



**MULTICULTURAL
AUSTRALIA**

it's who we are

**The Extent and Nature of Poverty in Australia
2023**

3 February 2023

Committee Secretary
Senate Standing Committees on Community Affairs
PO Box 6100
Parliament House
Canberra ACT 2600

By email: community.affairs.sen@aph.gov.au

Re: The extent and nature of poverty in Australia

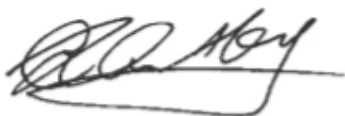
Multicultural Australia welcomes the convening of this inquiry into the extent and nature of poverty in Australia. We acknowledge the extensive consultation conducted to date, including the Public Hearings. We appreciated the opportunity to give evidence at the Public Hearing in Brisbane on 6 December 2022.

Multicultural Australia exists to create a welcoming and inclusive community for all new arrivals to Queensland. As Queensland's Settlement Service Provider for migrants and refugees, we have been welcoming refugees, people seeking asylum, international students and other new arrivals since 1997. We strive to create a fairer, more prosperous society for all Queenslanders. We work closely with diverse multicultural communities in Queensland, from new and emerging communities to the more established communities.

This work provides us with deep and direct insight into the impacts of the settlement journey and the drivers of poverty for our clients and communities, across key facets of their lives, as well as insight into mechanisms that address and reduce poverty for our clients and communities. In our work, we aim to address systemic barriers that preclude migrants, refugees, people seeking asylum, international students and other new arrivals from settling well in Australia.

Please do not hesitate to contact Rose Dash, Multicultural Australia's Chief Client Officer, on 0448 085 531 or RoseD@mcaus.org.au

Yours sincerely,



Christine Castley
CEO, Multicultural Australia

Introduction

Since 1998, Multicultural Australia has worked to advance multiculturalism in Australia and build communities where everyone belongs. Multicultural Australia has welcomed tens of thousands of individuals from refugee, asylum seeker, international student, and migrant backgrounds in Queensland, with the goal of creating a more equitable and prosperous society.

Multicultural Australia helps new Queenslanders settle into their new lives, build connections in their communities, find work and study opportunities, learn new skills, and feel at home. Multicultural Australia also works with individuals, communities, business, and government to contribute to building a more welcoming Queensland through advocacy, cultural training, and community events. These initiatives serve to bring people together, foster understanding, and recognise the valuable contribution that new arrivals and migrants make to Queensland.

Multicultural Australia provides a range of settlement services for new Queenslanders, including migrants, refugees and asylum seekers, to provide them with the support and services they need to settle into their new home.

We centre our work around the lived experiences of the clients and communities we serve. To ensure our authenticity in this regard, we have established several mechanisms, including:

- **Client Voice Reference Group:** This group was established in 2020, as a mechanism for persons with lived experience as a refugee or migrant to act as Advisors to our case managers, employment advisors, housing workers and others, and provide consultation and input into the design and delivery of our services and community development work. The Terms of Reference for the group specify that it is to include a diverse cross-section of ten to twelve representatives of the communities we support.
- **Future Leaders Advocacy Group (FLAG):** FLAG comprises a driven group of young leaders who offer valuable insight and advice. Council members ensure the voice of newly arrived young people, their families, and community are heard through contributing to program design and delivery.
- **Community Leaders' Gatherings:** we host regular Community Leaders gatherings as opportunities for training, information sharing and collaboration.

Multicultural Australia's work in relation to poverty

Multicultural Australia has previously provided this Inquiry with a detailed outline of our settlement work, including client services work, community development, training and events. This work has provided us with direct and in-depth insight into the experiences of our clients and communities in relation to poverty, including the drivers of poverty for migrants, refugees and other new arrivals and its impact, across all facets of life. We have also gained insights into mechanisms that address and reduce poverty.

In Multicultural Australia's experience, newly arrived refugees and humanitarian entrants face significant barriers in community that place them at heightened risk of experiencing poverty. How they experience poverty in the Australian community may also differ from people without a refugee or refugee-like experience. In particular, we note that most new arrival humanitarian entrants experience the following types of poverty:

1. **Poverty of opportunities:** the set of circumstances that inhibit fulsome participation in community life supporting the development of independence, wellbeing, and belonging in the community. These include and are not limited to issues such as access to financial resources, visa status, barriers to engagement in education and employment, barriers to accessing support services, as well as outright instances of exclusion through racism and discrimination. These circumstances operate in ways that limit community members from developing individual capabilities and resources to lead independent and fulfilling lives.
2. **Situational poverty:** newly arrived refugees and humanitarian entrants remain at risk from crisis situations and events that impact long-term settlement in Australia. A sudden injury, acquired disability, health crisis or car accident can quickly escalate a person and/or family into poverty. Many humanitarian entrants may arrive with significantly low to no financial resources, and they may have low levels of financial independence and limited other resources. Many will never own their own homes and may have no Superannuation savings, impacting their capacity to plan for, and access supports for life circumstances. This also places communities at risk of **generational poverty**, when families find some of their challenges insurmountable.

Understanding these risks, Multicultural Australia supports a range of programs and supports that prioritise fostering inclusion, wellbeing and belonging. In implementing reforms targeting CALD communities, we emphasise the importance of working with relevant communities to co-design solutions and inform their implementation.

