



# AUSTRALIAN EXPERIENCES OF



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Thank you to the generous people who have shared their experience, knowledge and insights for this project.

*Australian experiences of poverty: risk precarity and uncertainty during COVID-19* is the latest report from the Poverty and Inequality Partnership between ACOSS and UNSW Sydney. Find out more at <http://povertyandinequality.acoss.org.au>

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# ACOSS Partners

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# Glossary

ACOSS	Australian Council of Social Service
ACARA	Australian Curriculum, Assessment and Reporting Authority
CaCHE	UK Collaborative Centre for Housing Evidence
CALD	Culturally and Linguistically Diverse
COVID	Coronavirus Disease
DV	Domestic Violence
JSTOR	Database of journal articles, books, and primary sources at <a href="https://www.jstor.org/">https://www.jstor.org/</a>
INFORMIT	Database of authoritative Australian and global content at <a href="https://search.informit.org/">https://search.informit.org/</a>
IT	Information Technology
ICSEA	Index of Community Socio-educational Advantage
LGA	Local Government Area
ProQuest	Database of scholarly journals, books, videos and audio, dissertations and theses available at <a href="https://www.proquest.com/">https://www.proquest.com/</a>
SCOPUS	Abstract and indexing database at <a href="https://www.scopus.com/home.uri">https://www.scopus.com/home.uri</a>
TAFE	Technical and Further Education

## eyi ndin

The introduction of the coronavirus Supplemental Assistance Program (SAP) has provided a positive impact on the global economy, particularly in the United States, where it has helped to stabilize the economy and provide financial relief to individuals and businesses.

Major contributions to the SAP have been made by the federal government, which has provided the majority of the funding. The program has also received support from state and local governments, as well as private industry.

The reduction and then removal of the coronavirus Supplemental Assistance Program (SAP) has been a significant challenge for many people and businesses. The program was a lifeline for many who had been affected by the pandemic, and its removal has led to increased financial stress and uncertainty.

Although the pandemic impacted everyone, the impact was not equal. Those who were already struggling before the pandemic, such as the elderly, the disabled, and those with lower incomes, were hit hardest. The removal of the SAP has exacerbated these inequalities and has led to increased poverty and homelessness.

- The digital divide has hindered people's ability to connect with others and access resources that provided relief or support.
- Health and mental health concerns.
- Volunteering in underheated crowded virtual spaces.
- Higher energy and utility costs.
- Increased parenting stress and
- Disadvantaged home learning situation.

People experiencing homelessness were housed under less than ideal conditions, and the temporary accommodations provided were of lower quality than those provided to other groups. The temporary relief provided by the SAP has been a lifeline for many, but its removal has led to increased financial stress and uncertainty.

## Executive Summary

This report is a study of poverty in Australia in 2019 and 2020, the first two years of Australian response to the COVID-19 pandemic, with a focus on the experience and in-hist of people in poverty during that time. We aimed to explore the lived experience of poverty among people who were most vulnerable to the health, public health and the economic hardship of the pandemic and the accompanying impact on health education housing and social participation. We also aimed to analyse the extent and trends of policy responses designed to increase the robustness and scope of the social safety net during this time and lessons that could be learnt for the longer-term policy response.

The project used a primary source of qualitative data to meet the aim: interviews with people who have experienced poverty and public health with service providers and other who work with people living in poverty.

We asked people to talk about the most important change that COVID-19 made to their lives and the most important support they had received during this time. The most common response to the question 'where around housing' the coronavirus Supplement and capacity to work.

The perspective of service providers who that the escalation of need including food and accommodation to people in poverty at a time when many are not working people are also experiencing social isolation fear and uncertainty. So groups are especially vulnerable to loneliness and novel risks, the ability to access services delivery and persistent effort to maintain relationship and support were a key in our findings to provide positive experience and outcomes.

### Coronavirus Supplement

Interview participants and service providers both described the coronavirus Supplement as having a positive impact. Participants described it as integral to their ability to continue to live especially in their work capacity a limited state of the lockdown. It provided an income that made the anxiety and isolation of the lockdown more tolerable for some people. At a population level the supplement reduced poverty at a time of economic and health pressure that usually increase the burden on the most disadvantaged people.

Not all the interviewees referred to the profound positive effect of the supplement on emotional wellbeing. Importantly the effect were often described in terms of a temporary respite from ongoing stressors. Many participants pay attention to an already-adequate income the supplement allowed participants to experience of ethnic diversity to a level without ongoing difficulties or a lack of money.

Several highly participants described the supplement as essential: to buy food medical personal or household items they generally cannot afford to pay for or to live the risk of debt and to address emergency or unplanned change in circumstances such as housing issues. We frequently reported where opportunities for discretionary spending such as occasionally ordering take-away food or eating out and less frequently till where change to avoid one of the additional pay ment in anticipation of future need. People who described being able to do this generally had a savings plan already underway or tenement state of part-time work.



In contrast to the reduction and then termination of the supplement, the financially participant found the relief to the trouble of having to live on very low income into the priority in a need and maintaining very rural lifestyle. Additionally the experience made a difference in the

older relative in institutional care and the mental health and educational impact on children who had to do their schoolwork at home.

students were encouraged to leave the country and people on temporary visas had no access to relief measures. As noted elsewhere in this report, these earth-quake-related deaths disproportionately affected people who experienced poverty prior to the pandemic and were eligible for poverty mitigation measures during the pandemic in part to identify the differences that relate to the emergency response. For this reason, we did not include people who were deliberately excluded from measures to relieve poverty in our late-stage recruitment and we do not focus on the serious issues raised by them in this report.

# 1 Introduction

The COVID-19 pandemic is a dual crisis for public health and for the economy and a threat to the crisis-affected health education housing and social participation. To stop transmission of the virus people stayed home and economic activity collapsed in turn, which led to a dramatically reduced and the prospect of increased poverty and widespread rent arrears and eviction heightened.

