



Select Committee on COVID-19

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For more information, please contact:

Major Paul Hateley

Head of Government Relations

The Salvation Army Australia

Address: 2-4 Brisbane Avenue, Barton ACT 2600

Table of Contents

Statement of Recognition	1
Executive Summary	2
Introduction	3
An Australia Where Basic Needs Are Met	5
Income Support	5
Safety	8
Shelter	13
Physical and Mental Health.....	17
Connection and Social Inclusion	19
An Australia that Supports Opportunities to Grow	22
Education.....	22
Participation.....	25
Jobs.....	26
An Australia that Has Certainty for the Future	30
Financial Counselling.....	30
Early Release of Superannuation	31
Ongoing Impacts.....	33
An Australia Where Everyone Matters	35
People Affected by Drought and Bushfires.....	35
Refugees and Asylum Seekers	35
Aboriginal and Torres Strait Islander Peoples	38
People with Disability	40
Conclusion	41
About The Salvation Army	42

Statement of Recognition

The Salvation Army acknowledges the Traditional Custodians of the lands and waters throughout Australia. We pay our respect to Elders, past, present and emerging, acknowledging their continuing relationship to this land and the ongoing living cultures of Aboriginal and Torres Strait Islander peoples across Australia.

Executive Summary

The Salvation Army has seen many of the social and economic impacts of the COVID-19 pandemic. We also acknowledge the successful management of the crisis by all levels of government. It is our belief that the pandemic represents both a challenge for government and an opportunity to address structural drivers of disadvantage in Australia.

The Salvation Army is located and embedded in many communities, providing community support and connection through Salvos Stores and community-based activities, in addition to providing significant emergency relief, homelessness and family violence services. Strong community connections have enabled us to conclude that the pandemic has severely impacted people who have the least resources available to adapt to disruption. Although the full impact of COVID-19 is yet to be realised, our services have already reported an increase in demand and complexity of support needs.

At a time when many Australians were encouraged to stay at home, The Salvation Army is particularly concerned about those experiencing family violence or for whom home is not a safe place, and on those who have no place to call home. We urgently call on governments to provide increased and ongoing funding support for family violence services, perpetrator intervention programs and to ensure adequate social and affordable housing for people leaving family violence or experiencing homelessness.

We are concerned about the impact that the pandemic has had and will continue to have on children and young people, particularly those at crucial stages of life. The rapid transition to online schooling has widened the gap for students without reliable access to the internet or an appropriate device. Our youth services have also observed that physical distancing measures have meant that some young people returned to unsafe home environments. It is imperative that all Australian governments prioritise the current needs and future opportunities of our young people, including through appropriate financial and employment support.

The JobKeeper Program and Coronavirus Supplement ensured that many Australians could remain in work or otherwise could afford to live with dignity while experiencing unemployment. The Salvation Army has long called for an increase to the base rate of the JobSeeker Payment and Youth Allowance and continues to maintain that this is necessary during this period of economic uncertainty. If current levels of supports are to be reduced, we cannot stress enough the importance of a gradual and staged reduction. As the full impacts upon the labour market are still emerging, we urge that any restoration of mutual obligations be gradual and reflect the reality of job-searching post-COVID-19. We also believe more wraparound services will be needed to help those facing barriers to employment.

It is critical that Australia's recovery is enjoyed by every individual in our society. The Salvation Army believes that Australia can be strengthened as a result of addressing these areas of disadvantage, thus better preparing ourselves and our children for future shocks, whether they be economic, social, medical or climatic.

Introduction

The Salvation Army thanks the Senate Select Committee on COVID-19 for the opportunity to provide a submission on both the impacts of COVID-19 and the government's response to the pandemic.

The Salvation Army acknowledges the immense complexity of the Commonwealth Government's responsibility in managing a pandemic. Australia has many identities:

- As a population, the government must make decisions that safeguard the health of the population, especially in minimising the spread of the virus
- As an economy, the government must make decisions that minimise the impact of the virus on economic growth – especially on jobs
- As a community, the government must make decisions that promote social capital, inclusion and allow every individual to live with dignity.

The Commonwealth Government, in conjunction with state and territory governments, has succeeded in protecting Australia.

Although this submission highlights several gaps in the policy response to the pandemic, the perspective of The Salvation Army is that the government acted responsibly, within an extremely short timeframe. The initiatives that have been implemented have no doubt saved lives, supported jobs, and maintained living standards.

Failing to act quickly has had devastating outcomes for other nations that Australia has avoided.

The Salvation Army works with individuals and communities already experiencing disadvantage and these communities have been the most severely impacted by the pandemic and policy responses from government. These are people most exposed to disruption and least equipped to adapt to it. Many have limited financial means, a lack of secure employment, and extensive caring responsibilities, including for children.

The Salvation Army has experienced substantial fluctuations in service demand with increases in some areas, and difficulty for other individuals accessing support due to COVID-19 restrictions. Access and demand issues have been complex in family violence service delivery and across all our services a significant increase in demand is expected as restrictions ease and COVID-19 supports are wound back.

The Salvation Army's most significant current concern is the 'September Cliff'.

At the time of this submission the twin supports of the Coronavirus Supplement (significantly increasing the value of the JobSeeker and Youth Allowance payments) and the JobKeeper program are scheduled to end in September 2020. This will coincide with the end of six-month reprieves in debt repayments and moratoriums on rental evictions.

The full impact of COVID-19 has not yet been felt.

The impact of COVID-19 will be felt for many years to come. It is the belief of The Salvation Army that the COVID-19 pandemic represents both a challenge for government and an opportunity to address structural drivers of disadvantage in Australia.

The Salvation Army wishes to see an Australia where everyone can live with dignity. To this end, this submission discusses the government's response in the context of an Australian community where everyone has:

1. Their basic needs met
2. The ability and opportunities for a better life
3. Certainty for the future.

This needs to apply to every person in Australia, including people on temporary visas, asylum seekers and refugees, people from culturally and linguistically diverse backgrounds, Aboriginal and Torres Strait Islander peoples, and people with disability.

This Inquiry represents an opportunity both to examine and evaluate how the government responded and how we can build on this response to build a better Australia. We have a unique opportunity to make sure that a post-COVID-19 Australia is one in which every individual is visible and valued. This is where we would like to see Australia advance as the economy and society re-emerge from isolation to a new normal state, which can be better prepared, and more resilient to future shocks.

An Australia Where Basic Needs Are Met

Income Support

The recently released *Poverty in Australia 2020* report¹ revealed that in 2017-18 households who relied on social security payments were approximately five times more likely to experience poverty. This was especially true of households where the main earner was receiving the Newstart Allowance, now known as the JobSeeker Payment, where 57 per cent were found to be experiencing poverty. The community sector has been joined by individuals and groups across Australia in highlighting the urgent need for income support payments to be increased. This need was heightened as people lost jobs and working hours due to the coronavirus crisis.

The Salvation Army commends the Australian Government for recognising this through the implementation of a Coronavirus Supplement for income support payments. We have directly seen the benefits through an almost 50 per cent reduction in demand for emergency relief services among recipients of the supplement in April and May 2020 when compared to February and March 2020. Unfortunately, we have also seen exponential increases in demand among other cohorts, including people on skilled or working visas and international students. We have also experienced a rise in people with no income, which means we need to provide larger amounts than normal to help them get through. Overall, The Salvation Army's emergency relief services experienced a 15 per cent increase in demand from new clients between the beginning of March and 14 June 2020. This is despite anecdotal reports that people were uncertain whether our doors remained open and did not seek support as a result.

The Salvation Army Employment Plus, which delivers a range of government employment services has seen a total growth in caseload of 48% since 1 March 2020, in real terms, an increase from around 36,000 to 53,000 job seekers, with demand continuing to increase each week.

When the Coronavirus Supplement ceases on 24 September 2020, it is vital that individuals are not returned to the base rate of income support payments. As The Salvation Army expressed in our submission to the Senate Standing Committee on Community Affairs inquiry into the adequacy of Newstart and related payments and alternative mechanisms to determine the level of income support payments in Australia (**Newstart Inquiry**), it is imperative that income support payments be increased to bring them in line with the current costs of living and searching for work in Australia, allowing recipients to live with dignity. With more people reliant on income support payments as a result of the coronavirus crisis and an Australian job market that will take time to recover, it is important that the system adequately supports people as they attempt to secure meaningful and lasting employment in the meantime.

¹ Davidson, P., Bradbury, B., Hill, T. & Wong, W. (2020). *Poverty in Australia 2020: Part 2, Who is affected?* ACOSS/UNSW Poverty and Inequality Partnership Report No.4, Sydney: ACOSS.

For young people reliant on Youth Allowance, a reduction back to previous levels means that safe and secure accommodation will again be unaffordable. Many young people on Youth Allowance are living away from home for safety reasons but the low level of income support means that many of them cannot afford safe accommodation and are either forced to return to an unsafe home environment or to couch surf or sleep rough.

Data from the Australian Bureau of Statistics shows that while the consumer price index (CPI) only rose 0.3 per cent in the March 2020 quarter, this masks significant rises in the price of some goods and services, including vegetables (9.1 per cent), pharmaceutical products (5.1 per cent) and secondary education (3.4 per cent).² The critical concern of The Salvation Army is that the essential nature of these goods and services will likely result in people already at risk of financial hardship being unable to afford necessities, even with increased buying power due to the Coronavirus Supplement.

It is also important to remember that although the Coronavirus Supplement has assisted many JobSeeker Payment recipients to absorb these price shocks, other forms of government income support, including the Disability Support Pension and the Age Pension did not benefit from this supplementation. Subsequently, recipients of these payments are less able to adapt to cost of living rises. As discussed in our submission to the Newstart Inquiry, this in turn has negative impacts for physical and mental health, which can be further compounded by other stresses caused by COVID-19.

