this payment being significantly lower – it also means people with disability are also expected to meet mutual obligation requirements.

Constant financial pressure and housing insecurity or experiencing homelessness can exacerbate mental health issues older people may already be experiencing. Many people with disability are unable to access DSP without the assistance of an advocate, which results in them receiving JobSeeker payment which is woefully inadequate to meet their housing, travel and other costs.

Addressing the disproportionate impact of climate change on vulnerable people

Climate change can have disproportionate impacts on the most vulnerable communities. Older people are at greater risk from storms, floods, heat waves, and other extreme events in part because they tend to be less mobile than younger adults and so find it more difficult to avoid hazardous situations.³¹

Older people are also more likely to suffer from health conditions that limit the body's ability to respond to stressors such as heat and air pollution.³² The Intergovernmental Panel on Climate Change stated that technology-led, market-led or state-led transitions aimed at meeting sustainability targets may fail without integrating dimensions of social justice and addressing the social and political exclusion that prevent disadvantaged people from accessing such improvements and increasing their incomes.³³ This is particularly the case for older people in Australia who are in private rental market and receiving income support payments.

Unlike homeowners, renters have little control over improvements that make the biggest difference to costs, such as insulation or fixed appliances. This results in older people not using heating in winter or risking their health in summer as they are unable to make rental properties energy efficient.

A growing body of evidence demonstrates the multitude of benefits in ensuring social and affordable housing are adaptable to climate change. Therefore, the National Construction Code should be updated to make all constructions adaptable to climate change. This will result in delivering social, economic, environmental and energy security benefits that vastly outweigh the potential for adverse

²⁹ Australian Institute of Health and Welfare, *Specialist Homelessness Services annual report 2018–19, 2020*, accessible at: <https://www.aihw.gov.au/reports/homelessness-services/shs-annual-report-18-19/contents/client-groups-of-interest/clients-with-a-current-mental-health-issue>

³⁰ See further: Phillips B. and Narayanan V., *Financial Stress and Social Security Settings in Australia* ANU Centre for Social Research and Methods, 2021, accessible at: https://www.socialventures.com.au/assets/Making-a-difference-to-financial-stress-and-poverty_full-report-SVA-BSL.pdf

³¹ K. R. Smith, et al, *Human health: impacts, adaptation, and co-benefits*. In: *Climate Change 2014: Impacts, Adaptation, and Vulnerability. Part A: Global and Sectoral Aspects*, Cambridge University Press, 2014, pp. 709-754

³² Ibid

³³ Intergovernmental Panel on Climate Change, *Climate Change 2022: Impacts, Adaptation and Vulnerability, 2022*, accessible at: https://report.ipcc.ch/ar6wg2/pdf/IPCC_AR6_WGII_FinalDraft_FullReport.pdf

consequences (on rent or housing supply), which can be managed through a well-designed, staged implementation process.³⁴ Some of the State governments are already making positive strides to address these challenges. However, given the intensity of the challenges that the country is experiencing at the moment including the bush fires and recent floods that result in disproportionately impacting older people, especially those with limited financial means, it is critical that these are incorporated into ongoing policy development with national consistency.

Conclusion

The housing crisis and cost of housing is driving older people into poverty. Australia's social security system is failing people experiencing disadvantage, particularly older people who are falling through the cracks. The existing policy frameworks are inadequately equipped to support people at risk of homelessness and there is a clear need for national leadership through increased income support payments to reflect the growing cost of living and the rental crisis as well as an increase in the stock of public, community and affordable housing across the country. As evidenced during the pandemic, income support payments can be increased to lift people off poverty when there is political will.

The impact of poverty is experienced differently by diverse groups and the experience of intersecting disadvantages can have a serious impact on their physical and mental health, quality of life and general wellbeing. It also has serious cost and other associated challenges for government in terms of health, aged care, social services and other costs. Older people in particular have contributed to growing the economy, saved government money by caring for family and volunteering for their communities. Therefore, it is imperative that the government adopts measures to relieve the financial pressures on these people.

³⁴ Environment Victoria, Homeworthy Standards for Renters, accessible at: <https://environmentvictoria.org.au/campaign/rental-standards/>