In early policy response, Australian Government coordinated through the National Cabinet launched several policy interventions intended to provide social safety net and to support the household sector generally especially the private rental sector. More examples in March, the National Cabinet announced a 12-month moratorium on evictions of residential and commercial tenants. Other significant initiatives predicted to benefit people at risk of poverty included shorter interest rate to social security payment enhanced support services for people experiencing homelessness (Alton et al., 2020) and National Skills Commission et al. (2020) and local initiative to support community services. The new measures have been implemented relatively at speed and are intended to have substantial financial and human consequences.

Prior to and through the pandemic poverty has been an ongoing reality or a real risk for many Australians. This is likely to continue on longer-term economic consequences and policy than may allow impact people at least disadvantage and increase their risk of long-term poverty: more examples than the cost of market pay than the availability of services or arrangements that are necessary for some people with varying responsibilities. This project explores the ongoing effects of the extraordinary circumstances that are an increasing concern and the hard to sell experienced by those groups.

But the adverse effects however people who live in poverty have trenchant and capabilities and they are all likely to have made an impact on people experiencing. The precarity and uncertainty experienced by many people or the

The project's research questions are:

# ethod

This project uses a primary source of qualitative data to meet its aim: interviews with people who have experienced poverty and published research that present analysis of the views of service providers and other who work with people living in poverty.

## 1. Data source and sample

### 1.1. Interviews with people experiencing poverty

Interviews with people experiencing poverty were conducted over a month between the end of June and the beginning of September, 2011.

Participants at the time of interviews were living in Scotland. Sampling was purposive to gather information from people with diverse characteristics under the same policy condition and there were also interviews with people from different groups of people, a further methodological support (see also, p. 9, p. 10)

investigated pandemic impact on housing in Sydney, Australia and other high income countries during this period and document a range of policy responses relating to housing and homelessness. This review is a parallel study initiated independently by the UK, collaborative, undertaken in Australia, a study conducted on the UK and by the US Sydney Government.

The UK V-19: Rental housing and homelessness impact project focused primarily on the domain of rental housing and homelessness related to in or an understanding of:

- a. What relevant policy initiatives or innovations have been proposed by the UK V-19 pandemic.
- b. How the policy innovations have been evaluated.
- c. How policy innovations been implemented and with what effect on other service delivery or organisation and service user.

People who have experienced homelessness and received services implemented as part of the policy innovation were participants in this project and the *Rental housing and homelessness impact* and were invited to participate in both in-home and telephone interviews with people who choose to participate in other projects are all cited in a forthcoming article, 17.

During interviews the aged people asked:

- Experiences of housing support and impact of changes to housing.
- Experiences of poverty and impact of changes to social security payments with a focus on adequately pre and post, coronavirus Supplement.

Use pre and post, coronavirus Supplement to essential food and services: housing and energy utilities and digital access food health care and education childcare and school employment and employment assistance.

Mental physical and emotional wellbeing.

Strategies to negotiate changes and how the government/rationing social support for social media and family family activities and routine.

Experiences of, entering and employment service provider prior to during and after changes throughout, UK V-19.

## Data analysis

Interviews were conducted over the phone due to, UK V-19 restrictions. The interview data was professionally transcribed. The research team identified the transcript and conducted content analysis to identify and describe experiences in the area of research outcomes particularly housing social security impact on public health and policy responses to the pandemic and service access and use. We also analysed the data thematically to explore the experience with

a strength and resource experience of isolation continuity and change  
various large illustrative quote here provide context and detail of  
experience in the participant's world.

Verbatim and personal biography were collated by the researcher from  
interview transcripts. Note that the data are more than one person, location or  
virtually any other data from more than one interview participant to  
ensure that individual participants are not identifiable. To improve readability  
verbatim and interview extracts have been condensed and edited in some  
places by the deletion of filler words and repetition. While the verbatim  
draw largely on the named participant's narrative, some parts are drawn  
from other participants' stories to provide a richer qualitative description and  
to ensure the non-identifiability of the named participant.

## 1. Service provider

Experiences of service provider and other stakeholders were drawn from



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### 1.1. aveat and li itation

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participants were asked questions about their experience and support for the economic lockdown in 2020 until the time of the interview held over the second half of 2020. Their transition into the support employment and housing situation was current at the time of the interview. However, for any of the participants the economic had frequently changed relative to an annual or two-year horizon in 2020 environment that roughly illustrates the economic variant and short-term public health economic and social policy response.

Transition into the support at the time of the interview 14 participants were non-owners. Seven and five older participants were in receipt of social security pension. Three sole parents were receiving parenting payment in combination with Family Tax Benefit for one of their children under 16 years. Two young people were currently receiving Youth Allowance but regularly switched between receiving Youth Allowance or social security depending on their study commitments and the availability of work. Four participants had topped up receiving any form of support at the time of the interview and their income exceeded the social security threshold. One participant, Aniel, was not eligible to receive any type of support and he did not have a job in 2020.

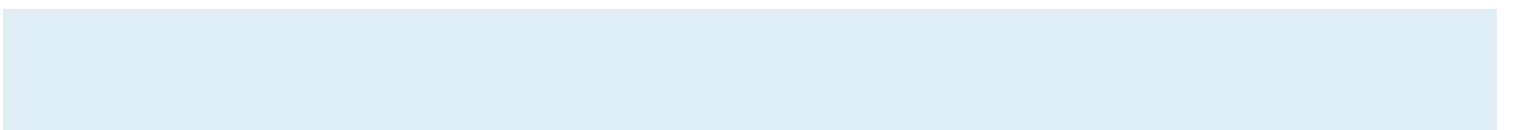
Over half the participants were in some form of employment but only two participants had recently secured or contracted employment after months of unemployment. The remaining 14 participants were in low-paid or part-time work with a care job, labouring or in the service industry that were heavily affected by the economic recession and economic downturn through the pandemic. 11 participants were unemployed at the time of the interview although a few had secured intermittent casual work during the 2020 recession. Four participants were not in the labour force but were in the process of transitioning from social security to the social security pension and economic editorial reaction and they had identified disabilities and were unable to work. One participant, Aniel, did not disclose her employment status.