The rates and drivers of poverty in Australia

Multicultural Australia is deeply concerned that, of the 13.4% of our population (3.3 million people) living below the poverty line, many of whom live in deep poverty, people from culturally and linguistically diverse communities are disproportionately over-represented. ACOSS has documented that poverty rates among migrants whose first language is not English is 18%, compared with 11% of Australian born.¹ In the context of our commitment as signatory to the United Nations' Sustainable Development Goals, the first of which is 'no poverty', it is concerning that Australia has the 16th highest poverty rate of the 34 wealthiest countries in the OECD.

In terms of the rates and drivers of poverty in Australia, there is a strong nexus between inadequate income support and poverty, which in turn drives homelessness and other vulnerabilities. There is also a strong connection between poverty and intersectional disadvantage.

Drivers of Poverty for migrants and refugees

While many of the drivers of poverty are shared, for people from CALD communities, including migrants and refugees, there are some significant and specific drivers that explain the elevated rates of poverty for this cohort that we wish to draw to the Committee's attention. The disproportionate disadvantage experienced by people from CALD backgrounds in areas such as employment and access to government services is well recognised.² Key barriers to note are:

- Difficulties in accessing social and institutional support due to residency or citizenship status;³
- Visa status, which may impact the ability to work or access income support, health care or other public benefits;
- Limited English, and lack of familiarity with Australian service systems (which can create additional barriers to completion of application forms to secure rental accommodation);

¹ https://povertyandinequality.acoss.org.au/wp-content/uploads/2020/05/Poverty-in-Australia-2020-Part-2-%E2%80%93-Who-is-affected_Final.pdf

² *Ibid.* See also OECD. (2019). *Income Poverty of Households in Australia: Evidence from the HILDA Survey*. Economics Department Working Papers No. 1539.

[https://www.oecd.org/officialdocuments/publicdisplaydocumentpdf/?cote=ECO/WKP\(2019\)8&docLanguage=En](https://www.oecd.org/officialdocuments/publicdisplaydocumentpdf/?cote=ECO/WKP(2019)8&docLanguage=En), which adopts a different methodology to determine the risk of poverty across different cohorts based on HILDA data. Their findings document that ethnic background and Indigenous status remain strong explanatory factors of poverty even after controlling for education, age, industry, skill and remoteness. Consistent with the OECD approach, disposable income is used as the basis for calculating poverty lines, without correction for housing costs. The conclusions reached by both methodologies reach similar conclusions in relation to the poverty experienced by CALD communities in Australia.

³ This was cited as a principal work barrier by young people from CALD backgrounds in research by the Select Committee on Intergenerational Welfare Dependence:

https://www.aph.gov.au/Parliamentary_Business/Committees/House/Former_Committees/Intergenerational_Welfare_Dependence/IGWD/Final_Report/section?id=committees%2Freportrep%2F024242%2F26847

- Isolation from family and support networks;
- Racism, often coupled with stigma associated with poverty, disability and/or mental illness, leading to less favourable treatment of migrants and refugees in access to services, including rental accommodation, and leaving people vulnerable to not seeking help;
- Lack of social capital and networks to support good employment outcomes. Many new arrivals lack established relationships and family supports, to provide informal support and short-term accommodation options;
- Lack of recognition of overseas qualifications, skills and experiences;
- Exploitation in the labour market, in the form of worker rights violations, wage theft, underpayment of wages and entitlements, unfair dismissals, workplace health and safety issues and insecure work;
- Digital exclusion, which can be dependent on access, affordability and ability and can pose additional difficulties accessing online services. The COVID-19 pandemic has reinforced the importance of digital inclusion. Poverty can exacerbate digital exclusion - some sociodemographic groups in Queensland are more digitally excluded, including people on low-incomes. Research in Shepparton VIC, with recently arrived CALD migrants under the humanitarian program revealed a pattern of lower digital inclusion than the national average, largely as a result of very low levels of affordability.⁴ In Multicultural Australia's experience, the move to online service delivery through the Pandemic was particularly hard for clients and community members lacking digital resources and/or the ability to negotiate this mode of service provision.
- Displacement and loss and poverty of networks, family, and opportunity is compounded by poverty itself;
- Domestic and family violence. Multicultural Australia notes that Immigration-related coercive control leading to the victim leaving the relationship with minimal financial resources, which directly impacts housing affordability.

Case study – Domestic and family violence as a driver of poverty for refugees

Multicultural Australia has been supporting Farah* for the past nine months since she arrived in Australia from Afghanistan with her husband and two young children. Farah disclosed to a TAFE Guidance counsellor that she was experiencing domestic and family violence (DFV) from

⁴ The Australian Digital Inclusion Index (ADII) provides a comprehensive picture of Australia's online participation - measuring three key dimensions of digital inclusion: Access, Affordability, and Digital Ability. See - Thomas, J, Barraket, J, Wilson, CK, Holcombe-James, I, Kennedy, J, Rennie, E, Ewing, S, MacDonald, T, 2020, Measuring Australia's Digital Divide: The Australian Digital Inclusion Index 2020, RMIT and Swinburne University of Technology, Melbourne, for Telstra. *TLS_ADII_Report-2020_WebU.pdf (digitalinclusionindex.org.au).

both her husband and her family in the form of emotional and financial abuse and coercive control. Farah was linked with 99 Steps for support, but initially declined to report the DFV she was experiencing, due to fear and lack of understanding of the potential avenues open to her.

After being supported by the Specialised and Intensive Services (SIS) Team within Multicultural Australia's Humanitarian Settlement Program (HSP) for approximately six months, Farah decided that she did want to access DFV support to leave the abusive relationship. Multicultural Australia's Case Manager made a warm referral to DVConnect and supported Farah to continue to engage with 99 Steps, as well as to understand the process for seeking support and refuge for DFV.