The recent disparity in price changes also serves to further highlight the inadequacy of indexing income support payments according to CPI. The inadequate level of payments mean that recipients cannot currently afford the 'basket of goods' that CPI is calculated against. Indexation by CPI alone fails to take this into account and effectively reduces the purchasing power of income support recipients while claiming to raise them each March and September.



"[Receiving the supplement means] I can afford more hospitable things [like] medication. So for my health and wellbeing it's given me relief. I could sleep, and it was just giving me a sense of security. I really needed that. I was desperate to be honest. I couldn't believe that I could be in such a position to be forced to think "how am I going to move forward from this?"

"And planning is hard and [...] difficult to plan ahead without this supplement assistance. I have benefitted greatly from having that sense of security and being able to live at a standard... eating healthy... not eating rubbish food that may have affected more my baby and my health altogether."

- Cecile*, a music teacher/Uber driver before COVID-19 *name changed

² Australian Bureau of Statistics. (2020). *Consumer Price Index, Australia, March 2020*. cat. no. 6401.0. Retrieved from <https://www.abs.gov.au/ausstats/abs@.nsf/mf/6401.0>.

Recommendations

- The Commonwealth Government significantly and permanently increase the JobSeeker Payment and Youth Allowance to bring them in line with the current costs of living and searching for work in Australia, and to allow recipients to live with dignity.
- The Commonwealth Government increase the rate of the Youth Allowance payment to match the raised level of the JobSeeker Payment in acknowledgement that young people face the same cost of living levels as adults.
- The Commonwealth Government taper the reduction of the Coronavirus Supplement over time (to a new increased base rate) to allow recipients to adjust to the reduction.
- The Commonwealth Government implement a mechanism for income support payment indexation that is linked to genuine costs and needs.

The Alexis Program – a family violence response model

The Alexis family violence response model is a targeted approach to violence in 'recidivist households', that is families that have had three or more police attendances for family violence in the preceding 12 months or where police assessed a possible likelihood of further violence. It seeks to create a multi-disciplinary integrated response team by embedding a specialist key worker with family violence expert knowledge within a targeted police family violence unit.

Through the Alexis Program, the specialist key worker aims to:

- Strengthen integration between police and services
- Reduce the incidences of police attendance where there is a history of recidivism
- Prevent escalation of risk to women and children by intervening early
- Promote successful and ongoing engagement in mainstream services.

An evaluation of the Alexis model by RMIT University in 2017 found that it resulted in an 85 per cent reduction in police callouts in the 12 months following exit from the program³. The success of the Alexis Program can be attributed in part to the program's role in providing case coordination support and service integration for families.

³ Harris, L., Powell, A. & Hamilton, G. (2017). *Alexis – Family Violence Response Model*. Melbourne: School of Global, Urban and Social Studies, RMIT University. Retrieved from https://www.salmy.org.au/Global/SArmy/Social/vsppu/Resources/SALV0006_Alexis%20Report_Online.pdf.

Safety

Family violence services were deemed essential services and continued to operate, including access to crisis accommodation, police responses and court hearings to support women, children and families. With physical distancing measures posing additional dangers for the victims of family violence, there has been a nationwide increase in demand for family violence services and online chats and calls to family violence helplines, including Men's Referral Services.⁴ The Salvation Army is particularly concerned about the effect on women with no access to income, women on partner and other temporary visas, and those in forced marriages.

In response, state and territory governments implemented a range of supports to increase protection for victim-survivors during the COVID-19 restrictions. The Commonwealth Government's announcement of an additional \$150 million in funding on 20 March 2020 was a welcome acknowledgement that more needed to be done to support people experiencing family violence. On 4 April 2020, \$32.5 million of the \$150 million was directed to the states and territories to fund emergency accommodation, frontline specialist family violence services, counselling and outreach support, existing helplines including the men's referral service and men's behavioural and perpetrator programs through to 30 June 2020. In some states and territories, this funding was supplemented by the state/territory government, though funding amounts differed. At 25 June 2020, the remaining \$97.5 million has yet to be allocated.

Since March 2020, supports offered by The Salvation Army through family and domestic violence flexible support packages have grown by over 60 per cent.⁵ Between March and April, demand for safe accommodation and trauma-informed case management grew by 7 per cent.⁶ Conversely, The Salvation Army's youth services experienced a decrease in referrals during the pandemic, with only young people with complex needs accessing accommodation services. Many young people returned to unsafe family situations or other unsafe accommodation options as this was felt to be safer than residential services, where facilities were shared.

As discussed in our submission to the Senate inquiry into lessons to be learned in relation to the Australian bushfire season 2019-20⁷, these increases have followed high demand as a result of the recent bushfires and the subsequent prevalence of violence experienced after every disaster. The impact of COVID-19 has meant that our services are now stretched to capacity. Increased direct funding to frontline services and flexibility in the use of those funds is needed to allow for services to tailor supports to meet the specific needs of victim-survivors.

⁴ Australian Government Minister for Families and Social Services. (2020, May 3). *Campaign to combat domestic violence during COVID-19 crisis* [Media release]. Retrieved from <https://ministers.dss.gov.au/media-releases/5791>.

⁵ The Salvation Army Australia (2020a). *TSA Client Profiles Report (March 2020)* (unpublished)

⁶ The Salvation Army Australia (2020b). *TSA SHS Extracts Statistical Client Profiles Report (February to April 2020)* (unpublished)

⁷ The Salvation Army Australia. (2020c). *Senate Finance and Government Public Administration Committee Inquiry into lessons to be learned in relation to the Australian bushfire season 2019-20*. Retrieved from <https://www.aph.gov.au/DocumentStore.ashx?id=9d3d7d57-3ed4-4516-aae2-e37db7fe098f&subId=681702>.

The Salvation Army welcomed the additional Commonwealth funding of \$320,000 for the Keeping Women Safe in their Homes (**SITH**) program and recognises that more will be needed to help women and children feel safer in their homes. Additional funding to support case management under the SITH program would allow access to women experiencing a medium risk of family violence.

The human cost to women and young people during the pandemic has been significant. Family violence has been exacerbated by job losses, financial insecurity and increased trauma particularly within vulnerable populations exposed to family violence. We expect that this will only increase with the easing of restrictions, leading to further increases in demand for family violence services and specific trauma-informed support for children staying in temporary accommodation with their parent. Key domestic violence experts have warned that the impacts of COVID-19 on women's safety are only just beginning to be felt and will compound the risks women face from abusive partners or family members for months and potentially years after isolation measures are lifted.⁸

To meet immediate needs, increased funding, access and flexibility to use funding for brokerage and adequate income support rates and crisis payments will avoid trapping women and children escaping family violence in a cycle of poverty and homelessness. Even before COVID-19, domestic and family violence was a leading cause of homelessness; now with job losses, the risks of victims-survivors facing financial insecurity and homelessness are even greater.

The high number of single parents with children requiring Salvation Army assistance is of ongoing concern as exposure to family and domestic violence increases children's long-term risk of mental health issues, behavioural and learning difficulties and placements into out-of-home care. Although the Commonwealth funds homelessness support via agreements with states and territories, funding for children's specialists is not specified and insufficient for their services to be embedded in family violence services. Future investment and research into integrated family violence, child and family and perpetrator services will improve support for parent-child relationships and children exposed to family violence.

During 2018-19 more than 150 Salvation Army staff assisted some 9,204 women, including 3,739 children, experiencing family violence across Australia. From 2 December 2019 to 10 January 2020, a Salvation Army homelessness research project surveyed 292 respondents and identified 49 per cent of single parents were homeless due to family and/or domestic violence.⁹

⁸ Australian Women Against Violence Alliance. (2020, June 19). *Experts warn COVID-19 impacts on women's safety just beginning*. Accessed 23 June 2020. Retrieved from <https://awava.org.au/2020/05/08/media-release/2020-media-release/experts-warn-covid-19-impacts-on-womens-safety-just-beginning>.

⁹ Lensun, L., and Russell, C. (2020). *Homelessness Project 2020: Summary of Findings* (Internal report for The Salvation Army Australia), Unpublished

Continued expansion of investment in technology and ongoing support of The Salvation Army's SITH program needs to remain a national priority to prevent homelessness for women and their children experiencing family violence.

Doris' Story*

Doris is a 41 year old lady of Aboriginal heritage living in Victoria. Doris has a 12 year old daughter and was in a marriage that lasted 17 years. Doris was referred to the SITH program through the Kingston Garden's Community Support, Doorways Program in March 2018. Her relationship started to come undone following two incidents of a violent nature. The family had been experiencing financial difficulties which lead to the perpetrator abusing both Doris and their daughter emotionally and verbally. On one occasion the perpetrator became enraged and caused significant property damage. Doris and her daughter became very fearful which led to the police removing the perpetrator from the family home. Doris had previously been a Salvation Army client for over 2 years, receiving food vouchers when needed. When the final incident occurred, Doris rang The Salvation Army to ask for assistance. Her case worker sent a referral and within a couple of weeks all her security upgrades were completed as follows:

- Re-keyed all security doors in double cylinder.
- Supplied and installed a security screen door.
- Supplied and installed a Tasman MK2 hinged security door lock.

Doris stated that the process was very easy and she feels so much better after a property assessment was done, around safety and security. "Thank you!"

** name changed*

In the medium and long term, a significant increase in funding for crisis, temporary and long-term accommodation that addresses demand will assist. As the demand for long-term affordable housing is not being met nationally, there is inadequate stock of exit housing (whether through social housing or increased access to private rental assistance initiatives) for families who have left their homes due to violence. Costs associated with leaving the family home are substantial. Women on temporary visas are particularly vulnerable. With limited and inconsistent access to income support, health and other social services, for many in this cohort securing longer term safe accommodation is not an option. Without income or employment many women on temporary visas and their children are turned away from crisis refuges or remain in violent relationships.

Tanya's Story*

Tanya is 32 years old with a 2-year-old daughter and a 5-year-old son. Her story is one of many similar examples of the early presenting issues seen by The Salvation Army's family violence services.