Thirteen participants were identified as private renters or temporarily accommodated during the first half of 2020. Many of the participants had previous experience with temporary accommodation, private rental prior to 2020 and some of them continued to have experience with the private rental during the subsequent economic lockdown until the end of the interview period. The remaining participants either had fully transitioned to social housing by the time of the interview while four were still living under precarious housing conditions either through rough sleeping or in temporary accommodation. One participant, Aniel, had chosen a private rental property as a better option than remaining in temporary accommodation despite that he described a difficult and unlivable condition.

At the time of interview 14 participants were living in social housing in 2020.

Here, the transition to social housing in 2020 was partially due to their previous experience in low

## ▶ introducing the participant







ill food and occasionally he put a few dollars away or an emergency, but her a daily feel that he has no capacity to deal with adversity and unpredictability on top of being completely alone. The social isolation during COVID-19 worsened her anxiety about having no family he could rely on or very few friends and this impacted her physical health. She is trying hard not to reach out to people through church and to work a lot of community. She just hopes he can keep her company for a long time.

*is an older person from a culturally and linguistically diverse background who has experienced unemployment and homelessness.*

John is a middle-aged man in his early 50s with a tertiary education and lot of professional experience over sea and in Australia. He is a fully employed in the service industry until COVID-19, but the beginning of the year he was initially able to keep his business afloat and use his professional connection to continue to earn income but this started to dwindle and eventually stopped when he lost his job and government retribution were ended.

With the loss of his income, John was unable to maintain paying the rent on

## 4.1 Pandemic effects: what mattered most

We asked people to talk about the most important changes that COVID-19 had made to their lives, either the pandemic itself, or public health measures to control it, and the most important support they had received during this time. The strongest responses to these questions were around housing, Coronavirus Supplement, and capacity to work.

Participants living in precarious housing before the onset of COVID-19 found that stay-at-home orders increased the pressure to “find stable and secure housing, when this had already been very difficult. As these participants said, housing was a basic need and their “first consideration.

*My main priority was trying to “find places to live and everything. (Ryan)*

It was also a crucial factor in their capacity to attend to other important aspects of their life such as looking for work, fulfilling Centrelink requirements, and having sufficient resources to live a minimally healthy life.

*Not having my own home has made it immeasurably difficult to do the other things that the government demands of me. Not being able to provide me with a home has prevented me from being able to do what Centrelink demand. (Ally)*

*I think people don't realise that it's hard to get a job in the “first place when you*

Here either due to local distribution that impacted the service industry or a rapid re-distribution that prevented the recovery in labor, or a lack of available labor.

• It's not hard every where to get a job or even to get a job really. It's not that hard in the US. In 1990, the unemployment rate was 6.7%. In 2003, it was 5.6%. In 2010, it was 4.6%. In 2011, it was 4.6%. In 2012, it was 7.4%. In 2013, it was 7.4%. In 2014, it was 6.7%. In 2015, it was 5.3%. In 2016, it was 5.0%. In 2017, it was 4.4%. In 2018, it was 3.9%. In 2019, it was 3.5%. In 2020, it was 14.7%. In 2021, it was 6.2%. In 2022, it was 3.7%. In 2023, it was 3.7%. In 2024, it was 3.7%.

And the problem is there is no labor. There is no labor. Even there is a labor force, it's not in the right order in the industry.



you think to your el are you doing essential work or not. You don't want to get into trouble doing the wrong thing. It's been really treacherous with the work, especially in different countries. It's a thing in your el can do this or not a coin to get needed by someone else.

Well it's a roller coaster. I've considered an essential worker. But then in the letter I've made redundant and think that they didn't say it's a roller coaster. (V. 19) Well, it's a roller coaster or the... Sally

For other their experience in the usual or in economy work meant an ongoing uncertain relationship with the labour force continuously reliant on income support payment and important everyday treacherous in order to get ahead.

The most regular it ever is a roller coaster every second Friday or every hour. But then when other take a rest or a bit of pay or three months or at any three or four days a week so that can be a start. See you could top or that period. But yeah it's only like a roller coaster. (V. 19)

From the perspective of people with the work experience that employment does not provide a consistent liveable income and some people with high educational experience could not sustain the cost of education and the usual work without leave provision.

didn't work, didn't get paid in it, and had to have a night or anything like that, and I've paid over a hundred dollars a month in education so it's a pretty challenging in to pay for the education. (V. 19)

It's very hard with the usual work, with your income especially all over the place so it's a pretty hard to get by. It's an absolute night and day especially you don't know how much money you're going to get in with different amounts so it's a pretty hard to get by and work out how much money you earn. (V. 19)

employment they face.

*Because there's so many people applying for jobs, they just don't even reply to your*

allowed participants to experience something closer to a life without ongoing, debilitating worries about money.

*Oh, massive. Massive difference. It made life a lot, a lot less stressful. (Patty)*

*That was really helpful, that really helped me out. (Fran)*

*Alleviating that pressure. (Fiona).*

*The Coronavirus Supplement was fantastic. (Ally)*

*It just gave me some breathing space to be able to put some money aside as a buffer for rent and things like that. (Jessica)*

*I felt so good and I can do so much more. (Andy)*

*Yeah, that was a liveable amount. (Nancy)*

Participants used the payments in a variety of ways that helped alleviate the stress of everyday living and ensure the basics were met. Overwhelmingly, participants described using the supplement for essentials: to buy food, medical, personal or household items they generally cannot afford, to pay off debt or limit the risk of debt, and to address emergencies or unplanned changes in circumstances such as moving house. Less frequently reported were opportunities for discretionary spending such as ordering take-away food or eating out; and less frequently still were chances to save some of the additional payments in anticipation of future needs. People who described being able to do this generally had a savings plan already underway, often because of part-time work.