The Case Manager assisted Farah and her children to leave the family home. Farah was initially placed in hotel accommodation for approximately one week. While Farah reported that she was able to feel safe and sleep for the first night in a long time, the hotel was dingy and was not assessed as being safe or inclusive, as Farah and her children were isolated, unable to walk to the shops to purchase groceries and did not feel safe to leave the hotel room. 99 Steps were instrumental in moving Farah and her children to a DFV Shelter. Unfortunately, this shelter was also inappropriate as it was not appropriately located or culturally safe. These early, adverse experiences of refuge accommodation are concerning and represent risk factors for a return to the abusive relationship. Farah also had significant fears about her location being identified and, as a new arrival, her English was extremely limited.

Farah faced additional difficulties as, due to the coercive control she had experienced, her husband managed and was the point of contact for all key aspects of their lives, including their bank, so she lacked financial autonomy and capacity. Farah's financial difficulties were compounded by a reduction in her fortnightly Centrelink payments to repay an advance payment of Family Tax A & B benefits her husband had authorised and utilised, a debt which Centrelink was unwilling to waive notwithstanding that Farah and her children had not received or benefited from the advance payment.

Cumulatively, these factors understandably place Farah at heightened risk of homelessness, both in the short and longer-term.

** Name has been changed*

The relationship between economic conditions (including fiscal

policy, rising inflation and cost of living pressures) and poverty

Multicultural Australia considers that there is a direct relationship between economic conditions and poverty, particularly for those on welfare benefits or income support payments, where household income is so stretched that incremental increases in living costs can drive increasing poverty.

We note that even using different models (disposable income with or without corrections for housing costs), conclusions comparing risk of poverty across different groups are similar, especially for people from diverse ethnic backgrounds and Aboriginal and Torres Strait Islanders.⁵

The following insight from a Multicultural Australia client illustrates the impact of the rising cost of living:

'A few years ago, I could afford to live with the money I had. I decided to have kids and decided I could raise them without their father. But after COVID, I can't afford to buy something for myself. I bought myself some [underclothes] in 2019 – and nothing after that. My little one gets nothing new – she gets what her older sister outgrows'.

The Scanlon Foundation Mapping Social Cohesion 2022 survey provides insights into some cost-of-living pressures in community. Since 2007, the Scanlon Mapping Social Cohesion surveys have tracked changes in attitudes, perceptions, and behaviours of Australians around social cohesion. Since 2011, the survey questionnaires have asked respondents to nominate the most important problem facing Australia. Before COVID-19, economic issues were the most reported. Through 2020 and 2021, COVID-19 remained the most important problem for the largest share of the population. In 2022, economic issues were again the most reported – with two-in-five people (39 per cent) noting this as the biggest problem facing Australia. According to the Survey report, this is the largest share of the population citing economic issues in the history of the Mapping Social Cohesion series.

The 2022 Mapping Social Cohesion report noted that people living in disadvantaged neighbourhoods and/ or low education levels are more likely to experience financial hardship. The report also identified other others at risk, including people in single-parent families, group households, renters and those living alone, all of whom were noted to be struggling to pay their

⁵ See Footnote 1 and 2, above.

bills or 'just getting along'. Significantly, the Report also noted that the proportion of Australian born people who said they were struggling or 'just getting along' declined significantly between 2018 and 2020, but the proportion remained the same for overseas born people who speak a language other than English. It suggests potential reasons for this could include differential access to government programs, including JobKeeper, and the differential impact of the pandemic on particular industries, occupations, and regions.

These findings are significant considerations for Australia as economic issues have a very important bearing on social cohesion. The 2021 Mapping Social Cohesion report noted financial well-being as the strongest predictor of social cohesion identified in their surveys.⁶

Case Study highlighting the relationship between cost of living pressures and poverty for a family with an adult son with disability, in the context of prescriptive eligibility requirements to access social housing

Multicultural Australia is supporting a family that includes ageing parents and an adult son with cerebral palsy. The family currently resides in a private rental property and their income is too high to qualify for social housing. However, they are struggling to pay their rent following recent increases, as the family budget is strained meeting the additional costs associated with their son's disability-related needs. The rental accommodation has also been assessed by their son's Occupational Therapist as requiring modification, as it is currently inaccessible in key respects. However, the modifications are costly and have not been approved by the landlord, and the requirement for accessible housing, or housing that can be approved for modification, makes the family a less competitive applicant in a highly competitive housing market. While this family's application for social housing has been rejected by the Department of Housing based on an assessment of income alone, this decision does not reflect the need faced by the family, who are at risk of homelessness.

The impact of poverty on individuals in key domains

Multicultural Australia acknowledges the significant body of research documenting the impact of poverty on the economy, driving down GDP growth and preventing a large subset of the population from realising their human capital potential, adversely impacting the economy as a

⁶ <https://scanloninstitute.org.au/publications/mapping-social-cohesion-report/2022-mapping-social-cohesion-report>.

whole.⁷

In terms of the impacts of poverty on individuals in the particular areas identified in the Terms of Reference, our response in relation to the people and communities we support is as follows.

Employment

Many new arrivals to Australia experience unemployment and underemployment. Barriers to meaningful employment that align with the person's skills and experience include racism, stigma, lack of recognition of prior education and qualifications, lack of experience in Australian workplaces, visa insecurity, lack of an Australian drivers' license, lack of transport, lack of identity documents to obtain requisite clearances, lack of childcare (including the lack of access to childcare subsidies associated with certain Visa types) and barriers to workplace socialization.⁸ Poverty has a cyclical effect, making it more difficult for people to access the resources and time necessary to engage in further education and training. Many refugees arrive in Australia from a background of poverty, and their experiences can exacerbate this.