We came to know Tanya after she had left her perpetrator, who had threatened to kill Tanya and her family if she left and had isolated her from family and friends. Tanya had been employed full-time prior to leaving the perpetrator but had to leave her job as he was stalking her at work and threatening other employees. She also lost access to childcare, which had been provided by her parents, as she and the children were no longer safe at her parents' home. Tanya was being financially abused by the perpetrator, has sustained trauma and PTSD from her experience with family violence and, with her son, require counselling.

Due to competition for limited housing in her Victorian country town, Tanya couch-surfed with her children out of area and interstate while searching for housing. Only five properties proved suitable. With fierce competition from other prospective renters, Tanya was unable to secure a tenancy. Tanya and her children have become isolated from family, friends and school. Tanya and her children's social connection, development and mental health suffer.

* *name changed*

While perpetrator programs are part of the prevention picture, as is access to men's referral services and behaviour change programs, there remains limited research into perpetrators of domestic violence in Australia. Recent research by the Australia's National Research Organisation for Women's Safety (**ANROWS**) identified a need to improve judicial officers' knowledge and understanding of perpetrator interventions as part of the judicial decision-making process.¹⁰ The Salvation Army strongly advocates for a significant increase in government investment into perpetrator intervention programs and research.

¹⁰ Australia's National Research Organisation for Women's Safety. (2020). *The views of Australian judicial officers on domestic and family violence perpetrator interventions* (Research to policy and practice, 13/2020). Sydney: ANROWS. Retrieved from https://d2m9gno7zhxqg.cloudfront.net/wp-content/uploads/2020/06/08081802/ANROWS-Fitz-G_bbon_RtPP.pdf.

The Commonwealth Government must work with the states and territories, and those with lived experience, to review existing challenges and impact of criminalising non-physical coercive and controlling behaviour by a perpetrator. Studies also require larger populations and program comparisons over time, to better understand how best to develop sound preventative programs. The Salvation Army is supportive of programs and reforms aimed at keeping women and children in their homes, as avoiding homelessness in these circumstances requires additional financial support for the victim-survivor and the children due to loss of income to meet rent or mortgage repayments. This work must include evaluation of programs that move perpetrators out of their home and be complemented by housing options for perpetrators.

Recommendations

- The Commonwealth Government significantly increase funding for research into and supply of perpetrator intervention programs. Programs and reforms that move perpetrators out of their home must be complemented with housing options for perpetrators.
- The Commonwealth Government increase funding available under the Keeping Women Safe in their Homes program to allow access for women experiencing a medium risk of family violence and provision of case management.
- The Commonwealth Government work with state and territory governments towards a national rollout of the Alexis Program featured on page 7. The model embeds family violence specialists within police structures and has been shown to reduce recidivism by up to 85 per cent.
- The Commonwealth Government work with state and territory governments to develop a national housing and homelessness strategy that will ensure adequate housing supply for both victim-survivors and perpetrators.
- The Commonwealth Government consider amending the *Migration Act (1958)* and *Migration Regulations (1994)* to ensure that women on temporary visas and their dependents, who experience domestic, family and sexual violence, do not face visa cancellation and can access protections, services and justice.
- All Australian governments recognise forced marriage within family violence and child protection frameworks to facilitate the provision of adequate protection orders and investment in specialised service responses within existing family violence services.

Shelter

COVID-19 has highlighted the fundamental need for every individual to have safe and secure housing, and the implications of homelessness on the wider community. As the pandemic unfolded Australians were advised to remain informed around government advice around COVID 19. A strong focus was placed on maintaining personal hygiene and physical distancing, with individuals encouraged to 'stay at home'. This was impossible for people experiencing homelessness, particularly those living on the streets.

In response to the risks associated with an outbreak in a population of people sleeping on the streets and sleeping rough, governments, homelessness and community-based housing services across the country acted quickly with a range of new measures and changes to service delivery arrangements.

Guided by business continuity plans and program plans, The Salvation Army implemented immediate and significant strategic and localised changes to service delivery and facilities management. These included:

- Implementing more frequent cleaning and hygiene measures, including access and widespread usage of personal protective equipment
- Communication plans with clients, residents and program staff, including appropriate health information signage
- Rapid implementation of changes as a result of new government advice and updates
- Daily monitoring of the health and wellbeing of clients, residents and staff
- Increased frequency of risk and vulnerability assessments
- Widespread staff rostering changes, ensuring a ready and available workforce in the event of a localised COVID-19 breakout
- Reducing occupancy numbers within residential accommodation settings, particularly within shared residential facilities (Residents were also provided with in-room entertainment, such as televisions, radios and books.)
- Quarantining a limited number of rooms in readiness for any client required to self-isolate
- Providing staggered dining or in-room meals and suspending group work, guest visits and other activities where physical distancing could not be maintained.

The Salvation Army also found short-term accommodation for over 1,000 people across Australia, who were either at existing crisis facilities that necessitated greater physical distancing or still sleeping on the streets or rough sleeping.

COVID-19 demonstrated that many crisis accommodation facilities, including those offered by The Salvation Army, are not fit-for-purpose in the event of a pandemic, nor in keeping with best practice to provide residents with dignity. Yet the commitment, resilience and hard work of our staff has ensured that we did not see any transmissions of COVID-19 within our homelessness programs. New capital works and increased operating costs will be unavoidable to ensure services are appropriate and safe.

A major issue highlighted by COVID-19 was the significant variability between the states and territories in homelessness responses and client outcomes to date. For example, measures to provide hotels and other short-term accommodation options to people sleeping rough differed between the states, with variable housing prospects for clients following these emergency provisions. Where a more comprehensive response was rolled out, this demonstrated it is possible to 'end rough sleeping overnight'.

Homelessness responses to COVID-19 in Victoria

The Victorian Government acted quickly to protect people without a home as well as the broader community in the context of COVID-19. The immediate injection of \$6 million to homelessness has helped many thousands. Roughly 4,500 Victorians who did not have a home were placed into accommodation, including hotels. This has been a success in preventing the spread of COVID-19 within the homeless population, which was a real threat. A further \$8.8 million worth of resources have been set aside for pop-up accommodation for people who are homeless or marginally housed who need to be isolated due to COVID-19 testing or diagnosis.

Homelessness services in Victoria have also been supplied with flexible funding and resources vital to continue working until affordable housing pathways become available. Staffing burdens continue to be high and providers still need to maintain support to people in hotels while keeping the door open to people newly experiencing homelessness.

The inequity in experience simply because of where people find themselves homeless only serves to highlight the urgent need for a national homelessness strategy.

Additionally, the concerted response across many parts of the country did not capture all groups of people experiencing, or at risk of experiencing, homelessness. These included people experiencing more complex comorbid presentations such as mental health, behavioural problems and substance use, single women, couples and young people. There have also been variable reports concerning women and children experiencing family and domestic violence. Some services have been able to effectively respond to increased demand for accommodation and support services, while others have reported a reduction in presentations either due to uncertainty about whether services remained open or because of restrictions.

In some states permanent housing was secured for some people exiting short-term COVID-19 response accommodation, in other states this remains an unresolved priority. For most people, returning to rough sleeping once temporary accommodation measures conclude remains the most likely outcome. This has been demonstrated in parts of western Victoria, where requests for swags and sleeping bags has increased and crisis facilities remain at some 20 per cent of capacity to provide for adequate physical distancing.

Given the acute shortage of social housing, private rental remains an option for some people, where co-morbidity and housing support needs allow. The expected end of the Coronavirus Supplement and other protections introduced to prevent evictions and homelessness, however, have resulted in leases of no longer than six months, where these can be obtained at all for vulnerable cohorts.

Although it is difficult to predict, our services are therefore expecting housing stress to peak after September 2020. Urgent action will be required to prevent this stress leading to homelessness and safeguard the community from the consequent risk of community transmission.

As a State Party to the International Covenant on Economic, Social and Cultural Rights, Australia recognises the right to housing is a basic human right. It is fundamental to securing employment, breaking out of poverty, improving health outcomes, supporting people experiencing family violence, and creating environments where children can thrive.

It has become evident over the course of the COVID-19 crisis that issues that were once considered insurmountable have been resolved quickly to ensure public safety. This has been well-illustrated with the twin issues of housing and homelessness, thanks to the efforts of governments, banks and other organisations. This momentum can be maintained if we work together to support people at risk of homelessness maintain housing, prioritise housing for people experiencing homelessness and address the need for affordable housing stock nationally.

Recommendations

- The Commonwealth Government permanently increase the JobSeeker Payment to assist people experiencing, or at risk of, homelessness to seek employment, assist with maintaining their housing and lower the risk of people who lose their employment becoming homeless.
- The Commonwealth Government work with state and territory governments to develop a national housing and homelessness strategy with tangible targets to meet the current shortfall in social and affordable housing, establish a coordinated and equitable response to homelessness in Australia and ensure adequate supply lines of social and affordable housing into the future. The strategy needs to acknowledge and cater for the specific needs of cohorts, for example, young people.
- The Commonwealth Government work with state and territory governments to establish joint national and state/territory-specific plans that:
 - Provide permanent housing and case management support for all individuals placed in temporary accommodation, including hotel and motel accommodation, during the COVID-19 crisis, including specialised support for children.
 - Review and redevelop all crisis and residential facilities within the homelessness sector to ensure that they are fit-for-purpose and include options for self-contained accommodation.
 - Provide access to brokerage funding to assist people to meet the initial costs associated with entering a new lease, including bond, rent in advance and utility connection costs.
- The Commonwealth Government establish a national capacity building fund to assist organisations with the costs associated with adapting and transitioning to COVID-safe service delivery. This is supported by recent data released by Hands Across Canberra, which revealed that almost 50 per cent of applications for the COVID-19 Rapid Response Grant Round were for capacity grants to meet changing digital needs.
- The Commonwealth Government convene a national leaders summit, with representation from all three levels of government, peak and industry groups, and housing and homelessness service providers to share lessons learned to inform a strategy for future major health crises.
- The Commonwealth Government review the Commonwealth Rent Assistance and make the necessary revisions to ensure a system that is effective, better targeted to address the variable cost of rent, and responsive to changes in the housing market.
- The Commonwealth Government work with state and territory governments to establish a nationally consistent regulatory framework for tenancy rights and responsibilities.

