

20 January 2021

The Treasury
Australian Government

Dear Secretary,

RE: 2021-22 PRE-FEDERAL BUDGET SUBMISSION

The St Vincent de Paul Society National Council of Australia (the Society) is a lay Catholic charitable organisation that comprises over 50,000 volunteers and members and 6,000 employees who provide on-the-ground assistance across Australia.

Our members and volunteers work directly with those in need by giving them a hand up so that they can achieve their full potential. On behalf of those we assist, we appreciate the Australian Government's (Government) support that was made available during COVID-19, particularly the one-off cash payments, Coronavirus supplements, JobSeeker, JobKeeper, JobMaker and JobTrainer initiatives.

However, there remains several key social policy issues that if addressed in the 2021-22 Budget would significantly improve the lives of many Australians and stimulate economic growth. These include increasing the base rate of the old Newstart payment on an ongoing basis, supporting those who are currently falling through the cracks and increasing access to affordable, safe and energy efficient housing.

This approach is in line with research which shows that effective fiscal stimulus packages 'go early and hard' to households and are directed to those most impacted by the crisis. They support domestic production, target regional disadvantage and provide direct employment and co-benefits.¹ Although short-term welfare, cash flow and wage subsidy measures have been welcomed, ongoing support that reflects the losses incurred and is specific and targeted to those who need it most, is required.²

Raise the base rate of JobSeeker as a permanent feature of the income support system

Although the Mid-Year Economic and Fiscal Outlook provided a faster than expected labour market recovery, it is estimated to take four years for unemployment to return to pre-pandemic levels.³

Every dollar the Government invests in JobSeeker generates a significant economic return, helping to pave the road out of recession. Providing people without paid work with enough to get by is a highly effective economic stimulus, as they have little choice but to spend straight away on essentials.⁴

Each time the Government reduces the Coronavirus supplement, more and more people are pushed into poverty. When the full Coronavirus supplement of \$550 per fortnight was implemented, the number of people living in poverty reduced by 425,000.⁵

However, the first cut of the supplement from \$550 to \$250 in September pushed 370,000 people back into poverty, including 80,000 children.⁶ The second cut from \$250 to \$150 in January will push a further 190,000 people into poverty, including 50,000 children.⁷

The current extension of the Coronavirus supplement of \$150 per fortnight to 31 March 2021 translates to just \$50 a day (instead of the previous rate of \$40) and provides no long-term certainty for around 1.6 million people on Newstart, Youth Allowance and the Parenting Payment (May 2020) and the more than one million children living in affected households. Even if this amount is retained by increasing the base rate by the same amount (\$150 per fortnight), 505,000 people will be pushed back into poverty.⁸

The Coronavirus supplement has been used judiciously by recipients to cover every-day expenses. As at November 2020, paying household bills (67 percent) was the most reported use of the supplement, followed by purchasing household supplies, including groceries (63 percent), and then meeting mortgage/rent and medical costs.⁹ Importantly, these additional payments quickly wash through local economies thereby benefitting local businesses and communities.

We cannot go back to \$40 per day. The Society's submission to the Parliamentary Inquiry into Newstart (Sub No.119)¹⁰ contains case studies that demonstrate the hardship experienced by those forced to live on \$40 per day. If the Government cuts the supplement altogether and does not increase the base rate, it is estimated that 270,000 mortgagees and renters who were not in poverty before COVID-19 will be forced into it.¹¹ The estimated average annual impact of reduced expenditure across the broader economy would equate to \$31.3 billion, with an average loss of 145,000 full-time equivalent jobs over a two-year period; and the impact would be felt hardest in regions already facing greater levels of disadvantage.¹²

A nuanced policy approach that addresses unemployment and underemployment and that reforms the labour force, by reducing the casualisation of work, is also required. We recognise that over 80 percent of jobs lost in the initial downturn have been replaced; this indicates Australia is well-placed to address the pandemic downturn compared to other national economies. However, through the support provided by our members everyday across the nation, we see the effects of inequities that are still evident in the labour force.