In Multicultural Australia's experience supporting clients to interact with the (former) Jobactive, we witnessed firsthand the significant challenges clients faced in terms of digital access and inclusion. We welcome the introduction of 'CALD' or 'refugee' licences for specialist providers by the new employment service, Workforce Australia. We recognise the benefits of this scheme but highlight the importance of extending these licenses into regions with significant CALD and refugee populations.

Housing Security

In terms of housing security, the breadth and extent of the current housing affordability crisis is widely recognized. We wish to draw the Committee's attention to the disproportionate, adverse impact of this crisis on multicultural communities, particularly those who have experienced torture and trauma, including from displacement as part of their refugee journey, and those facing intersectional disadvantage. Finding affordable and adequate housing is often nominated as one of the key concerns of refugee and migrant communities in Australia. This is unsurprising, particularly given that many new arrivals also lack a rental history, a family and social support base to provide security, and this has significant flow-on effects for wellbeing and long-term

⁷ OECD. Observatory on Social Mobility and Equal Opportunity. <https://www.oecd.org/wise/observatory-social-mobility-equal-opportunity/>; OECD (2015), *In It Together: Why Less Inequality Benefits All*, OECD Publishing, Paris, <https://doi.org/10.1787/9789264235120-en>.

⁸ FECCA's submission to the Independent Inquiry into Insecure Work in Australia explores intersectional barriers contributing to the sustained prevalence of insecure work, including non-recognition of overseas qualifications and skills, lack of support for and access to upskilling opportunities, isolation from support networks and complex mental and physical health conditions: FECCA (2011). Submission to the Independent Inquiry into Insecure work in Australia.

settlement.

Affordability of rent is a significant problem. People in the early stages of settlement in Australia are often reliant on income support as their primary source of income. In the current market, these payments are grossly insufficient to keep people out of housing stress – and increasingly we are seeing people paying significant proportions (presently 40 – 45%) of their income on rent. In the absence of regulation and transparency in relation to rental increases at the point of lease renewal, many of our clients are forced to move from accommodation, are at risk of homelessness or becoming homeless due to lack of affordability.

In our experience, housing has a significant impact on the other domains. Being in insecure housing this can create additional barriers to engagement in education or obtaining and maintaining employment, particularly where there are barriers to transport.

At times, the only options available, such as increasing the number of tenants with a view to decreasing the portion of rent per person, can decrease the chances of securing a property in a competitive market.

The following vignette from a client's story provides insight into the lived experience of the housing crisis for a person from a refugee background living in Queensland:

'Last year I was homeless for some time and was really depressed. I slept in the car for a few days and didn't tell my sisters as I didn't want to be a burden on them. I have lived in refugee camps and I don't care about my situation. The only thing depressing me was my kids' situation. From March 2022 onwards, I applied for 313 [rental] houses. When agents see my income, my application gets rejected. I even applied to the Department of Housing – my Case Manager and GP wrote me letters of support, but I couldn't get in. The lady there told me there is a housing crisis everywhere.'

For lack of other options, this client has moved in with the father of her children, from whom she is separated, and is sharing rental costs and expenses for her children.

Case study – The impact of poverty for refugees experiencing domestic and family violence

Multicultural Australia was providing settlement support to Almira*, who was seeking support to find appropriate alternative accommodation after being served with a 'Notice to Leave' the private rental occupied by herself, her husband and their five children. The lack of English capabilities of the parents was a barrier to applying for housing. The family was very

vulnerable as they did not have family or acquaintances with whom they could temporarily reside, should they be unable to secure housing before their lease expired – a very real risk in the context of the 0.3% vacancy of rental accommodation in region which she lived.

Additionally, through incidental comments made to a Case Manager, Multicultural Australia became aware that Almira was experiencing DFV. A home visit confirmed long-term physical, financial, emotional, verbal and sexual abuse, which was escalating in frequency and severity, posing significant risk to Almira's life and welfare. Coercive control tactics included threats to notify Child Safety to remove the children and to prompt cancellation of Almira's Visa should Almira seek to leave the relationship. Throughout this period, Almira's husband was engaging in another relationship and ultimately left his relationship with Almira to live with his new partner. This sudden and unexpected change of circumstances increased Almira's vulnerability to homelessness as the family's housing affordability was significantly impacted.

Ultimately, the lack of affordable alternative housing options resulted in Almira and her five children remaining in the original property, by virtue of an extension to the original lease which the Case Manager was able to assist Almira to negotiate. While this was a positive safeguard against homelessness for Almira, it was unfortunately concerning from a safety perspective, as Almira's ex-husband was aware of her location and the safety measures implemented by DVConnect (including changing the locks) did little to mitigate risk. Almira was subsequently subject to frequent, violent attempts by Almira's ex-husband to enter the property. While a preferable alternative to homelessness, remaining in this accommodation in these circumstances was not a safe option and highlights the lack of appropriate housing options faced by refugees who experience DFV and poverty.

** Name has been changed*

Multicultural Australia's model of headleasing rental properties for clients to help to safeguard against homelessness

Multicultural Australia has the practice of head leasing properties for new arrived Humanitarian entrants, to assist them to build a rental history in Australia and demonstrate their ability to maintain a property to the requisite standard. In our experience, building a body of evidence of their rental history in Australia and building relationships with real estate agents is an effective way of supporting clients to transition to successful independent tenancy arrangement.