Physical and Mental Health

The coronavirus pandemic has led to a range of factors that have impacted the mental and physical health of the nation. These included:

- Physical distancing and isolation requirements and their impact on personal freedoms and social connection, leading to increased social isolation
- Growing unemployment and underemployment
- Increasingly uncertain employment prospects and economic forecasts
- Significant media focus and at times misleading or conflicting information.

Physical distancing measures, including the advice to stay at home unless undertaking essential activities and to limit in-person interactions, have been key in containing the transmission of the disease. Although this has been effective in minimising community transmission, it has also had significant implications for mental health and wellbeing. The Australian Bureau of Statistics (ABS) Household Impacts of COVID-19 Survey found that more than one in five people aged below 65 years experienced problems maintaining a healthy lifestyle, which has both physical and mental health implications.¹¹ This may have been due to the need to close areas where people commonly exercise, as well as restrictions on group fitness activities.

The survey also found that more than one in four women (28 per cent) experienced loneliness, which was twice as likely as men at 16 per cent.¹² Mental health support services, such as Beyond Blue and Lifeline, have also reported large increases in calls to helplines and other requests for assistance, with a significant proportion of calls being associated with the stresses of COVID-19.¹³ Isolation and physical distancing restrictions have meant that some people with severe, complex and chronic mental health concerns have disconnected from services.¹⁴

Recognising the adverse mental health impact of unemployment, The Salvation Army Employment Plus is expanding their existing allied health team in anticipation of increased support needs for jobseekers experiencing distress and anxiety. We also recognise the toll that a dramatic increase in job seeker numbers will have on our own staff and are investing in their health and wellbeing by providing training in resilience and vicarious trauma.

¹¹ Australian Bureau of Statistics. (2020). *Household Impacts of COVID-19 Survey, 29 Apr - 4 May 2020*, cat. 4940.0 (ABS). Retrieved from <https://www.abs.gov.au/AUSSTATS/abs@.nsf/Lookup/4940.0Main+Features129%20Apr%20-%204%20May%202020?OpenDocument>.

¹² Ibid.

¹³ Beyond Blue. (2020, April 12). *Beyond Blue welcomes Victorian Government's pandemic mental health boost* [Media release]. Retrieved from <https://www.beyondblue.org.au/media/media-releases/media-releases/beyond-blue-welcomes-victorian-government-s-pandemic-mental-health-boost>.

Lifeline. (2020, April 9). *COVID-19 IMPACT ACTIVATES FIRST NATIONAL EMERGENCY APPEAL IN LIFELINE'S 57 YEAR HISTORY* [Media release]. Retrieved from <https://www.lifeline.org.au/static/uploads/files/20200409-media-release-covid-impacts-activate-lifelines-first-ever-emergency-app.pdf>.

¹⁴ Australian Government. (2020). *National Mental Health and Wellbeing Pandemic Response Plan*. Retrieved from <https://www.mentalhealthcommission.gov.au/getmedia/1b7405ce-5d1a-44fc-b1e9-c00204614cb5/National-Mental-Health-and-Wellbeing-Pandemic-Response-Plan>.

For many, the anxiety, social isolation and uncertainty for the future caused by the pandemic have contributed to poor health. While this has affected Australians indiscriminately, people already at risk of poor physical and mental health have felt the impacts more acutely. This includes people experiencing, or at risk of, homelessness or family violence, Aboriginal and Torres Strait Islander peoples, and with the increase in the reliance on telehealth services, people with poor access to the internet.

For some people, the increase in stressors and decrease in normal avenues of support have led to a marked increase in the purchase and consumption of alcohol.¹⁵ In response, government and non-government organisations have invested in information, resources, and support programs to divert people towards healthier ways of help-seeking.¹⁶ The availability and awareness of these supports will be increasingly vital if Australia enters a period of significant recession as predicted, as past experience has shown that the associated stresses often lead to a rise in problem drinking.

With the benefit of past experience responding to disasters, albeit on a much smaller scale, we are conscious that the many associated physical and psychological impacts of trauma may take time to manifest or present themselves in the future in the form of post-traumatic stress. With the full health, economic and social impacts of this pandemic yet to be seen, including the potential for a second wave and prolonged unemployment, underemployment and unsecured employment, it is fair to assume demand for mental health support will be maintained for months, if not years, to come.

The National Health Reform Agreement identifies that improving physical and mental health outcomes is the shared responsibility of the Commonwealth and the states and territories.

The Salvation Army acknowledges significant additional Commonwealth investment in mental health care during the pandemic, including \$74 million for preventative mental health services and \$48.1 million to support the National Mental Health and Wellbeing Pandemic Response Plan. We especially note the targeted funding for groups that may require additional support.

This, when coupled with the increased access to telehealth and state government investment, will go a long way to help mitigate the potential mental effects of isolation and social distancing. These not only represent a serious financial investment, but also raise public awareness of the importance of investing in our mental health as a society.

¹⁵ Cockburn, P. & Taylor, T. (2020, June 10). Why women were more likely to drink alcohol than men during the coronavirus lockdown. *ABC News*. Retrieved from <https://www.abc.net.au/news/health/2020-06-10/women-drank-more-than-men-under-coronavirus-lockdown/12334986>.

Illion Tracking. (2020). COVID19 Economic Impact: Real Time Tracking. *Alpha Beta Australia*. Accessed June 23, 2020. Retrieved from <https://www.alphabeta.com/illiontracking>.

¹⁶ DrinkWise Australia. (2020). *The importance of moderation during COVID-19*. Retrieved from <https://drinkwise.org.au/drinking-and-you/the-importance-of-moderation-during-covid-19/#>.
Tasmanian Minister for Mental Health and Wellbeing. (2020, May 27). *Alcohol and drug capacity building package* [Media release]. Retrieved from http://www.premier.tas.gov.au/releases/alcohol_and_drug_capacity_building_package.

Recommendations

- The Commonwealth Government work with state and territory governments to:
 - Ensure that mental health services and support to meet the diverse needs of all who have been directly and indirectly affected by the COVID-19 pandemic.
 - Increase the availability and accessibility of mental health services, particularly using technology, to ensure that people have the support they need to recover, regardless of where they live in Australia.
 - Ensure that people experiencing social disadvantage have access to the physical and mental health information, services and support they need. This includes people experiencing homelessness, people with complex needs, and people who have poor access to the internet.
- Ensure that staff assisting people affected by the coronavirus pandemic, including those processing social support claims, receive training on trauma-informed practices and vicarious trauma.
- The Commonwealth Government, in collaboration with state and territory governments and non-government organisations, increase public awareness of issues associated with problem drinking and ensure services and supports are adequately resourced to meet the expected increase in need.
- The Commonwealth Government, in collaboration with state and territory governments, consider introducing evidence-based harm reduction measures in relation to alcohol and other drugs, including but not limited to taxation, licensing and other regulatory mechanisms.

Connection and Social Inclusion

As the ABS Household Impacts survey showed, the risk to human health of the coronavirus pandemic and resulting physical distancing measures have led to increased feelings of isolation and loneliness. Many of us are now better acquainted with webcams and videoconferencing platforms than ever before. Those who lack access to the internet and the appropriate devices experience even greater isolation.

In our submission to the Newstart Inquiry we highlighted a concern that the welfare system leads to isolation and loneliness. A key theme that emerged in feedback from Newstart recipients was that the base rate of the payment made social interaction difficult. As recipients cut back on spending, they focus on their most basic needs – food and shelter. Money for most social activities is sacrificed, which can often lead to loneliness and disconnection from community. With restrictions limiting when we could leave our homes and access to public internet, those who already experience social disconnection and financial disadvantage will have less resources to maintain social connection.

Research has shown that social disconnection has long-term detrimental effects on a person's physical and mental health.¹⁷ In contrast, social connection can be a strong protective factor. The Australian Institute of Health and Welfare identifies the following activities which can safeguard against social isolation and loneliness, and facilitate building quality relationships: having paid work, caring for others, volunteering and maintaining active membership in sporting or community organisations.¹⁸ With many of these protective activities now restricted or significantly changed in form due to COVID-19, it is imperative that governments recognise the risk they pose to mental health

The physical restrictions, increased time at home, and a sense of a shared experience have contributed to a stronger sense of community for many during the pandemic. For women locked in their homes with perpetrators, these same experiences mean they are cut off from protective factors due to intimate monitoring of their everyday activities and have exponentially increased the risk factors for family violence.

The support of community is crucial in strengthening resilience in times of loneliness, crisis and hardship. We have seen communities around Australia coming together to support the more vulnerable neighbours – older people, people in high risk cohorts, and those who are self-isolating and do not have support — to ensure they have access to daily necessities.

The Salvation Army has also played our part, with our Strategic Emergency and Disaster Management team distributing Essential Supply packs of basic essentials on behalf of state governments and local corps putting together 'We Care' packs to express support for their community in these testing times.

Internationally, governments have acted to address loneliness, including the United Kingdom's *A strategy for tackling loneliness – laying the foundations for change*. This program includes training for frontline workers in the public sector, 'link workers' within primary care networks, online resources, funding for voluntary community activities, educational modules for secondary students to learn about loneliness, and funding for voluntary community activities. Although the program is in its infancy, there has already been positive anecdotal engagement.¹⁹

¹⁷ VicHealth. (2018). *Loneliness: a new public health challenge emerges*. Retrieved from <https://www.vichealth.vic.gov.au/letter/articles/vh-letter-47-loneliness>.