However, the subsequent reduction of payments and eventual ending of payments in April 2021, had a pernicious impact. Financially, participants found themselves back to the stresses of having to live on very low incomes, prioritising basic needs and maintaining very frugal lifestyles.

*[I stopped] shopping at the normal supermarket, at Aldi, I went to buy my food at a food pantry, for example. I buy food that is close to expiry date or even expired already so I was able to keep ordering food and the basic needs. (Jackie)*

Emotionally, the experience was destabilising, with participants often describing the effects in terms of closing down a world that had been briefly open to them.

*I started looking at doing courses and upskilling. But then once the payments started going down, you sort of retreat back into looking inwards to manage the payments so you can cover the basics and not have to worry about getting homeless or that sort of thing. That sort of restricted, well it restricts how you sort of live; I think. (Katie)*

That sort of a... you depressed a... you can't eat everything. Can pay the rent but other things have to go by the way side. Getting the education and a... food hop... in a... of... had to... a... ally... er or help... can... and do... a... hop. So the... has sort of... in... ed. Suicidal at times it... not... not... at all... at...

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... eel I i e very to orta le avin oney. ve ou ht o ene I urniture ve loved o e edital e pen e that I ouldn't have een a le to a ord e ore. Sally

... t ta e the tre out o li e I hen you're ettin a de tent alary and you can ee that oh ve paid the rent ve paid thi and that and everythin have to, nd then you loo at it and you thin oh till ot o e oney or y el. ai y

The e e periente are nota le al o etau e partilipant I ere not earnin I a e that are e petially hi h: o See er pay ent ut out I hen earnt into e reathe 1 ., per ortni ht around o a vera e ull-ti e earnin .  
... u tralian ureau o Stati til Service , u tralia . o See er pay ent i only, 1 o the ini u I a e i oate . o I ill , I althou h it ould al o e noted that the ini u I a e i I ell elo I thi a vera e at, 9 o ull-ti e edian I ee ly earnin .

#### ... 4. Support ro , entrelin

any partilipant did not tal a out there ein a di terni le di erente in their interaction I ith, entrelin throu h, I V, -19 and than e in into e support



### 4.3.3 Support from Employment Service Providers

For almost all participants currently engaged with employment service providers, the impact of COVID-19 was to halt the mutual obligation requirements, such as providing evidence of actively looking for work, which could not have been feasibly met for a time. However, for a few participants, the halting of a relationship with job providers also meant that they lost support to find employment.

*I'm doing it on my own. The employment services, all their obligations have paused, so they are not really helping. They just mentioned that all obligations are paused and that they will be in touch after the lockdown was over. And since then, I haven't heard anything from them. (Lily)*

*And so, this one [Job Provider Case worker] I've got now, he's only just come on board about a month ago with me, but then COVID-19 hit again. So basically, I haven't heard from him. So we haven't been able to do anything. I haven't even been setup for the course yet. He's only just brought the laptop over and that's it. (Georgia)*

At time of interview, all participants who were in receipt of JobSeeker were also attached to an employment service provider as a condition of receiving this payment. Many have had experience over time with a range of different employment service providers, and these experiences were generally not positive. Many participants were frustrated with the mismatch between their expectations of the role of job providers to help them find work and the reality of what was offered. These frustrations related to the lack of assistance in helping them look for work and their lack of choice in following directions to avoid losing payments.

### 4.3.4 Interactions with Centrelink and Employment Service Providers

... to see you sort of meet with your lawyer every fortnight and it  
... that have you applied or this fee or this fortnight and sort of thought  
... that you're supposed to help me, not supposed to, but to be in and tell you  
... everything that we had to do. ...

The intensity and nature of relationship with, entrelin, and employment  
... service provider varied over time and personal interaction with, entrelin,  
... that have decreased with the increase in importance of online systems to  
... payment and information. So the client believed that ... a ple Ron ... ho  
... when asked about his relationship with, entrelin, replied: ... it doesn't ... it  
... any more. Then ... not like it used to be it only ... it ... you absolutely  
... need it to and that ... it would be ...

... however a noted above the client with least reluctance here ... likely to  
... be disadvantaged by the increase in his to online systems and ... client  
... trust with the decline in human contact:

... even though you can go onto your online portal and do ... and that ... and that  
... actually prefer to ... to someone ... you ... the ... of ...  
... in online ... thing in ... that right ... that ... on that ...

... and locational play a role in the quality of experience interaction with,  
... entrelin, and employment service:

... line per on tell you ... ethin. So someone else tell you different. ... in tell ...  
... that you don't need to give the ... or ... else it ... auto ... through  
... our computer. ... then, entrelin ... call and ... h no it doesn't. You need to  
... ... in ... or ... You need to end it in ... and then ... will upload it through ... you then  
... till have to call to see if they ... it. ...

... entrelin in any respect you can ... to three different people ... the ...  
... question and ... three different ... depending on the person ... no ... led ...  
... experience and everything ... that ...

... in the phone it ... a ... too difficult and ... and ... three different ... of three  
... different things ...

... Not all the participants had experience with very long phone calls ...  
... this a situation exacerbated during the pandemic when ... and on, entrelin  
... increased ... significantly. ... a ... widely reported at the time long queue  
... or ... out ... entrelin in ... in response to ... down and the  
... introduction of new payment ... or people ... who had lost their ... This ...



overlook the barrier and the transition in experience they are required to undergo in order to receive the benefit to which they are entitled. The language used to describe the interaction reveals the emotional context:

retty de radin ... nd ... ndin ... atie

... if you've got to get to real role ... to ... are you a ... or help ... with the ...  
... antly

... although everyone ... the ... could not do ... without the payment ... of ... the ... participant received more than payment alone including referral to other ... service support in ... in ... and training and personalized advice on reporting varying levels of ...