However, there have been times when, at the point of conclusion of the headlease, and where clients have demonstrated a glowing record of tenancy maintenance, the real estate agent is still unwilling to succeed the lease into the client's name because based on purported concerns about what will happen after Multicultural Australia steps out. This is the case, notwithstanding that many of our clients have lived as owner-occupier of properties prior to their arrival in Australia. We consider that this highlights the perpetuation of preconceived biases and discrimination.

Health outcomes

In terms of health outcomes, poverty has a direct impact on the ability to access appropriate health care. This is particularly the case for people without access to Medicare, or the NDIS, as well as in the current context of declining numbers of health services offering bulk-billing. Quality health care is costly, especially specialist treatment and reports, health aids, imaging, and other requirements for managing complex health care needs. Poverty can also result in digital exclusion, which can in turn be a barrier to timely access to health information, a circumstance that was repeatedly observed during the pandemic.

People in rural, regional and remote parts of Australia also experience additional barriers to positive outcomes due to the impact poverty has on transport to access health care in metropolitan areas.

Poverty also significantly shapes the underlying determinants of health, including access to quality food, education, and a healthy environment.

Barriers specific to CALD communities

We draw the Committee's attention to the following specific barriers experienced by refugees, asylum seekers and other persons from CALD communities who experience, or are at risk of experiencing, poverty that impact their health outcomes:

1. **Ineligibility for services and supports:** People with temporary visas, or without a visa, are unable to access the NDIS (including Early Childhood Early Intervention supports)⁹ and may be ineligible for other disability supports (there are no specialised disability funding or supports available for this cohort). As noted below, many people are also denied appropriate

⁹ NDIS eligibility includes a residence requirement, which requires that the person is an Australian citizen or permanent resident (which means that the person has a permanent visa or a protected special category visa, which is only available for some New Zealand citizens).

settlement services.

2. **Difficulties navigating complex systems:** The lack of interpreter services that meet the linguistic needs of all people from CALD communities is a significant barrier. Even where a person is eligible, they can face significant difficulties navigating unfamiliar and complex social service systems, such as the NDIS.
3. **Challenges meeting eligibility requirements:** For people from a refugee or refugee-like background who live with disability (and thus already experience intersectional inequity), the difficulties are further compounded by barriers including the cost of requisite health assessments, the absence of established relationships with Australian health practitioners, and the absence of Australian medical records and history, as well as language and cultural barriers.
4. **Reduced employment:** People with a refugee background have a heightened likelihood of acquiring disability or physical or mental ill-health from their prior experiences of war or conflict or in seeking asylum, which can increase their health-related expenses while reducing their ability to work. As noted above, many new arrivals to Australia experience unemployment and underemployment, irrespective of their health and disability.
5. **Settlement challenges:** A person's settlement experiences can also significantly impact their health and wellbeing, with settlement challenges including cultural shock, language barriers, stress, loneliness, limited financial resources, unemployment or under-employment, racism, discrimination and difficulty navigating Australian systems all impactful. The relevance of appropriate, trauma-informed health care to settlement is acknowledged, yet there are many people who are denied this – access to care and support services varies, as eligibility for Medicare varies with visa type and healthcare access also varies depending on visa type.
6. **Unaddressed healthcare needs:** Many migrants, refugees and asylum seekers arrive in Australia with pre-existing health and mental health conditions that require urgent medical attention. Many also require assistance with preventative health care, including catch up vaccinations and health screening.
7. **Intersectional inequities:** Intersectional inequities produce more complex barriers to healthcare and are experienced by many people from refugee and refugee-like backgrounds.

Multicultural Australia highlights the need for a consistent model of refugee health care that is funded across all visa types, particularly in the initial settlement period, and which includes

access to specialist services to obtain key assessments and documentation necessary to access relevant social services, including the NDIS.

The Refugee Health and Wellbeing: Policy and Action Plan

The *Refugee Health and Wellbeing: Policy and Action Plan 2022 – 2027*¹⁰ recognises the underlying determinants of good health, including the interconnection of the social, cultural and economic factors of a person's life. It also acknowledges that people from refugee backgrounds are more likely to face unique physical, mental, emotional, social, cultural and spiritual challenges because of their experience, whilst simultaneously navigating a new health system. Multicultural Australia has been involved in the development of this Action Plan and fully endorses the guiding principles, strategic priorities and actions outlined in the plan, to promote a holistic approach to providing accessible, equitable, clinically excellent, client and community informed, culturally safe, and integrated healthcare for all people from refugee backgrounds living in Queensland.

Education outcomes

Multicultural Australia notes the significant impact of poverty on educational opportunities and outcomes, and the intergenerational effects of poverty in this regard. Poverty can be one of many barriers – limited English, lack of a family and broader support network, settlement-related stresses – that diminishes educational opportunities and outcomes. We note the overrepresentation of newly arrived Australians, including refugees and asylum seekers, experiencing intersectional inequities.

Poverty can directly impact educational outcomes in terms of:

1. **Reducing access to the necessary materials**, including school supplies and uniforms, that support school attendance; and
2. **Necessitating early school leaving** to:
 - (a) engage in work to generate an income to support the family; or
 - (b) provide care for a family member with disability or other support needs.

These challenges were particularly highlighted through the COVID-19 crisis when new arrival communities found in-home learning challenging. Vulnerabilities for young children became

¹⁰ Refugee Health Network Queensland & Queensland Health. Refugee Health and Wellbeing: Policy and Action Plan 2022 – 2027.

most prominent at this time. Young children lacked the capacity to manage their own learning and their parents were not able to provide this support – either from a lack of familiarity with local education system, or a lack formal education themselves. Lack of resourcing or supports to address specific community needs, including digital resources, further compounded educational access risked the educational outcomes of this group of young children.