Australian Institute of Health and Welfare. (2019, September 11). *Social Isolation and Loneliness* [Snapshot release]. Retrieved from <https://www.aihw.gov.au/reports/australias-welfare/social-isolation-and-loneliness>.

¹⁸ Ibid

¹⁹ Department for Digital, Culture, Media and Sport, Office for Civil Society. (2020). *Loneliness Annual Report January 2020*. Retrieved from <https://www.gov.uk/government/publications/loneliness-annual-report-the-first-year/loneliness-annual-report-january-2020--2#progress>

Recommendations

- The Commonwealth Government increase the base rate of the JobSeeker Payment and Youth Allowance to ensure that income support recipients do not return to choosing between food, shelter and social connection. We anticipate that jobseekers and others impacted by the pandemic will need the protection of social connection even more when the Coronavirus Supplement ends on 24 September 2020.
- The Commonwealth Government consider a national strategy to combat loneliness, like the United Kingdom Government's *A strategy for tackling loneliness – laying the foundations for change*.
- The Commonwealth Government recognise that internet access has become a necessity and ensure that all have secure and reliable access to it.

An Australia that Supports Opportunities to Grow

Education

Recent research by the Australian Council of Social Service and the University of New South Wales found that of the 3.24 million people living in poverty in Australia, 774,000 are children and a total of 1.2 million are under the age of 24.²⁰ Children were at higher risk of poverty, with one in six children, and 44.2 per cent of children in sole parent households, living in poverty.²¹

Growing up in poverty does not simply mean going to bed hungry, it can limit children's chances of thriving at school, which in turn affects their potential and limits overall life outcomes, continuing the cycle of disadvantage.²² Sadly, the 2018 Programme for International Student Assessment (**PISA**) results show that these students hold lower ambitions than their peers from advantaged backgrounds.²³ This illustrates the role that Australia's social support and educational systems can play in ensuring that all children growing up in Australia have access to the same opportunities in life.

For a variety of reasons, the mainstream education system does not have the necessary resources to meet the needs of children and young people experiencing disadvantage. Other young people thrive in a more individual learning environment. In recognition of this, The Salvation Army's Youth Outreach Service (**YOS**) provides young people an alternative learning environment at five locations in New South Wales and Queensland: Oasis College, YOS Lawnton, YOS Goodna, Pirlirpa Education Program, and Tom Quinn Community Centre Alternative School, to support young people experiencing, or at risk of, youth disadvantage and homelessness to build and foster lifelong learning and resilience and forge pathways towards independence. Students experience a holistic approach to learning that is innovative, engaging and tailored to their individual needs. We offer safe and supportive environments that facilitate pathways for further education and employment. Students have access to a range of programs including creative arts, multimedia, a gymnasium, driver training, and therapeutic supports, including counselling and casework.

Through our youth networks and programs, The Salvation Army also provides disconnected and disadvantaged young people, who may be experiencing homelessness, pathways towards independence through education, employment and training support, accommodation and material aid, and counselling and wellbeing programs.

²⁰ Davidson, P., Saunders, P., Bradbury, B. & Wong, W. (2020). *Poverty in Australia 2020: Part 1, Overview*. ACOSS/UNSW Poverty and Inequality Partnership Report, Sydney: ACOSS.

²¹ Ibid

²² The Smith Family. (2020). *Poverty in Australia*. Retrieved from <https://www.thesmithfamily.com.au/poverty-in-australia>.

²³ OECD. (2019). *The Programme for International Student Assessment (PISA) Results 2018 Australia*. Retrieved from https://www.oecd.org/pisa/publications/PISA2018_CN_AUS.pdf.

The ABS Household Impacts of COVID-19 Survey found that one in seven children had no access to a stable internet connection.²⁴ Though this may be due to a range of factors, for students already experiencing financial disadvantage, poor internet access was compounded by the need for each child to have access to a computer or other device to use for online schooling. Students who had access to neither, some who already are behind their peers, struggled to keep up. This was especially true for students in senior years and higher education students, particularly those who have had to complete exams online. The Salvation Army acknowledges that state and territory governments as well as community organisations, such as The Smith Family, responded to this need by providing laptops, data and sim cards to support children and young people experiencing disadvantage. Unfortunately, the rapid and mass transition to online schooling and working from home meant that not all needs could be met, and students who did receive help may not have received it in a timely manner.

Physical distancing requirements also meant that some of the young people we support through our Oasis programs had no choice but to return to unstable and at times, unsafe home environments. Though our staff have worked hard to maintain engagement, this has been increasingly difficult as restrictions continued. This disruption will not only mean young people slip further behind academically, some young people will not re-engage successfully in education, others will have fallen into homelessness without the wraparound support provided by Oasis. It is vital that as restrictions ease, schools and community organisations have the funding and resources they need to support children and young people achieve their full potential. It is also essential that the rate of Youth Allowance allows young people to live independently, particularly when their home environment may be unsafe or unstable.

This is particularly important as young people will be disproportionately affected by the ongoing economic and societal impacts of the pandemic. The ABS Weekly Payroll Jobs and Wages in Australia report shows the stark contrast in employment outcomes for younger people. While the national average payroll jobs decreased by 7.5 per cent between the week ending 14 March 2020 (the week Australia recorded its 100th confirmed COVID-19 case) and the week ending 30 May 2020, this figure was substantially higher for people aged under 20 years (16.5 per cent) and those between 20 and 29 years old (12.2 per cent).²⁵ Youth unemployment is now sitting at 16.1 per cent, more than double the national average.²⁶ The Salvation Army is particularly concerned for those young people completing their final years of secondary schooling in 2020, whose education and preparations to transition into either further studies or the workplace may be delayed or negatively impacted by COVID-19.

²⁴ Australian Bureau of Statistics. (2020). *Household Impacts of COVID-19 Survey, 12-15 May 2020*, cat. no. 4940.0. Retrieved from <https://www.abs.gov.au/AUSSTATS/abs@.nsf/allprimarymainfeatures/130D9B34CC9E78D8CA25858700833508?opendocument>.

²⁵ Australian Bureau of Statistics. (2020). *Weekly Payroll Jobs and Wages in Australia, Week ending 30 May 2020*, cat. no. 6160.0.55.001. Retrieved from <https://www.abs.gov.au/ausstats/abs@.nsf/mf/6160.0.55.001?OpenDocument>.

²⁶ Stayner, T. (2020, June 18). As unemployment spikes, the dire job market for young Australians is 'imploding', *SBS News*. Retrieved from <https://www.sbs.com.au/news/as-unemployment-spikes-the-dire-job-market-for-young-australians-is-imploding>



“We saw an increase in young people declining youth refuge accommodation and returning to unsafe family situations or couch surfing as they had concerns about sharing spaces with people they weren’t familiar with and living with fear of becoming sick in shared spaces.

Young people told us they felt more comfortable to stay in these situations as they could still connect to friends and family without the increased restrictions refuges had in place to reduce the changes of COVID-19”

– A Salvation Army refuge accommodation worker

Recommendations

- The Commonwealth Government work with state and territory governments to increase access and availability of special assistance schools and provide other schools in areas of high disadvantage with adequate funding and staffing levels to implement remedial interventions and targeted transition support for young people needing additional assistance.
- The Commonwealth Government establish a funding stream to support alternative flexible learning environments for students unlikely to return to mainstream education or who face challenges in reengaging.
- The Commonwealth Government, in partnership with state and territory governments, provide funding and support to enable young people who have experienced disadvantage, particularly those leaving care or experiencing family violence or homelessness, to engage in and complete further education.
- The Commonwealth Government, in partnership with state and territory governments, provide funding for young people experiencing, or at risk of, homelessness to receive education and housing assistance, including intensive case management, family reconciliation counselling and transition support.
- The Commonwealth Government continue to invest in the Transition to Work youth employment program for young people aged 15-24 and related programs as a critical vehicle for economic and job recovery for young school leavers.
- The Commonwealth Government ensure that the changes to the skills and training sector announced by the Prime Minister in May 2020 does not result in widening the gap of disadvantage. It is vital that the sector is accessible to high risk young people and provides appropriate support to ensure successful engagement and sustainability, for example through pre-apprenticeship and traineeship programs accessible to young people from disadvantaged backgrounds.

Participation

The Salvation Army recognises the value of having a purpose and place in community, whether paid or unpaid. It enriches both the volunteer and the community, and can have benefits to the mental, physical and emotional health of all involved.²⁷

Throughout our community support work – from keeping our Salvos Stores running, to cooking thousands of meals for bushfire-affected people and first responders, to being the backbone of our corps-based (church-based) social programs – we are grateful for the 30,000 volunteers. Without volunteers many of our supports and services could not function, as we experienced during the COVID-19 restrictions. Volunteers have been impacted both by their own need to reduce their exposure during the COVID-19 pandemic, and various government restrictions to mitigate the outbreak.

Many of the volunteers who would ordinarily donate their time to working in face-to-face service delivery with The Salvation Army have been either unable to do so due to the health risks associated. Many volunteers within The Salvation Army and throughout the sector are older and fall into higher risk categories. It was against this background that The Salvation Army made the difficult decision to close all Salvos Stores across the country from 1 April 2020. This was despite specific exemptions permitting charitable stores to continue to operate in some jurisdictions, a swell in donations and continued demand due to the economic uncertainty. Believing the safety of our employees, our volunteers and those we serve is of the highest importance, we decided the best way to guarantee that safety was to close.

During this period, we have put in place additional precautionary measures, including a deep clean of all stores while they were closed, additional cleaning throughout the day and every evening, hand sanitising stations at entrances and protective shields at counters, personal protective equipment for all team members, quarantining donations and returns, and temporary closure of changing rooms. Salvos Stores reopened gradually from early May to mid-June 2020.

Recommendations

- The Commonwealth Government expand its recognition of volunteer activities as participation for the purpose of mutual obligations for the JobSeeker Payment.
- That efforts be made to ensure personal protective equipment (**PPE**) is stockpiled, and that staff and volunteers within the community sector may apply to use this equipment in the event of future pandemics.