Research shows that:

- Workers in insecure jobs were more adversely affected than those in standard, permanent positions. Casual workers lost employment eight times faster than those in permanent jobs. Part-time workers lost work three times faster than full-time workers. Insecure self-employed workers lost work four times faster than those in more stable small businesses.
- The rebound of employment since May 2020 has been dominated by insecure jobs. Casual jobs presently account for 60 percent of all waged jobs created since May. Part-time work accounts for almost three-quarters of all new jobs.
- Casual employment grew by over 400,000 positions between May and November, the biggest expansion of casual employment in Australia's history.
- Young people suffered much worse job losses in the initial months of the pandemic. And while workers over 35 have fully recovered to pre-pandemic employment levels, younger workers are still experiencing major job losses.
- Workers in office-based occupations were able to shift their work to home as the pandemic hit, and suffered smaller job losses, with employment either regained or surpassing pre-pandemic levels. However, for other workers, employment remains far lower than before the pandemic including community and personal services, sales workers and labourers. These uneven occupational effects have exacerbated inequality - those who lost work were the people who, on average, earned less and experienced greater job insecurity before the pandemic.
- Some industries are still experiencing lower employment than before the pandemic hit (including hospitality, information and communications, and arts and recreation). Job losses in manufacturing continue to worsen, despite the recovery in the rest of the economy after May.
- The gender picture is complex. Women suffered disproportionate job losses when the pandemic hit, and that gender gap has not been closed during the rebound. Women's employment, unemployment, underemployment, and participation all remain significantly weaker than for men.¹³ However, for those who were working during the pandemic, males lost more hours of work than females.¹⁴
- Single parents and other non-couple households experienced a greater loss in income than couple families. People who experienced the most lost hours of work in October were Melbournians, males, older Australians, those born overseas in a non-English speaking country, and those in the middle part of the education distribution.¹⁵

Scrap the Fair Work Amendment Bill

At a time when job security is needed, the Government has introduced the Fair Work Amendment (Supporting Australia's Jobs and Economic Recovery) Bill 2020 which contains provisions that reinforce insecure work in the labour market. The Bill will allow employers to make agreements with their employees that cut the wages and conditions of workers. The Fair Work Commission will be able to approve agreements that do not meet the better off overall test for two years. Employers will be able to deem work as casual and therefore treat permanent part-time workers as casuals, with no leave entitlements or job security at the time employment commences.¹⁶ Existing casuals will also lose any previous entitlement to leave if they received the casual loading.¹⁷

Research shows that more than half of casual workers do not receive the 25 percent loading in their pays. This means that they have fewer rights, no paid leave and lower pay than permanent workers.

Australia lags behind almost all other high-income countries that require temporary workers to have the same leave entitlements as permanent workers. Of the 800,000 jobs lost since the beginning of the pandemic, 500,000 were casual workers – insecure jobs were the first to go when the pandemic hit and unfortunately even more are being created during the recovery.¹⁸ The Fair Work Amendment Bill should be scrapped and work re-commenced on enacting true labour force reform.

The Society respectfully requests the Government consider:

- implementing all 27 recommendations made by the Community Affairs References Committee in its final report on the [Adequacy of Newstart and related payments, April 2020](#).
- supporting existing research that is underway to define poverty (i.e. [UNSW/ACOSS](#)).
- establishing a Social Security System Expert Group to advise and report to Parliament on whether the Australian Government's social security system supports eligible recipients so that they are not living in poverty.
- bringing all pensions and payments into line until the Social Security System Expert Group is established. This means that the COVID supplement (i.e. JobSeeker) should be an additional \$370 (not \$150) per fortnight, bringing the total fortnightly payment to \$920 (not \$700).
- scrapping the Fair Work Amendment Bill and recommence consultations with a full and representative range of key stakeholders to enact labour force reform that protects the most vulnerable in our society, namely casual workers.

Support asylum seekers, refugees and temporary visa holders

Assistance should be targeted to those most impacted by the Coronavirus namely those who cannot access income support or health care. These people's needs have remained unaddressed during the pandemic.

The Society's submission to the Parliamentary Inquiry into COVID-19 (Submission No. 258)¹⁹ identified casual workers who have lost their jobs, asylum seekers on bridging visas and temporary visa holders including refugees, temporary migrant workers and international students as those who have approached the Society for assistance during the pandemic, often for the first time.

The Society notes that the Government, in partnership with all states and territories except the Northern Territory, implemented a pandemic leave disaster payment. The Society welcomed the additional Commonwealth Emergency Relief funding it received for distribution and the \$7 million made available to the Red Cross specifically to assist temporary visa holders. However, at June 2020, just over 2 million people were on temporary visas, many with little or no safety net, such as those seeking asylum. The payments are one-off and therefore drive a reactive, band-aid approach to assistance, rather than a preventive, long-term and sustained response. Consequently, the Society is using mostly its own resources to provide ongoing housing and emergency relief assistance to these people.