Access to early childhood education is also identified as a significant factor to address the developmental and educational vulnerabilities in children from diverse backgrounds. Children from CALD backgrounds across Australia are less likely to attend any type of early childhood education compared to non-CALD children in each Census and the gap has remained unchanged over time.¹¹ Overall attendance in early childhood education makes a significant difference in the development of children and their longer-term educational achievements. Children without access to early childhood education start their educational journey at a disadvantage compared to their peers. Again, there may be reasons for non-engagement with early learning, including a lack of familiarity or awareness of play-based learning, access barriers or lack of financial resources. In recognition of the importance of early childhood education, Multicultural Australia supported the delivery of a pilot Kindy program to facilitate access to kindergarten and early childhood education for refugee, migrant and asylum seeker communities in Queensland. We strongly believe in the need for a targeted response and resourcing to ensure children from diverse backgrounds are able to access early childhood learning.

Points of transition in education and learning are critical periods when students can either be supported into purposeful pathways, or face risk of falling through the cracks. Early childhood education is significant in supporting children to transition from school. Likewise, supported pathways to education, training or employment following school are critical for young adults. Many refugee humanitarian entrant students do not receive appropriate support to understand their options in Australia.¹² Other young adults that may arrive in Australia with disrupted prior education or learning may altogether miss out on opportunities for learning.

Case studies – The impact of poverty on educational opportunities and the positive impact of targeted, culturally safe measures in supporting pathways into employment

¹¹ Rajwani, H., Culos, I., & McMahon, T. (2021). Stronger starts, brighter futures: Exploring trends in the early development of children from culturally and linguistically diverse backgrounds in Australia. Settlement Services International.

¹² See Taylor-Leech, Kerry, et. al. (2023). *Co-creating affirmative learning environments for refugee and asylum-seeker children: Project summary report. October 2021 – November 2022*. Publication pending.

Kirra's* story

Multicultural Australia (through our delivery of the ParentsNext Program) has worked with Kirra*, who relocated to Townsville with her five children to escape a decade-long violent relationship. Within the first few years of engagement with Multicultural Australia, Kirra utilized the 'large family' exemption to gain support for herself and her children – through counselling, intensive case management and support into safe, stable housing.

When Kirra decided to pursue her education, she was supported to enroll in a Cert III in Community Services that she successfully completed. The ParentsNext program was able to assist with the course requirement, fees and enrolment. Kirra was also supported to enroll in a Cert III in Rural Operations and upon completion Kirra was supported to apply for a Community Development role. Kirra was supported through the interview process, including by assistance with interview clothing. Kirra was successful in gaining this position, maintaining casual employment for 10 months and passing the probationary period.

Program and Case Management support was significant in sustaining this employment – ensuring support was available for work clothes, transport including car maintenance and registration. Now Kirra is looking forward to advancing in her chosen career – having enrolled in a Diploma of Community Services – and is keen to complete a Bachelor of Social Work once her children are all in school.

Jia's* story

Multicultural Australia supported Jia*, a young migrant who presented with limited English proficiency and uncertainty around an appropriate career path to pursue in Australia.

When Jia joined the ParentsNext program, she was unsure about a career path she wanted to pursue that would be right for her. The ParentsNext team spent time discussing different career paths, and after much consideration, Jia decided to work towards becoming a hairdresser.

Jia was supported to enrol in a Certificate II in Salon Assistant, at TAFE. She completed this certificate in 6 months and went on to enrol in a Certificate III in Hairdressing at TAFE. Jia has received financial support from the Participation Fund towards her enrolment fees, a laptop and hairdressing equipment to complete her studies.

"While completing this course, I entered a hairdressing competition and received a bronze medal - a proud moment that I never dreamed of achieving," Jia said.

Taking advantage of study opportunities has helped Jia develop and advance her English speaking and writing skills in a workplace setting.

By July 2023, Jia will be a trade qualified hairdresser and ready to start a new career.

Rayan's* story

Rayan* arrived in Australia as a refugee, fleeing her birthplace of North Sudan with her younger siblings after her village was overtaken in war, with time spent in a refugee camp in Kenya in the interim.

Rayan is now a single mother with two young children. She is very determined to work, remain independent and support her children. Even whilst in the Kenyan refugee camp, she taught herself Swahili and English and worked as a community translator. She is currently studying Cert IV in Justice – her preference to undertake a Diploma was not available due to the cost (\$5,000). Notwithstanding these limitations and her daily challenges to provide her young children with food and accommodation, Rayan is determined to finish her study, find employment, and ultimately buy a house of her own.

** Names have been changed*

The impacts of poverty amongst different demographics and communities

Multicultural Australia notes the differing impacts of poverty for different cohorts and communities, which creates the need to develop bespoke strategies to address poverty.

Many refugees arrive in Australia from a background of poverty, and their experiences, including lack of recognition of prior education and qualifications, can exacerbate this. People from refugee and migrant backgrounds can already be vulnerable to experiencing social isolation and the limited financial resources commonly experienced by new arrivals exacerbates isolation and loneliness. We refer to the many, varied barriers experienced by refugees, noted above.