²⁷ University of Sydney. (2017, May 3). *7 surprising benefits of volunteering*. Retrieved from <https://www.sydney.edu.au/news-opinion/news/2017/05/03/7-surprising-benefits-of-volunteering-.html>.

Jobs

The Coronavirus Supplement and JobKeeper Payment policies, introduced by the Commonwealth Government in response to the coronavirus pandemic, have been extremely effective. Though there are aspects that we would have changed, the combined effect of the two policies have cushioned the potential blow on the Australian economy as well as the physical and mental health and wellbeing of Australians to date.

As one of the largest government-funded employment service providers in Australia, The Salvation Army's Employment Plus service provides jobseekers with specialised training, work experience and a range of support services, to help them find meaningful employment. Any surplus is directed back into The Salvation Army's social programs to support people experiencing hardship and injustice across Australia. Our Employment Plus team bear witness to the proven physical and mental health impacts of unemployment and conversely, the benefits of employment.²⁸ These benefits extend beyond individuals to their families and children, noting that children in families where a parent experiences job loss are more likely themselves to be disadvantaged in life aspects such as education outcomes.²⁹

The Salvation Army notes that the COVID-19 pandemic has affected employment differently across Australia, and these effects have also varied over the course of the crisis. A poignant illustration of the scale of early job losses were the lengthy queues of newly unemployed people outside Centrelink offices in late March following multiple system outages of the myGov online portal. The Salvation Army commends the Commonwealth Government and the Australian Public Service for responding quickly to this surge in demand through the voluntary redeployment of hundreds of public servants to Services Australia to assist with assessing claims.³⁰ This meant that a million claims were processed in just six weeks, providing much-needed income to jobseekers.

²⁸ Kamerāde, D., Wang, S., Burchell, B., Balderson, S. U., & Coutts, A. (2019). A shorter working week for everyone: How much paid work is needed for mental health and well-being? *Social Science & Medicine*, (241). doi: 10.1016/j.socscimed.2019.06.006. University of Cambridge. (2019). One day of employment a week is all we need for mental health benefits. *ScienceDaily*. Retrieved from www.sciencedaily.com/releases/2019/06/190618192030.htm

²⁹ Nobel, K. Hurley, P. & Macklin, S. (2020, June 7). Number of Australia's vulnerable children is set to double as COVID-19 takes its toll. *The Conversation*. Retrieved from <https://theconversation.com/number-of-australias-vulnerable-children-is-set-to-double-as-covid-19-takes-its-toll-140057>.

Sollis, K. (2019). *Measuring Child Deprivation and Opportunity in Australia*. Australian Research Alliance for Children and Youth. Retrieved from https://www.aracy.org.au/publications-resources/command/download_file/id/384/filename/ARACY_Measuring_child_deprivation_and_opportunity_in_Australia.pdf.

³⁰ Dingwall, D. (2020, May 11). The newest members of the APS helping job seekers through coronavirus. *The Canberra Times*: Retrieved from <https://www.canberratimes.com.au/story/6749515/the-young-public-servants-helping-job-seekers-through-covid-19/#gsc.tab=0>.

Though the process of allocating jobseekers to employment services providers was not as smooth, The Salvation Army recognises that the priority was in ensuring people had money to live on. Employment Plus has seen our standard caseload of roughly 19,000 jobseekers more than double to more than 46,000, many of whom are new to employment services and require additional support. With three million people supported by the JobKeeper Payment and potentially more people who have not yet applied for income support, this number is expected to increase as the JobKeeper scheme ends and the real impact of the pandemic is felt. In response to this surge in caseload, Employment Plus is deploying additional staff to its frontline services and will look to continue to do so as the demand for support continues to grow.

The strain that this has placed on employment services has been partially tempered by the suspension of mutual obligation requirements, however the exponential increase in jobseekers, at the same time as a sustained decrease in available jobs, will put mounting pressure on the employment sector. This has led to some providers suspending services and will likely lead to many providers going out of business, as we have already seen in some regions. Others have been forced to reduce services due to the financial imperative to decrease their own staffing levels. The Salvation Army acknowledges the temporary changes made by the government regarding administration fees, which have succeeded in sustaining many employment services providers to date, will only provide a lifeline until November 2020, while the job services sector will likely see significant dislocation from early 2021.

Within The Salvation Army, a significant portion of those accessing our employment services are new to the Centrelink process and mutual obligation requirements. We have observed that those without recent experience of unemployment are more likely to experience higher levels of anxiety about their day-to-day needs and future prospects. At Employment Plus, we are expanding our team of allied health professionals who offer counselling and support to people experiencing distress and anxiety.

The temporary suspension of mutual obligations has eased the emotional burden on job seekers and it is vital that the restoration of mutual obligations is gradual to ensure a smooth transition for job seekers and providers. In light of decreased job numbers and increased unemployment³¹, it is important that mutual obligations reflect the reality of job-searching in a post-COVID-19 world. Fewer job prospects has led to a sizable increase in people seeking training to be better equipped to seize employment opportunities once the economy recovers. Our experience has been that the training sector has adapted with differing degrees of success to COVID-19 restrictions and new modes of delivering training. In many cases digital training has been helpful and convenient, but it is not always suitable for disadvantaged job seekers or people with language or learning difficulties.

³¹ Australian Bureau of Statistics. (2020). *Weekly Payroll Jobs and Wages in Australia, Week ending 2 May 2020*, cat. no. 6160.0.55.001. Retrieved from <https://www.abs.gov.au/AUSSTATS/abs@.nsf/ProductsbyCatalogue/C4682792DAAB8C55CA2585510005C748?OpenDocument>. Australian Bureau of Statistics. (2020). *Labour Force, Australia, May 2020*, cat. no. 6160.0.55.001. Retrieved from <https://www.abs.gov.au/ausstats/abs@.nsf/mf/6202.0?OpenDocument>.

For people experiencing unemployment before the pandemic, the expanding pool of job seekers and shrinking job market will continue to compound the difficulty of finding a job. The 2020 *Faces of Unemployment* report by the Australian Council of Social Service (**ACOSS**) and Jobs Australia revealed that long-term unemployment remained a concern even prior to the coronavirus pandemic.³² The Salvation Army welcomes the government's focus on jobs creation to enable people to find paid work but acknowledges that it will take time for the jobs market to return to pre-COVID-19 levels.

With the number of people on JobSeeker Payment and Youth Allowance almost doubling to 1.3 million, and an uncertain job market³³, it is likely that more people will experience longer periods of unemployment. In the process of assisting people to move from welfare to work, The Salvation Army has observed that if a person is experiencing continuous financial hardship for more than a few months, their capacity to engage in effective job search activity diminishes. A person struggling to meet their rent or utility bills, manage personal debt, provide for a young family or pay recurring medical expenses has less time and fewer resources available to them to meet the ongoing cost of looking for work. These challenges are compounded in the current environment of social distancing, where a lack of access to digital services and the training or support needed to engage with employers through them can effectively preclude disadvantaged job seekers from many opportunities.

Additionally, The Salvation Army has observed that the longer a person remains unemployed, the more susceptible they become to deteriorating mental and physical health and increased social isolation. Financial distress and uncertainty exacerbate existing barriers, compounding the impact for disadvantaged job seekers and making it more challenging to successfully re-enter the workforce. Knowing the risks associated with long-term unemployment, it is vital that increased wraparound services are made available to support people facing significant barriers to employment.

³²ACOSS. (2020). *Faces of Unemployment*. Retrieved from <https://www.acoss.org.au/wp-content/uploads/2020/04/Faces-of-Unemployment-2020-v4-1.pdf>

³³ Tomkinson, E. (2020, June 16). *Jobseeker and YA for CIA upload – April*. Retrieved from Community Insight Australia: <https://communityinsightaustralia.org/jobseeker-and-ya-for-cia-upload-april/>



"I actually did have a job [before isolation]... I did one shift...I did an induction day and that was it. [Then] he told me that they could just have full time staff...that's all they could have...they couldn't put any new people on...so that the ones that were hired last were the first to go and then a week later I was gone. [...] My area [for work] is hospitality, so I'm basically waiting for everything to open back up again."

- Jake, JobSeeker recipient*

**name changed*

Recommendations

- The Commonwealth Government permanently increase the rate of the JobSeeker and Youth Allowance payments to more effectively engage in job search activity and prepare for work.
- The Commonwealth Government increase wraparound services for people facing significant barriers to employment
- The Commonwealth Government ensure that mutual obligation requirements are gradually resumed, proportionate with the recovery in the jobs market. Mutual obligation measures that are reinstated need to be proven to incentivise and support a person to move into employment, rather than punitive measures, which are counter-productive to people seeking employment and avoiding poverty.

An Australia that Has Certainty for the Future

Financial Counselling

The Salvation Army has supported Australian communities with financial counselling, financial capability, financial literacy education and microfinance programs for nearly 30 years. Our Moneycare program provides free access to qualified financial counsellors who can help with crisis intervention and financial resilience services. This includes processes such as crisis stabilisation, targeted referrals for underlying issues, financial assessment, debt reduction options, advocacy and helping to assist people with repayment plans. Our financial counsellors work with individuals to identify all their expenditure to help them build a picture of how they are spending their money and work towards long-term financial capability and resilience. This can then be used for several purposes, including identifying areas of potential savings.

Moneycare also provides an extensive financial literacy and capability program, 'You're the Boss', which provides practical advice to help people remain on top of their finances.

Like other organisations which offer financial counselling³⁴, Moneycare initially experienced a reduction in service demand, contrary to what was expected so soon after the Black Summer bushfires. This decrease has not been sustained, with services experiencing a modest 7 per cent increase in the months of March to May when compared to the same time last year. Like their colleagues in Employment Plus, our Moneycare service is bracing for September, when six-month moratoriums and deferrals granted by banks and landlords are due to end.