... ter ... ovin ... hou e and attendin ... a ne ... . entrelin ... They had a very different attitude ... ro ... previous ... . They ... were ... callin ... e do ... n or interview ... t ... a ... . entrelin ... that encouraged ... e to ... o to ... . and they put ... e ... with a disability ... of ... provider. They ... were ... with ... more supportive ... e ... ettin ... trainin ... . Sally

... la ... al ... o provided ... ro ... lo ... en ... ervile ... therapie and they helped ... e on all the ... proble ... . dont thin ... could ... a ... e ... without it to ... e ... hone t. ... e ... lau ... e thin ... or ... e too ... it lon ... ti ... e to ... ean ... relover ... e ... otionally and p ... y ... holo ... itally ... ro ... hat ... happened. ... a ... i ... e

The relationship ... with ... entrelin ... and ... employ ... ent ... ervile ... provider ... were ... or ... of ... participant ... lon ... hi ... torie ... o ... ti ... ati ... in ... and ... punitive ... treat ... ent. ... participant ... with ... relent and ... pa ... t ... e ... periente ... reported that the ... y ... te ... and ... rule ... were ... overly ... to ... plitated ... i ... per ... onal and ... har ... h.

... eople ... ho dont, no ... you ... ill ... a ... e ... a ... dia ... no ... i ... and ... ud ... e ... ent ... on ... your ... health ... condition ... even ... thou ... h ... you ... ay ... have ... een ... your ... or ... year ... ho ... di ... a ... ree ... .  
... atty

... dont, ... nd ... that ... they ... re ... very ... orth ... lo ... in ... dont, no ... hether ... they ... ve ... had ... li ... e ... rude ... people ... that ... they ... ve ... had ... to ... deal ... with ... ut ... you, no ... o ... to ... u ... aren't ... rude.

*has been a bit of a challenge. So, my daughter isn't independent in her studies. She needs a bit of support. She's got a learning disability, so she needs a bit of extra help. And I guess the emotional impact on young people for COVID-like lockdowns are really much harder on them than they are on the adults who care for them.*  
(Betty)

More generally, participants spoke about the emotional toil of not being able to connect with their family during times of need.

*Things got really bad after the first lockdown last year. I think not having ways to see my parents, to see my sister and have to deal with separation, and having a child on my own, yeah, was hard. (Jackie)*

*My grandfather died and then I couldn't go to his funeral or see any of my family because of all of the restrictions at the time, so that was definitely a big thing. (Nancy)*

Participants also had shared experiences with the same unexpected benefits reported in other studies and commentary: more time with loved ones, more time to rest:

*I think one of the positives is that of having more of a relationship with my brothers and sisters who live in Queensland. We tend to talk more on the phone now. So I think that's a positive. (Eric)*

*I'm just finding myself a little bit more relaxed here and there. Because I'm not having to take my son out to different events and things, and it can get quite a bit stressful being with the people and things like that. But now I'm just home a lot basically so I guess I have more time (Bella)*

However, many of the consolations and compensatory strategies available to more privileged people (subscriptions to streaming services, online shopping and socialising, hobbies) were not feasible for people living on very low incomes. The pandemic also heightened and worsened the effects of damaging experiences that participants had already been subject to, in some cases for a long time: isolation, fragile health, and financial insecurity.

Betty described the additional decision processes that arose because of the fear that as the only adult provider in the family who runs everything, what would actually happen if [she] got sick?, so she limited all her movements to avoid the risk of catching the virus.

Rodney, for example, said that good friends were helping, but that a lack of money was making things very difficult. Life is tough sometimes. And it's really tough at the moment [f] not having enough income to spend. Bella, unlike many, was earning an income, but it varied a lot over time, and this caused additional anxiety as well as difficulties in planning and budgeting.

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*•But I find myself having these little, not breakdowns, but you know stress, I don't know what they are called, because it just gets really stressful sometimes. I guess the financial aspect, basically because of the uncertainty of all the income.Ž (Bella)*

---



Stayin' with friend, If that ort o thin .v uLy





and he put it in the same street where you'd to see. Can't believe it. If your friend are on this side and then oh you find it right in the middle of all your friend's world.

It's a completely perfect example of pathology doctor and pharmacist. People and take a little heelie that have to use the same pants put up very well. Can't hop and everything of it. Adeline or the earlier in here or no. Done!





Their requirements or the... you in... provide... that... applied or...  
...entirely and how in... even though... when... called they...  
...You're...  
...on this... potentially... year... there... no point...  
...yourself... on this... but... that... their requirements.  
...antly

Too... to... the paper... or... that they... and... very...  
...you put in... than... or... you have to... the...  
...role... you're applying... or... it... a...  
...to... and... you... to... and...  
...to... you... to... done at a...  
...lly

Some participant felt that they were not treated with respect and did not have the personal ability to...  
...the...

...nervous to actually tell... people... worried that they're...  
...to... plain... and they... it... happened to...  
...other people... don't feel... yet...  
...adine

Some participant who had... till... out...  
...relationship and poor-quality... and an...  
...The... concern over potential... at any...  
...their current... in... a private rental property...  
...through a head-lease arrangement... or...  
...they... to... requirements...  
...they reported... included... previous tenants...