For those receiving Red Cross emergency relief:

- 60 percent were students and 15 percent were asylum seekers.
- most are young, with half being in their 20s and 17 percent being children.
- most are experiencing financial insecurity, with over 80 percent using payments to cover basic living costs.
- most are experiencing housing insecurity, with over 60 percent at risk of homelessness and receiving inconsistent rent relief.
- most have experienced gaps in health care, with many not accessing it due to concerns about their visa status or because they can no longer afford health insurance, which may put them in breach of their visa condition.
- most have deteriorating mental health due to the uncertainty they face with many unable to access counselling support or medication because this assistance is not covered by their insurance.²⁰

The Society continues to urge the Government to support temporary visa holders by providing:

- financial and other support, including increased access to Special Benefit, repeat emergency relief payments and access to the full range of concessions available to others on low income.

- tailored employment pathways and temporary visa extensions that ensure people have work rights and are not penalised if they undertake study.
- access to safe and affordable housing.
- access to health treatment, including support to cover the gaps in health care and medication.²¹

Support people being moved from community detention to Final Departure Bridging Visas

We remain concerned about the movement of 188 people to date (and up to 515 people) from community detention to Final Departure Bridging Visas by the Minister for Home Affairs. Moving people from community detention, at this time, only exacerbates difficult living conditions of vulnerable people, namely asylum seekers who were transferred from Papua New Guinea (PNG) and Nauru to receive medical treatment not available in those countries.

Most of these people were given refugee status in PNG or Nauru under refugee status determination processes established with Australian Government support. Removing access to the Status Resolution Support Service (SRSS) also means that these people are being forced to find accommodation within a short time period (usually around three weeks). With no rental history or reliable income source, this is an unrealistic and unattainable outcome. Expecting people to find work during this period, for a group that has been unable to access education or training (for those people aged over 18 years), is an equally insurmountable hurdle. Further, we remain unclear whether Medicare will cover their ongoing medical needs.

We do not want to see these people becoming homeless and are working with other agencies, such as the Australian Red Cross, Life without Barriers, Australian Migrant and Refugee Centre, Welcoming Australia, Circles of Friends and STARRS in South Australia to maximise the type of assistance provided. However, we cannot do this indefinitely as resources are finite and dependent on volunteers and donations, both of which have been adversely affected by the pandemic.

The Government should:

- extend the Special Benefit Payment to up to 515 people who are likely to be moved from community detention to Final Departure Bridging Visas.

Support the Status Resolution Support Service (SRSS)

The changed eligibility criteria and over 85 percent funding cut to the SRSS since 2017-18 have adversely affected asylum seekers on bridging visas and refugees on temporary visas, well before the pandemic set in. In one jurisdiction, over 100 additional asylum seekers and refugees have sought the Society's assistance. In another jurisdiction, finding sustainable housing and covering rental costs continue to be a significant issue for this group.

We know that changes to the SRSS have forced asylum seekers and refugees into situations of material poverty rather than assisting them to find employment. Almost four in five people are at risk of homelessness and only one in five are job ready. The changes have shifted federal welfare costs and responsibilities to state agencies and community-based organisations, at an estimated cost of between \$80 to \$120 million per year.²²

The SRSS budget has been reduced from \$139.8 million in 2017-18, to \$93.4 million in 2018-19 and \$39.5 million in 2019-20. The 2019-20 Budget was underspent by 25 percent as most people seeking asylum failed to meet the eligibility criteria and were refused access to support services. The Government plans to cut its spending in half again, to just \$19.6 million in 2020-21.²³

The Government should:

- make SRSS payments based on need, such as for those awaiting assessments or a review of their claims for protection, including claims before the courts.
- discontinue denial of SRSS payments to persons because they are studying or otherwise deemed eligible to work.
- reinstate the 2014 eligibility criteria and fund the SRSS program at levels that existed prior to the 85 percent cut in funding since 2017-18.

During the pandemic, it has been almost impossible for refugees and asylum seekers on temporary visas to support themselves as most were employed in low income, insecure jobs which were the first to be cut. They cannot find sufficient employment to support themselves and have exhausted their

savings. The unemployment rate for this group is estimated to rise from 19 percent to 42 percent, or 19,000 refugees.²⁴

One-off payments also do little to prevent people from becoming homeless, living in over-crowded conditions or falling into destitution. The homelessness rate for people seeking asylum is estimated to increase to over 12 percent, affecting 14,000 people at an additional cost of \$181 million in health, justice, social and other services.²⁵ Almost 90 percent of people seeking asylum and requiring assistance from agencies have reported difficulty with paying rent. Over 70 percent have gone without meals and around three-quarters have had difficulty paying their utilities.²⁶