Australia has one of the highest household debt to income ratios in the world. Research suggests that indebtedness has significant implications for physical and mental health, with rates of suicidal ideation and depression higher in individuals with unmet loan payments.³⁵ As we noted in our submission to the Newstart Inquiry, insufficient income levels also leads to poor health outcomes as people sacrifice their health needs in favour of more immediate needs, such as food and housing.

The shock of a vastly diminished income coupled with imperfect financial knowledge and resilience can lead to terrible outcomes for individuals. Our evidence is that financial counselling, advocacy and advice, especially in the early stages of being on income support, can go some way in assisting people reduce their debt, manage their income and mental health, without having to resort to short-term credit (also known as payday loans) or drawing down on their superannuation.

³⁴ Shepard, B. (2020, April 17). *Fears over drop in demand for financial counsellors during coronavirus pandemic*. Retrieved from ABC News: <https://www.abc.net.au/news/2020-04-17/managing-your-finances-during-the-coronavirus-pandemic/12154264>

³⁵ Turunen, E. Hiilamo, H. (2014). *Health Effects of Indebtedness: A Systematic review*. Retrieved from BMC Public Health:

Recommendations

- The Commonwealth Government increase the availability of financial counselling and financial resilience tools.
- The Commonwealth Government work with the Opposition to pass consumer protections contained in the National Consumer Credit Protection Amendment (Small Amount Credit Contract and Consumer Lease Reforms) Bill 2019 (No. 2).

Early Release of Superannuation

The Australian superannuation system was designed to allow people to live with dignity after they have reached retirement age. Prior to COVID-19, the system allowed for people to access their superannuation early under limited circumstances, namely on compassionate grounds or due to severe financial hardship, a terminal medical condition, temporary or permanent incapacity, or if their superannuation balance was less than \$200.³⁶

The Salvation Army, through our Moneycare service, had already been seeing an increasing number of people contemplating early access to their superannuation, reportedly at the advice of creditors (including banks) to repay debt. The decision to expand eligibility to any individual who was 'financially affected by COVID-19'³⁷ meant that people now had easy access to a large sum of money, without the usual checks and balances or any financial advice about the potential implication on their retirement savings.

The Salvation Army acknowledges that financial advice was made available through some superannuation funds during the pandemic, though this was not necessarily accessed. People already vulnerable to financial hardship are more likely to access their superannuation early but also to experience the greatest impact on their financial security in retirement.

There are instances where accessing superannuation early can be beneficial, where it effectively removes all debt burden or where it creates a more stable future for the person by securing a critical asset, usually the family home.

³⁶ Australian Taxation Office. 2020. "Early access to your super." Australian Taxation Office. May 4. Accessed June 3, 2020. <https://www.ato.gov.au/individuals/super/withdrawing-and-using-your-super/Early-access-to-your-super/>.

³⁷ Australian Taxation Office. 2020. "Early access to your super." Australian Taxation Office. May 4. Accessed June 3, 2020. <https://www.ato.gov.au/individuals/super/withdrawing-and-using-your-super/Early-access-to-your-super/>.

In most instances our financial counsellors advise against accessing superannuation early for several reasons:

- Superannuation is a finite resource and often there is a significant risk that people who are seeking to access it will not have the opportunity to rebuild their superannuation levels, due to limited time left in the paid workforce and low income. This will leave them in a more precarious situation as they age. The financial implication of withdrawing just \$20,000 is particularly significant for younger people³⁸
- People who seek our services are often under extreme stress and pressure from lenders, including predatory lenders, and this makes it difficult for them to make sound financial decision.
- Financial counsellors can often assist with developing affordable repayment plans and budgets to help people meet needs.

The Salvation Army has identified that older Australians, especially women over age 55, are an emerging cohort who are increasingly seeking our services due to financial hardship. It is our concern that not having enough superannuation will compound the other disadvantages faced by older Australians.

We appreciate that as Australia faced an economic crisis, expanding the criteria for early access to superannuation may have appeared like a simple method of allowing people experiencing hardship to access funds they need. Due to the long-term impacts of these decisions, and early analysis on how this money has been spent³⁹, it is our firm belief that more could have been done to express these implications prior to allowing access. The decision to allow two withdrawals over a 12-month period has further implications for the people we serve.

Recommendations

- The Commonwealth Government reconsider the policy of allowing early access to superannuation for those affected by COVID-19, including by removing the policy altogether, reducing the amount of funds people can access, getting rid of the second pandemic-related withdrawal, and/or strengthening requirements for individuals to verify that they are experiencing financial hardship.
- The Commonwealth Government require people considering accessing their superannuation early to be referred to a free consultation with a financial counsellor, for example under the Department of Social Services' Financial Wellbeing and Capability Activity.

³⁸ Herborne, D. (2020, April 6). *Should you access your super early? Here's what to consider*. Retrieved from <https://www.choice.com.au/money/financial-planning-and-investing/superannuation/articles/early-access-to-super>.

³⁹ Ryan, P. (2020, June 1). *Superannuation withdrawals spent on gambling, alcohol, takeaway food: report*. Herborne, D. (2020, April 6). *Should you access your super early? Here's what to consider*. Retrieved from <https://www.choice.com.au/money/financial-planning-and-investing/superannuation/articles/early-access-to-super>.

Ongoing Impacts



“We’re bracing”

- An EPlus staff member

The Salvation Army wishes to voice our concern about the possible implications of government support being withdrawn in a single move. It has been discussed above that the Commonwealth Government’s JobKeeper Payment and Coronavirus Supplement have been highly effective in ensuring that people remain employed and allowing those experiencing unemployment to live with dignity.

The Salvation Army is aware that these supports cannot continue indefinitely at the current level but cautions that the scheduled end to both measures in September presents a significant risk to the financial stability of many individuals, families and by extension, the nation. This end is also likely to coincide with the end of debt deferral periods and state-based eviction moratoriums for tenants experiencing financial hardship. For some individuals, this will mean repayments become due at the same time as their employment becomes most uncertain or as their income support halves.

The Salvation Army is concerned that these people may find themselves burdened by repayment pressures above their previous housing costs. A person living with extreme frugality may be able to ‘make do’ for a short period of time on the base rate of JobSeeker, often going without meals and other basic necessities in order to pay their energy bills and other unexpected expenses.

Our experience is that even the slightest disruption can lead to financial trouble, which increases the risk of family violence, homelessness, engagement with the justice system and poor mental health. This in turn leads to greater pressure on, and increased funding demand in, other parts of the system, including the charitable sector, homelessness services, the health system and the justice system. We expect that our Doorways emergency relief service will be unable to deal with this demand at current funding levels, even with recent additional funding to meet increased demand as a result of COVID-19. This will come at a time when charities are themselves feeling the pinch, with a reduction in donations due to COVID-19 and the Equal Remuneration Order (ERO) supplementation due to cease on 30 June 2021.⁴⁰

⁴⁰ Social Ventures Australia and the Centre for Social Impact (2020) *Will Australian charities be COVID-19 casualties or partners in recovery? A financial health check*. Social Ventures Australia. <https://www.socialventures.com.au/assets/200603-SVA-CSI-charities-covid-19-financial-health-check-report.pdf>

At the time of this submission, an announcement has not been made about a tapered end to the JobKeeper Program. There has been a suggestion that eligibility for JobKeeper may be stepped down on an industry by industry basis. In our view, this would be less preferable to a gradual reduction of the level of subsidy to all employment sectors simultaneously. Decisions need to consider the need to avoid both a cliff for the economy as a whole but also a cliff for individual sectors and individuals.

The Salvation Army's Employment Plus team are preparing their staff and centres for an increase in job seeker numbers, which is expected to continue for some time. Because we know that the impact of sudden unemployment can be traumatic, we are conscious that job seekers will be presenting at our centres with increased levels of anxiety, distress and frustration given the dwindling jobs market. Staff may be more likely to on the receiving end of aggressive behaviour from clients anxious for employment opportunity in a dwindling job market.

Recommendations

- The Commonwealth Government extend and taper the reduction of the Coronavirus Supplement and JobKeeper Payment beyond September 2020.
- The Commonwealth Government extend the ERO Supplementation for eligible grant funding beyond 30 June 2021 or increase the base rate of funding to allow staff to be paid at the Social, Community, Home Care and Disability Services Industry Award 2010 (SACS Modern Award) rate.

An Australia Where Everyone Matters

A truly fair society does not discriminate, including on the basis of age, disability, race (including colour, national or ethnic origin or immigrant status), sex, pregnancy, marital or relationship status, family responsibilities or breastfeeding, sexual orientation, gender identity or intersex status.⁴¹ COVID-19 has reinforced that our society is not yet fair.

People Affected by Drought and Bushfires

The Salvation Army acknowledges that COVID-19 comes after a devastating summer of bushfires and many long years of drought across Australia. While these disasters affected Australians in a variety of ways, the pandemic has slowed down or halted recovery for communities bearing the brunt of the effects and increased the complexity in providing support services to those affected. We acknowledge the work of the National Drought and North Queensland Flood Response and Recovery Agency and National Bushfire Recovery Agency, as well as the innovation shown at all levels of government in combining the need for jobs with recovery efforts. It is imperative that this recovery effort is not forgotten as Australia recovers from the disruptions caused by the coronavirus pandemic.

Refugees and Asylum Seekers

Refugees and asylum seekers are particularly vulnerable to social and financial insecurity, even outside the crisis of a pandemic. Limited proficiency in English, coupled with limited familiarity with social norms and networks, create significant barriers to accessing sustainable employment and housing. COVID-19 has cast light on, and at times, exacerbated, these vulnerabilities.

Fareed's Story*

Fareed has a wife and three children – including a newborn. The family came to The Salvation Army's Asylum Seeker & Refugee Service for support after Fareed lost his job due to the COVID-19 crisis. Fareed had never been to any organisation for help before. He was concerned about how he was going to pay for his rent and bills. The family also needed some baby clothing as the family did not have enough money to buy him anything.