...I've... or... repair... to... completed that they actually...  
...to... completed... when... in... and... a...  
...and... till they're...  
...not done... Ronnie

...I did have you... no... to...  
...had... and... into...  
...di... out... either... could...  
...and... rent... privately...  
...and...  
...that... even... and... that...  
...didn't have...  
...agent...  
...play... meant that it...  
...or...  
...Sally

...I did not... that... didn't...  
...one... in... that...  
...out... the...  
...You...  
...no... out... the...  
...you... in... decided to...  
...the...  
...the... they...  
...ndy

... private rental... more... V... -19

often felt up a • u t n o p r i v a t e r o n e i h o u r a n d u t n e v e r e l t t h a t t h e h a d a h o e t h a t t h a y o u n o n d e d i t t h a o u r p r o p e r t y i t t h a a e e t t y

r e a l i e n o t o o i t e l a u e t h a h o e l e a n d d i d n t l o o a t t h e p r o p e r t y p r o p e r l y i t o v e r p r i e d i t n o t l e a l i t n o t u n t i l a p p r o v e d t h e o n e r a n d t h e a e n t r e u i n t o d o r e p a i r a n i e l a

n t r a t a e p a r t i c i p a n t t h o e r e i n p r i v a t e r e n t a l t h e r e v e r y h a p p y i t h i t a l t h o u h t h i c o u l d e a n p a y i n g m o r e t h a n t h e y c o u l d a f f o r d i n o r d e r t o m a i n t a i n t h e i r n e t w o r k a n d l o c a t i o n .

e v e t h o e n t o t a y h e r e t e p e n i v e u t t h e d o n t h a v e a c a r a n d e v e r t h i n a t i t o r e l o n i t e n t . S o t h e v e h a d t o m a k e t h a t d e c i s i o n t o u t t a y h e r e a l l o u r n e t w o r k a n d r e o u r l e a r e e i t a

e u t h a v e a r e a t l o c a t i o n u n i t y a n d h a v e l o t o f a m i l i e t h o c o u l d p i c k u p t h e i r i d a n d d r i v e u p t h e i r i d . I l t h o e r e l a t i o n s h i p d e t a l i e d o r y e a r . u t t h o u h t c a n t l o e t h a t p a r t t o o m u c h o r t h e i d e n t i t y

### Private rental during COVID-19

participating households living in private rental properties during the first wave of the pandemic tried in security and in order to ensure the continuity of housing. So they were unable to afford to continue renting because they lost paid employment and so they were not able to negotiate with their landlord about rental payment obligations.

t t h i p o i n t t h e d o n t f e e l t h a t t h e h a v e m u c h t o n e g o t i a t e a l t h o u h t h e c a n r e q u e s t u t i t h e l a n d l o r d d o e s n t r e a l l y i n d o a c c e p t i t t h e d o n t h a v e m u c h t o d o e i t h e r t h e h a v e t o a c c e p t a n e w r e n t o r t h e h a v e t o l e a v e a r e i d a

o t t h o d i d a t t e m p t t o n e g o t i a t e o n t h e i r r e n t a l p a y m e n t t h e r e u t t e r a l t h o u h t h i t a n o t u n i v e r s a l a p a t i e n t r e p o r t e d t h e v e a d a c o u p l e o f t i e i t h t h e d e r r i n g o f t h e r e n t u t t h a t a n o

v e i m p l y r e a c h e d o u t t o t h e e s t a t e a e n t a n d a i d . S o o r t h e n e x t e m o n t h y o u r e o i n t o e t o n e y t h e n y o u e t o n e y a n d t h e y v e e e n p r e t t y o o d a o u t i t e l a u e a t t u a l l y a l l a y p a y a i t e t r a e i t a

T h e y r e d u c e d t h e r a t e o t h a t e a n t t h o u d n t h a v e t o p a y o r p o t e n t i a l l y e h o e l e a s a i n t h e v e e e n r e a l l y l u c k y b e c a u s e v e h a d a n u n d e r t a n d i n g l a n d l o r d . Y e a h r o t h e r t h o t d o i n a n d t h e n t h e r e n e g o t i a t e d . S o t h e v e u t e e n h a v i n c o n v e r s a t i o n a o u t t h a t t h i s h a s e e n m u c h a r e l i e f r e a l l y u t t h a t t h a c o n t a n t l y h a n i n o v e r y h e a d t h a t e e l i n g o f h y m o d i t o i n t o o u p a s a i n t h e

Further research with people in private rental during COVID-19 has found a higher proportion of people than those who negotiated a rent variation. Similarly in this study those participants who were able to negotiate a decrease or reduction in rent reported greater stability and security than those who were discouraged or attempted to negotiate or who were refused a variation. However this seems to have been a relatively unexplored experience

## 2.2 Experience of homelessness

Experience of homelessness prior to or during COVID-19 included couch surfing and staying with friends. Participants who had experienced precarious housing in the past tried to participate in voluntary and philanthropic and emotional relief and draw their attention to their choices and opportunities.

For example, Perry spoke about prior to a practical housing option although he had been relatively available to a housing option:

I went to jail and then got out and I went to jail again and then got out it was hard during COVID-19 to find a place or to be here to stay. So I went to jail. And it took a while to get out of jail here to keep every night, not invading someone's privacy, don't have to worry about it and not getting myself into trouble. Yeah, part of it is that institutionalized but feel more comfortable in there than do outside. Perry

My father took me to an interview and I was restricted to one room with little access to activities.

A couch surfer. This lady is lovely and he's very tolerant but in one room and don't have much access to recreation. My

Andy spent many months living in his car before being placed in a housing unit.

I'm trying to survive, and it's hard out during the rain and that and I told my mother and that, and all of a sudden I got up and I was like yeah, with my mother not having a panic attack, Andy

## Strategies for remote and support

Further exploration of the different types of participant that are a different to people's ability to live well. The most important of these were the use of participant's own resources and skills in order to develop resources and experience of self-help in very low income and difficult relationship with system and effective support resources and people.

People with long relationship with, therefore tried the resource, skills and, no matter they have developed to navigate to people. This included detailed, no matter of politics and payment regarding all conversation in Britain and then prepared or extensive delay and the strategies which they have developed over time meant that any participant felt confident in navigating the change to their entitlement and activities throughout.