We also note the vulnerability of international students to poverty, which arises at the intersection of barriers including communication limitations, stigma and racism and their exclusion from eligibility for social support payments (for example, the COVID relief payments discussed below), as well as their vulnerability to exploitation and underpayment within the

Australian labour market.¹³ This is compounded by barriers to reporting and seeking assistance to address these violations. Recent research has documented the relatively low help-seeking behaviours of international students in response to workplace exploitation, harassment and other workplace abuses and violations, with particularly low rates of help-seeking in relation to accessing online information and support from Australian government agencies or websites and from other formal channels of support.¹⁴

The relationship between income support payments and poverty

We note the important findings of the ACOSS 2022 Poverty in Australia snapshot,¹⁵ charting the impact of the pandemic on poverty, which showed that, while poverty initially increased in response to COVID-related restrictions, this was followed by a fall (to a 17 year low of 12%) in direct response to boosted income support payments. This shows the relevance and potential of the level at which income support payments are set in keeping people in, or supporting people to move out of, poverty. We consider this finding relevant within the broader context of recognition that the main unemployment payments (Newstart and Youth Allowance) have failed to match inflation and to keep recipients out of poverty.

We also note the relevance of eligibility criteria for relief payments. In contrast to the predominant trend of experiencing temporary relief from poverty in response to boosted income support payments, people holding temporary visas, including international students, were adversely impacted. This was due to their ineligibility for relief packages implemented by the Commonwealth Government in response to the pandemic, such as JobKeeper, notwithstanding their loss of employment during the pandemic. (As noted above, it is also in the broader context of lower employment rates and increased exploitation within the labour market among migrants from NESB countries, which creates higher than average poverty rates as the norm.¹⁶)

We welcome the establishment of an Independent Economic Inclusion Advisory Committee, led by the Treasurer and Social Services Minister, to annually review support payments, including JobSeeker. We submit that there must be careful consideration of the eligibility settings for relief

¹³ Berg, Laurie and Farbenblum, Bassina (2017). *Wage Theft in Australia: Findings of the National Temporary Migrant Work Survey*. University of Technology Sydney, University of NSW Law, and the Migrant Worker Justice Initiative, November 2017.

¹⁴ Farbenblum, B. and L. Berg (2020). *International students and wage theft in Australia*. Sydney.

¹⁵ ACOSS & Sydney University. *Poverty in Australia 2022: A snapshot*. <https://povertyandinequality.acoss.org.au/a-snapshot-of-poverty-in-australia-2022/>.

¹⁶ Commonwealth of Australia, 2019. *Report of the Migrant Workers' Taskforce*. <https://www.dewr.gov.au/migrant-workers-taskforce/resources/report-migrant-workers-taskforce>; Commonwealth of Australia (2022). *Final Report: Matter of Possible Privilege*. Senate Select Committee on Job Security. https://www.aph.gov.au/Parliamentary_Business/Committees/Senate/Job_Security/JobSecurity/Report.

payments to ensure that they do not exclude – and thus impose hardship on – vulnerable sections of the community. In this regard, we note that the eligibility criteria for the Disability Support Pension and other pensions has tightened in recent years, with a trend of transitioning people from pensions to allowances (which are not indexed to wage growth and price hikes). We also note as an additional driver of poverty that the indexing of Youth Allowance on an annual basis in accordance with CPI price increases creates an increasing trend of poverty of time.

'I am grateful for what I'm getting from Centrelink, but sometimes it is hard. I made the decision to have children. If today was the day I was planning to have children, I wouldn't.'

Insight provided by Multicultural Australia client

Case study: Redbank Plains Community Centre – a place-based community support Centre addressing local need in a culturally safe way

Multicultural Australia was instrumental in the establishment, investment, and ongoing management of the Redbank Plains Community Centre, developed as an initiative from Ipswich City Council and Queensland Government. The Centre provides a safe, welcoming and inclusive place for all residents of Redbank Plains.

During the COVID-19 pandemic, observable trends at this Centre provide important insights into the impacts of the pandemic more broadly.

In the initial stages of the pandemic, demand increased. Many people became unemployed, or had reduced hours, in response to the COVID restrictions and this created a heightened need for support from the Centre, in particular the food relief hampers.

In response to the Government's initiation of the Coronavirus Supplement and JobKeeper Payment, we noticed a significant decrease in need for the food relief provided by the Centre.

The following story from a Multicultural Australia client, who regularly attends the Redbank Plains Community Centre to access supports including food hampers as well as to participate in activities, provides insight into the vital work of the Centre:

The December Christmas period was particularly hard, as the Centre was closed for a few days. There was one week where we did not have enough food. We had some Weetbix and I had powdered milk for the children and some dry noodles. Food that used to cost 70 cents or one

dollar are more than three dollars. I can't easily buy fresh food, fruits and vegetables for my children.

I take my children to the community centre for games, books and toys. I am determined and focused to provide my children with opportunities I never had.

Case study highlighting the impacts of poverty for a family reliant on support from Redbank Plains Community Centre:

Robert* and Amanda* visit the Redbank Plains Community Centre regularly and their experience speaks strongly to the pressures flowing directly from housing issues for local families in the Centre's geographic reach.

They recently had to move out of their rental accommodation of eight years. In the last eight months, they applied for 130 rental properties. When their attempts at securing rental accommodation were unsuccessful, they secured some containers with a view to situating them as accommodation on their friend's land. However, their handshake agreement with the friend fell through and they could not proceed with this plan. They are now living in a tent on another friend's property.

They have two young children, the younger child with significant disability and high needs. Their younger son has run away twice from their tent, and they experienced difficulties locating him. They have now managed to scavenge some fencing material, however, it is still not secure for their son. They run a power cable from their friend's house and have light and power, which enables them to be able to cook for their family. They use a public shower at a local service station, two to three times a week. They use public toilets at local stores and can't yet afford a chemical toilet. They understand the requirements for applying for Social Housing from the Department of Housing, yet have not been able to do so yet as they do not have sufficient money to pay fuel costs or an alternative form of travel to the Department.