The Society urges the Government to:

- extend JobSeeker to people on bridging visas currently ineligible for income support; or extend the Special Benefit Payment (between \$530 and \$550 per fortnight) and reduced Coronavirus supplement (\$150 per fortnight) to people on Temporary, mostly Bridging Visas (Permanent Protection Visa applicants and Bridging Visa E holders), who have submitted their claim before 1 September 2020. The measure would assist around 12,790 people at an estimated cost of \$9.0 million per fortnight (\$7.0 million for Special Benefit and \$2.0 million for the Coronavirus supplement). An estimated annual cost of \$230.0 million could be offset against the estimated homelessness and hospital costs of \$204.4 million if the measure is not put in place.
- remove penalties for Safe Haven Enterprise Visa (SHEV) holders accessing Special Benefit in light of the pandemic and remove restrictions on accessing Special Benefit for Temporary Protection Visa or SHEV holders who are studying.

Fund social housing to stimulate the economy and address the housing shortfall

The most common issues affecting people accessing community social services are housing pressures, homelessness (observed by 74 percent of staff) and inadequate rates of income support (69 percent). Levels of unmet need are high particularly in regional and rural areas, where people also grapple with energy costs.²⁷

Even prior to the pandemic, demand for safe, secure and affordable housing was not being met. There is currently a shortage of almost 430,000 homes that are affordable (135,000 in NSW, 100,000 each in Vic and Qld, 38,500 in WA, 32,500 in SA, 11,400 in Tas, 7,700 in NT and, 3,000 in ACT).²⁸

The Society's submission to the Parliamentary Inquiry into Housing and Homelessness (Sub No. 142)²⁹ outlines the community housing and support services that we provide, along with the issues faced by those trying to secure affordable and appropriate housing.

Rental affordability remains a significant issue. While the JobSeeker supplement has improved rental affordability for those households that were already on Newstart (approximately 689,000 recipients), rental affordability has decreased substantially for most new JobSeeker recipients who lost their jobs (approximately 755,000 recipients). The situation remains untenable for people on JobSeeker, with rent costing 42 to 69 percent of their income in every capital city.³⁰

The economic benefits of investing in new and refurbished social and community housing are well documented. It would kick-start the economy by creating jobs, boost trade and create flow-on market activity. A federal investment of \$7 billion is estimated to boost the post pandemic economy by \$18.2 billion and create 18,000 jobs per year over four years.³¹

The Master Builders Association, the Housing Industry Association and the Community Housing Industry Association have called on the Government to invest in social housing now. The burden cannot be borne by the private sector (or any one sector) alone and the risk of government crowding out private-sector investment during a weak economic period is low.^{32,33}

The various economic stimulus programs currently in place are too small to create new employment on a large-scale and therefore provide a major boost to the economic recovery. Further stimulus measures are required into 2021 as the impact of the first round of demand side measures end.

The Society supports AHURI's recommendations that large-scale funding of social housing development and refurbishment, similar to the Social Housing Initiative response to the Global Financial Crisis, is required. Immediate reform of tax settings to encourage institutional investment in affordable housing and build-to-rent developments is also required.³⁴

Overhaul Commonwealth Rent Assistance (CRA) to address the housing shortfall and housing stress

There are 956,000 households living in housing affordability stress in Australia. The CRA reduces this number to 758,000. While there is a heavy concentration of stress in the private rental sector, this is reduced after the CRA is taken into account (from 69 percent to 61 per cent).³⁵

The CRA program requires additional funding and an overhaul. Almost half of the funding is poorly targeted. 330,000 or 23 percent of people receive assistance despite paying rents below 30 percent of their income. 419,000 private renter income units also receive assistance even though they are on moderate incomes.

At the same time, nearly two-thirds (933,000 out of 1.41 million) of low-income private renter income units are assisted by CRA but over one-third of these recipients still carry a net housing cost burden of more than 30 per cent, after CRA is deducted from rents.

Given the housing accessibility crises, the Society supports raising the CRA maximum rate, which would improve affordability outcomes for 623,800 income units or 44 per cent of low-income private renters, at an annual cost of \$4.6 billion. This could be partly offset with a change to eligibility criteria, which would reduce the targeting error and generate annual savings of around \$1.2 billion.³⁶

The uncertainty that lies ahead with respect to income support, wage subsidies and the lifting of eviction moratoriums has led to estimates that homelessness will increase by 9 percent, with 24 percent more families experiencing housing affordability stress.³⁷ The number of people living in housing affordability stress is estimated to rise by a further 124,000, with 73 percent of these households being private renters.