*thing a goal are of policy that I have to get onto the phone to the... a letter to push at... no that in their training they're encouraged to only answer one question per phone call or a page and I push at on that. I think they don't want to be late and that the only way things get done... it's*

*really feel for people who don't understand the system... I've been doing this for 20 years, no that I go in to run, therefore it's going to take me three hours to deal with that. But for normal people they're absolutely not... a matter of fact who hard it is to deal with the system*

Further participant also talked about the value of participation when contacting the relevant service provider and the need to do this multiple times.

*found that applying for... a really playing on your mental health. people with your service provider and he's a happy to reduce it down to our. So it's been good, and then reluctantly they wanted to increase it... my brother's on holiday and the other brother ran up and said shouldn't be applying for our should be applying for... it's*

Participant talked on their own, no matter and other resources during extraordinarily stressful and unpredictable circumstances. Social connection and network were important resources and the participant felt confident in their circumstances and capacity to control the future also able to plan for the future.

Any participant tried experience of getting over a long time of talking on a daily and friend or financial assistance optional support available to stay and advice. The support network were very important during the pandemic.

applyin a lot o the nei h our l ith re h ruit ve je that ort o thin .  
ell actually had a l in la t ni ht, ady up the road l or or a u hi hop and  
l hen they have le tover and that he rin the around and ll l ap it or re h  
pineapple and tu . eep u all happy. e do a lot o that local lo unity  
arterin . . . u e

al o u t do trade-o l ith people ll call a riend and ayz lan you a e e a  
eal , nd ll lo e l eed your arden or an hour . . e ite

The e relation hip l ere te ted ut even ore nete ary durin . l V -19  
l hen e periente o an iety and un lertainty l ere o l ide pread.

u t ort o tal to the on the phone or ll u t do video call l ith the . ut yeah  
it i hard or the too a l ell li e . . . T ae to . . . T ll -1. T . . . 1 . . . 1 l . l ha

This was accompanied, however, by an awareness of the stigma accorded to people living in poverty, and for some this was felt as shame and further isolation.

*I don't want sympathy, but I would like real support from the government, and there's none there. I'm desperate for paid work and the government just keeps saying, 'You're lazy. You're a bludger. You're taking the people next door's taxes.'* (Ally)

*My family live in Queensland and I find it hard to let them know that I'm not working as well. Yeah, I'm not prepared for their disappointment.* (Eric)

*Everyone called me scum when I was homeless.* (Eric)

Participants also reflected on the role of luck and happenstance, and vulnerability to unwanted change.

Craig was both sanguine and heartfelt when he described his experiences of poverty in terms of fate.

*Well I look at it like this, there was a really big queue when I went to the fairground, right, and they were all waiting to get on one ride, it was called the merry-go-round, and just over a little bit in the corner there was no queue so I jumped on that ride and that was a sad-go-round, and I wish I'd waited in line like the other guys.* (Craig)

The suddenness and uncertainty of the pandemic, and the indiscriminate impact of the lockdown restrictions, heightened these vulnerabilities and

but don't, no! What will happen next a terrible month. But whether we have  
the good or not. evaluate without that, lose everything completely lose  
everything. The good the rent, tried

above and beyond his duties to refer her to counsellor and ensure she had  
lethal injection when he needed it. In any experience the most incredible  
help of the hospital to complete transfer not only in a day.

Sally established relationship with that, entering and employment service  
provider that contradicted with her previous treatment as someone who  
didn't come on the dole or the rest of the world, approaching Sally situation







poverty and inequality partner study of households during COVID-19 found that the rate of household income inequality increased in South Africa and Victoria, Australia. These findings may have the unintended effect of reducing household income inequality and children leaving a family violence situation in the first place and on social housing but not increased supply of affordable housing (Martin et al., 2021).

### 1. People on temporary visas and non-nationals in Australia and people on temporary visas

Australian temporary visa holders of COVID-19 policy responses and the impact of a particularly adverse or other group. Australian temporary visa holders are particularly vulnerable and those non-nationals in Australia are more likely than other groups to experience financial hardship, a decline in income, and more likely to have difficulties in navigating the education system (Cone et al., 2021). These findings are also likely to be heightened challenges due to the added pressure of employment and reduced living environment challenges in delivering school curricula and meeting educational needs when schools are not operating along with reduced access to online health and other services.

Martin et al. (2021) conducted interviews with household heads and found an increased representation of non-permanent residents in their household cohort. People on temporary visas were 19% of non-nationals in the household.

of newly unemployed people seeking food relief. Good and (2020) conducted an online survey of charities providing food relief in Victoria and found an increase in the number of people seeking aid which then translated into a decrease in supply chain and the impact of panhandling in the local community created food horts for a entire (Lay et al., 2020).

## 2.2. COVID-19 policy response and impact

The literature holds that several policy responses to the pandemic had a positive impact on the financial wellbeing of people living in poverty. However, the benefits were not equally distributed and people who were already

Substantial fall in core or unemployed workers actually increased by 1.7% from an average of 1.2% in the pre-COVID-19 period to 1.5% in the COVID-19 period. However, the effects were only observed for unemployed workers who were likely to have attended at least partial rate of 0.5%. See, for example, and to receive the flat-rate, coronavirus Supplemental Unemployment Benefits (SUEB).

An important element of the coronavirus Supplement identified in the literature is that the removal of the usual obligation requires that respondents reported in a letter to have more time to undertake socially reproductive work, with a loan in a term their own health needs, as well as their families' needs (Altonji et al., 2020). The authors also found that the removal of obligation gave people more time to engage in the labor market (Altonji et al., 2020). However, because people had more time to increase the labor market engagement in other forms of unpaid productive work, and to spend time looking for work, studying, and going to interview.