** Names have been changed*

Mechanisms to address and reduce poverty

Multicultural Australia endorses the suite of policy reforms proposed by ACOSS to address and reduce poverty in Australia,¹⁷ noting the following specific recommendations in relation to each tenet that are of particular relevance for our clients and communities:

1. **Quality community services:** to assist people experiencing poverty, hardship, discrimination and disadvantage; to provide crisis accommodation, food, essential services; and to develop vibrant, multicultural communities. Multicultural Australia highlights the importance of appropriately resourcing independent and systemic advocacy, peak bodies, and intentional services. Advocacy organisations strongly supported and appropriately funded can play a critical role in advocacy and systemic change, working in culturally responsive and person-centred ways and can be a solid support for settlement agencies, and addressing complex systemic issues and disadvantage ranging from understanding rights and responsibilities to addressing issues with services and resolving complaints and addressing discrimination.
2. **Action on climate change and affordable, clean energy:** Multicultural Australia agrees with the need for action on climate change and affordable, clean energy, including by supporting the global Paris Agreement to limit global temperature increases to well below two (2) degrees Celsius, advocating for reform of the national energy market and non-energy market measures, and advocating for policies to support people experiencing poverty to recover from natural disasters. We note that, in Australia, ethnic diversity is positively associated with energy poverty.¹⁸ There is also a lack of understanding of measures that can alleviate energy poverty (for example, energy payment assistance) available through providers,¹⁹ which points to the value of targeted, accessible information translated into different languages.
3. **Economics and tax:** Multicultural Australia recognises the need for stronger policies to strengthen economic development and growth, focussing on people on low incomes from CALD communities.
4. **Income support and employment:** Multicultural Australia agrees with the proposal to raise the rate of Newstart and Youth Allowance and welcomes the establishment of the Independent Economic Inclusion Advisory Committee in this regard. We note the

¹⁷ ACOSS. *Causes of poverty and Inequity in Australia*. <https://povertyandinequality.acoss.org.au/causes-and-solutions/>.

¹⁸

Churchill, Sefa Awaworyi and Smyth, Russell (2020). Ethnic diversity, energy poverty and the mediating role of trust: Evidence from household panel data for Australia. *Energy Economics*, Volume 86, 2020.

¹⁹ Ethnic Communities Council of NSW Inc (2016). *Experiences of Energy Consumption for Culturally and Linguistically Diverse communities*. Research Report. Ethnic Communities' Council of NSW. https://thriving.org.au/publicassets/1d43ae8e-16fd-e911-9400-005056be13b5/ExperiencesofEnergyConsumptionforCulturallyandLinguisticallyDiverseV1Septfinal_WEB.pdf

importance of ensuring that the eligibility settings for key social service payments are inclusive and equitable, and subject to regular review.

5. **Quality health services for all in need:** Multicultural Australia supports the proposal to advance a social determinants of health approach and to raise awareness of the impact of poor health in exacerbating socio-economic disadvantage and exclusion. We note the need for a consistent model of refugee health care that is funded across all visa types, particularly in the initial settlement period, and which includes access to specialist services to obtain key assessments and documentation necessary to access relevant social services, including the NDIS. For refugees and other new arrivals, focusing on community food security strategies will assist in building community capacity, facilitate the retention of cultural integrity, restoring and maintaining dignity, and supporting positive short and long-term health outcomes.
6. **Housing and homelessness:** Multicultural Australia agrees that there is a need for a national, inclusive housing strategy, to develop a housing system that meets the needs of the most disadvantaged members of our society, including diversity of stock, location and affordability. We also support the proposals for sustained investment in affordable housing over the long-term (including in heavily subsidised housing), capital and ongoing subsidy funding arrangements, a review of Commonwealth Rent Assistance to ensure it meets the needs of low-income renters and to properly reflect housing trends (rather than being indexed to CPI), and reform of housing taxes to reduce distortions in the market which leads to house price inflation and encourage investment in less affordable rental housing. To respond to the needs of persons from CALD communities experiencing or at risk of experiencing poverty, Multicultural Australia notes the need for the following reforms:
 - (a) Increasing the cultural capability of the housing sector, provide information and education to individuals and communities in need;
 - (b) Law and policy reform for social housing and for the private rental sector;
 - (c) Expanding and increasing the cultural safety of crisis accommodation;
 - (d) Supporting and work with the community to find housing solutions, including through upzoning; and
 - (e) Informed and progressive planning (factoring in community, location, size, design).

Multicultural Australia's Work and Welcome Program, a bespoke employment program to address the structural barriers to employment

Since 2010 Multicultural Australia has coordinated a bespoke employment program to support migrants and refugees. The Work and Welcome Program provides refugees and

migrants with a 12-week paid internship with an organisation, with their wages funded through a workplace giving scheme (supported either by the organisation, by regular donations from employee wages or by fundraising).

Our experience delivering demonstrates the broad benefits for the intern and the workplace and its staff. The intern is supported to develop skills and experience in an Australian workplace and gain insight into the work of a particular organisation. There has been a demonstrable success rate in interns securing employment following this placement, either at the workplace or in another organisation (with 80% of participants finding secure employment after their placement). Equally, host employers have felt enabled to access new customers, think and engage differently, and innovate new services and products. The organisation benefits from the experience of hiring a refugee, with employees given the opportunity to engage in a direct cross-cultural experience, which helps to break down cultural barriers and stereotypes and broaden perspectives. Over 40 organisations are now recognised as Work and Welcome partners with Multicultural Australia.