CRA alone is insufficient to fully mitigate the impacts of an economic downturn. A combination of CRA and a 25 percent rent relief scenario has the most powerful impact on simulated numbers of people living in housing affordability stress.³⁸

The Australian Government should:

- develop a national housing affordability and homelessness strategy that complements state and territory plans in consultation with key stakeholders.
- allocate at least \$7.0 billion, but preferably up to \$10.0 billion, of funding across states and territories based on need and the cost of new housing in each location.
- reform tax settings to encourage institutional investment in affordable housing and build-to-rent developments.
- review the eligibility criteria and increase funding of the CRA to ensure it meets the needs of the most disadvantaged and provide a 25 percent rent relief scenario to alleviate housing affordability stress.
- fund exit strategies to safely transition people from temporary housing to appropriate and long-term accommodation, with case-managed support.

The Society believes that opportunities should be created out of challenges. Now is the time to lift millions of people out of poverty and provide them with a home so that they are empowered to drive change in their lives, to look for training and employment opportunities and improve their overall social connectedness, health and wellbeing.

Revenue could be recovered by reviewing superannuation laws and not proceeding with the next tranche of tax cuts.

A summary of the Society's recommendations for the 2021-22 Federal Budget is attached.

Yours sincerely



Toby oConnor
Chief Executive Officer

RECOMMENDATIONS FOR 2021-22 FEDERAL BUDGET

In the 2021-22 Budget, the Government should:

- implement all 27 recommendations made by the Community Affairs References Committee in its final report on the [Adequacy of Newstart and related payments, April 2020](#).
- support existing research that is underway (i.e. [UNSW/ACOSS](#)) to define poverty.
- establish a Social Security System Expert Group to advise and report to Parliament on whether the Australian Government is meeting its responsibilities and to ensure that eligible recipients are not living in poverty.
- bring all pensions and payments into line until the Social Security System Expert Group is established. This means that the COVID supplement (JobSeeker) should be an additional \$370 (not \$150) per fortnight, bringing the total fortnightly payment to \$920 (not \$700).
- scrap the Fair Work Amendment Bill and recommence consultations with a full and representative range of key stakeholders to enact labour force reform that protects the most vulnerable in our society, namely casual workers.
- extend the Special Benefit Payment to up to 515 people who are likely to be moved from community detention to Final Departure Bridging Visas.
- make SRSS payments based on need, such as for those awaiting assessments or a review of their claims for protection, including claims before the courts.
- discontinue denial of SRSS payments to persons because they are studying or otherwise deemed eligible to work.
- reinstate the 2014 eligibility criteria and fund the SRSS program at levels that existed prior to the 85 percent cut in funding since 2017-18.
- extend JobSeeker to people on bridging visas currently ineligible for income support; or extend the Special Benefit Payment (between \$530 and \$550 per fortnight) and reduced Coronavirus supplement (\$150 per fortnight) to people on Temporary, mostly Bridging Visas (Permanent Protection Visa applicants and Bridging Visa E holders), who have submitted their claim before 1 September 2020. The measure would assist around 12,790 people at an estimated cost of \$9.0 million per fortnight (\$7.0 million for Special Benefit and \$2.0 million for the Coronavirus supplement). An estimated annual cost of \$230.0 million could be offset against the estimated homelessness and hospital costs of \$204.4 million if the measure is not put in place.
- remove penalties for Safe Haven Enterprise Visa (SHEV) holders accessing Special Benefit in light of the pandemic and remove restrictions on accessing Special Benefit for Temporary Protection Visa or SHEV holders who are studying.
- develop a national housing affordability and homelessness strategy that complements state and territory plans in consultation with key stakeholders.
- allocate at least \$7.0 billion but preferably up to \$10.0 billion of funds across states and territories on the basis of need and the cost of new housing in each location.
- reform tax settings to encourage institutional investment in affordable housing and build-to-rent developments.
- review the eligibility criteria and increase funding of the CRA to ensure it meets the needs of the most disadvantaged and examine the disparity between public housing tenants and private tenants; and provide a 25 percent rent relief scenario to alleviate housing affordability stress.
- fund exit strategies to safely transition people from temporary housing to appropriate and long-term accommodation, with case-managed support.
- support temporary visas holders by providing:
 - repeat emergency relief payments and access to the full range of concessions available to others on low income.
 - tailored employment pathways and temporary visa extensions that ensure people have work rights and are not penalised if they undertake study.
 - access to safe and affordable housing.
 - access to health treatment, including support to cover the gaps in health care and medication.³⁹

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