The supplement tapered off in September 2020, there was an immediate

## 1.4 Housing

Policy responses deviated to assist people with housing during their time of the pandemic to have been implemented well and received positively. For example, Bartley et al. (2020) conducted a longitudinal survey with telephone interviews with people who were currently or formerly experiencing homelessness and a review of policy literature and found that the temporary accommodation measure is a important and effective in preventing the spread of COVID-19 among a highly vulnerable cohort of people who were sleeping rough in inner city Sydney, Bartley et al. (2020). They also found that higher quality accommodation during their time of the pandemic than usually offered through temporary accommodation encouraged people to accept support or their time with the condition of the room privately ordered by individual room and facilities including internet and shower and linen treated with dignity and respect by hotel staff highlighted by telephone a especially important, Bartley et al. (2020).

The Commission's health authority inquiry into homelessness in Australia also found a positive outcome for temporary accommodation measure. However, there were identified for service provider and some evidence of very short-term support or insecure and overcrowded accommodation provided, authority in Australia (2020).

In addition to the direct into the supplement of the shelter of the See-er and early assistance to superannuation policy responses and initiative to alleviate housing-related stress and homelessness has also been identified by researchers and service provider and relevant agencies.

Wilson and Colleaue published a series of three research reports on housing policy and impact during the COVID-19 pandemic as part of the poverty and inequality partnership. This included initial analysis published at the end of 2020, a second report released in 2021 and a final report in 2022.

Surveys in online survey of landlord and tenants in a residential area

percentage of people in high online learning is regularly reported.

A study of the response of the Victorian e-learning and connectivity coalition to the pandemic found that schools do not have all had an impact on connectivity and a digital divide in equity. A study of the impact on school performance by Day et al. (2020). This is consistent with other research indicating a negative impact on school performance on equity or student household internet access. The Smith Family (2020) research on consultation with school principals and other stakeholders in their network. The Smith Family also found that the risk of digital divide is more likely for student non-English speaking background. The Smith Family (2020).

The Smith Family report on learning experience during COVID-19 in Australia is not disadvantaged to connectivity. The Smith Family (2020) update report in March with a detailed advice to their principal advisory group. They found that home learning through COVID-19 exacerbated the digital divide. Day et al. (2020) already experienced by disadvantaged student and a barrier prior to the pandemic. Limited access to computer and reliable internet in addition to other vulnerabilities and risk characteristics contributed to exacerbate digital divide for home learning among disadvantaged student compared with their peers.

The evidence also identified the group of student most vulnerable to the digital divide including those:

- non-English speaking background.

- non-English speaking background.

- living in out-of-home care, particularly when living in a crowded home.

- with disability and their carer. (Lynch et al., 2020; Day et al., 2020). The Smith Family (2020).

Day et al. (2020) conducted a survey of teachers in Queensland and identified the impact of home learning on core and privileged school children in the context of equity. Socio-educational advantage, SES, a scale to compare each school with the Australian Curriculum, Assessment and Reporting Authority. Their findings showed that the children attending the least advantaged schools were the most adversely affected by the shift to online learning. More than 60% of teachers in the least advantaged schools believed their schools were not well positioned to transition to online in education compared with 39% in the most advantaged category. In addition to concern about access to technology and the internet the concern of teachers in SES quartile 1, most disadvantaged, about their student's ability to access a reliable internet is nearly twice as high as the proportion of quartile 4, most advantaged, teachers concerned about the ability. Day et al. (2020) also found that learning for home or disadvantaged children adversely affected educational outcomes due to a gap between disadvantaged and other barriers in material resources including information and connectivity technology, equipment and positioning needed for further learning and parental support and the lack of suitability of learning adjustments used in schools or home.





There are people on that can be drawn from this earth on polity- a in and implementation in tri-unity. Policy responses that provide additional material support quickly with relatively eligibility criteria of conditionality and long-term consistency are critically important to maintain the well-being and stability of people with experience during a crisis. The additional income provided through the Coronavirus Supplement is especially important for people who are living without a financially adequate income. The extra resources provided people with relief from financial distress. It also provided people with capacity to think ahead and plan for their future including engaging with the labour market and overcome the economic downturn. Social isolation and increase in care requirements.

People with experience of poverty and disadvantage have their own resources and skills on which they routinely draw on to manage the unpredictability and varying needs of their everyday lives.

It is important any practitioner in service provision advocates and supports human dignity and innovation in continuing to meet the needs of people they work with when circumstances are difficult. There are many instances when the sector has demonstrated a capacity to change rapidly and provide services in extraordinarily difficult circumstances.

Nonetheless, the experience of people with services and support prior to the pandemic continues to affect the reduced and temporary measures that relieved pressure and isolation they demanded service delivery by the especially into the support a client and inconsistent interaction with the system may be either detrimental or helpful depending on the context. Punitive or authoritarian ways people with experience of poverty and disadvantage have long histories with being treated with distrust and judgement and often required to spend significant time and energy just to

There were in hard on their health, no had extra resources and support to offer including housing.

The collective experience of COVID-19 provided a shared, provisional understanding of the precariousness of life conditions, and made visible the

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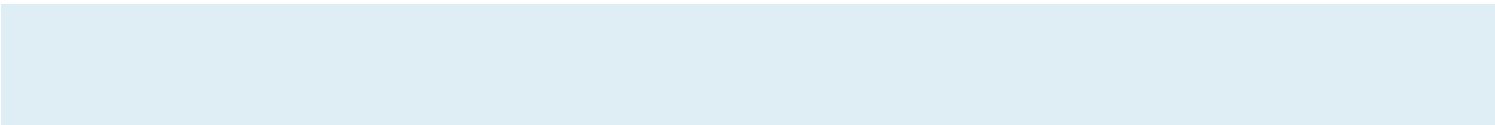
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