Fareed had always found work to support himself and family whilst awaiting the outcome of his application for protection. Being a well-educated man in his home country, he was deeply embarrassed about having to come to a charitable organisation for help. He expressed he had little choice because he was unable to apply for the JobSeeker Payment, was ineligible for the Status Resolution Support Service Special Benefit and had no other income.

** name changed*

⁴¹ Australian Human Rights Commission. (2020). "Discrimination" <https://humanrights.gov.au/quick-guide/12030>.

Limited government support for newly arrived refugees and the exclusion of asylum seekers from the JobSeeker Payment and JobKeeper Payment is creating and exacerbating social and emotional insecurity for these groups. This is having ripple effects throughout the community, including increased pressure on charities already feeling the effects of reduced fundraising capability and reduced staffing and volunteer capacity due to the COVID-19 restrictions.

Over the last four months, The Salvation Army has felt the impacts of the government's response to these groups, seeing an above normal demand for emergency relief amongst asylum seekers, as much as 34 per cent higher than the same period in 2019, and a 150 per cent increase amongst those on temporary visas when compared to 2019 levels. Whilst the government has made sizeable allocations for emergency relief, we submit that the increase in demand for housing assistance reveals the modest, solitary nature of emergency relief is not a sufficient replacement for income and will not keep people in their homes.

EPlus Local

EPlus Local is a community-based employment service offered by The Salvation Army from our Auburn Corps, Fairfield Corps (with outreach to Campsie and Liverpool), Dandenong Corps and the Asylum Seeker & Refugee Service at Brunswick. It was established in response to community need and the difficult financial and social circumstances faced by people seeking asylum in Australia who have limited access to other forms of employment support. EPlus Local is a partnership between the Corps, Employment Plus and the Diversity & Inclusion team to meet the spiritual, practical and employment needs of participants.

EPlus Local piloted at Auburn Corps in May 2018 and within that year, successfully helped 67 of a total of 93 job seekers to connect with local employment and secure meaningful work to support their families. In July 2019 the success of this pilot program led to the initiative being established at the other sites.

Through EPlus Local each participant can access ongoing, regular support from a dedicated Employment Consultant and volunteer team who provide advice and coaching based on their individual circumstances. Services may include:

- Comprehensive, personal assessment of employment needs, including a check of their visa status and right to work in Australia
- Facilitated job search support
- Digital literacy training related to job searching, with access to computers and WiFi
- Assistance to produce resumes, cover letters and job applications
- Group activities designed to build communication and employability skills
- Education pathways advise and support with TAFE enrolment
- Industry events, including coaching and practice interviews provided by supporting recruitment agencies
- Support to improve engagement with local community and government employment services
- Clothing and work wear were provided for participants securing industrial employment.

Mary's Story*

Mary is a single mother who arrived in Australia from Africa after persecution and threats of continued violence. She was living with her two young children in cramped and unsafe conditions and was unable to find work to support her family.

Through The Salvation Army EPlus Local program at the Asylum Seeker and Refugee Service in Brunswick, Melbourne, Mary has now completed studies in childcare and aged care, has full-time employment and is securing a better rental property for her family. Mary feels that her life is finally turning around, and she is grateful to The Salvation Army for all its support.

** name changed*

Our Asylum Seeker Support Service, which provides emergency relief, employment and other assistance in Melbourne, has experienced a surge in demand amongst existing clients and in first-time clients requesting help with food, bills and rent. Most first-time clients are single men who have been supporting themselves since arriving in Australia but have lost their jobs due to the economic downturn associated with COVID-19.

At least two cultural communities, struggling to support their members due to widespread joblessness and lack of alternatives, have referred men to our doors. All these men have wives and children to support and are facing immediate homelessness, expressing that they do not know how they are going to pay for their rent and keep up with the bills.

Our staff are also witnessing severe mental health impacts of isolation and fear resulting from the COVID-19 crisis. People who have spent a long time in immigration detention or have been detained offshore are particularly vulnerable to an increased sense of isolation and despair during this time. One case worker reported that many clients are crying throughout the telephone interview as the isolation is particularly difficult for them. Clients presenting at the service are wearing multiple scarves around their faces and are visibly fearful and anxious.

The Salvation Army recognises the enormous economic challenge the COVID-19 crisis has created but submit that there are hidden economic and social costs to excluding the 1.1 million temporary visa holders in Australia from income support. These costs will come in reductions in rental income and economic participation, increased public health risks, and increased demand on child welfare, mental health and family violence systems. The Salvation Army offers the following recommendations to prevent these crises from worsening.

Recommendations

- The Commonwealth Government immediately roll out basic income support for people on temporary visas by extending eligibility to Special Benefit.
- The Commonwealth Government work with state and territory governments to ensure full and unhindered access to testing and treatment for COVID-19 for all persons in Australia, regardless of migration status. This should be done by:
 - Clarifying eligibility and expectations for testing and treatment with medical facilities across Australia
 - Disseminating targeted, in-language COVID-19 material through refugee service providers, cultural radio and print media outlets, and a public awareness campaign.

Aboriginal and Torres Strait Islander Peoples

At The Salvation Army's Doorways Hub in Katherine in the Northern Territory, we have witnessed how government responses to the pandemic, while well-intended, have impacted the people we serve.

The Hub provides wraparound support and a 'one-stop shop' for people experiencing, or at risk of, homelessness. Multiple 'soft entry' points, including an arts space, breakfast and refreshments, and shower and laundry facilities, create a safe and welcoming environment where people can develop trust at their own pace and approach staff with their needs as they feel ready. Available services include emergency relief, case management support, tenancy and rental support, legal support and advocacy through our partnership with NT Legal Aid, and other outreach services. Having a community space where people can access the support they need has significantly increased service uptake and improved client outcomes. We are in the process of adapting these services to enable them to resume in a COVID-safe environment.

People from Aboriginal and Torres Strait Islander backgrounds, particularly those living in remote communities, have been particularly exposed and isolated by physical restrictions. In particular, the reliance on online and telephone service delivery meant that essential support services, though available, were simply inaccessible. People for whom English is an additional language also found it hard to navigate the complex and technical online government resources and information, with restrictions and advice changing daily during the height of the pandemic. These issues would also be true of many culturally and linguistically diverse communities.

Our experience has also been that most large organisations would benefit from an Indigenous customer support team, who have cultural competency specific to the areas where they deliver services, as well as in-depth knowledge of the service system. The Salvation Army acknowledges Indigenous helplines at the Australian Taxation Office and the Australian Securities and Investments Commission as an example of how this can be done.

The pandemic also served to highlight the urgent need for more affordable housing and for pathways into private rentals. While the Coronavirus Supplement provided much needed relief for JobSeeker Payment recipients, the lack of housing still limits our ability to support individuals and to strengthen their capacity to live independently. Where housing does become available, this must be provided in conjunction with intensive support to ensure that individuals can maintain their housing.

The reliance of the myGov portal on a unique email address and mobile phone number means that for people experiencing homelessness, whose mobile phone may be stolen repeatedly or who have limited access to email, online government services continue to be out of reach. As government services continue to transition online, it is important that alternative methods of accessing services, including culturally competent case management and support, be provided. This includes continuation of Centrelink's Remote Servicing Teams, whose physical presence in communities cannot be understated.

Recommendations

- All government departments consider a focus upon accessible English for all publications and communications.
- All government departments develop an inhouse Indigenous team, which is provided with training to ensure that the services of that department are accessible to Aboriginal and Torres Strait Islander peoples.
- The Commonwealth Government source localised indigenous cultural competency training, recognising the cultural distinctions across the country.
- The Commonwealth Government invest in financial literacy education for indigenous Australians in rural communities.
- The Commonwealth Government implement supports which are more accessible to Aboriginal and Torres Strait Islander peoples, including Centrelink's Remote Servicing Teams and alternatives for internet and telephone-based services.

People with Disability

People with disability have been more highly affected by all three crises – health, economic and social – to a greater extent than the general population and will continue to be more susceptible to shocks unless changes are made.

Cost of living pressures, health concerns, employment fragility and social inclusion are all as great or greater pressures upon those with disability in Australia as other groups. A survey conducted by People With Disabilities Australia found that 90 per cent of people with disability experienced increased cost of living due to COVID-19, including price rises on food and groceries (58 per cent), healthcare (31 per cent), internet and phone (26 per cent) and sanitising and hygiene equipment (20 per cent).⁴² These pressures are compounded by the fact that those on the Disability Support Pension are not eligible for the Coronavirus Supplement and has led People With Disability Australia to describe the pandemic as ‘expensive, isolating and lonely’.⁴³

The Salvation Army notes the Brotherhood of St Laurence COVID-19 report⁴⁴ and the submission to this committee by the Western Australian branch of People with Disabilities both highlight the additional stresses and pressures faced by people with disabilities during the pandemic and urge for additional consideration of people with disability in the implementation of pandemic precautions. It is clear that hardships faced by all during the pandemic have been amplified for people with disability. This highlights the need of additional government consideration of the needs and rights of those with disability when implementing policy, and The Salvation Army commends this consideration to ensure all Australians can live with dignity.

⁴² People With Disability. (2020, June 5). *Expensive, Isolating, Lonely: New Survey Reveals Experiences Of People With Disability During COVID-19* [Media release]. Retrieved from <https://pwd.org.au/media-release-expensive-isolating-lonely-new-survey-reveals-experiences-of-people-with-disability-during-covid-19/>.

⁴³ Ibid

⁴⁴ Brown, D. (2020). *COVID-19 Insights: People with Disability*. Retrieved from http://library.bsl.org.au/jspui/bitstream/1/11970/1/BSL_COVID-19_Insights_Disability_May2020.pdf.

Conclusion

The Salvation Army wishes to thank the Senate Select Committee on COVID-19 for the opportunity to make a submission and highlight both the impacts of the COVID-19 pandemic, and to present recommendations for governments to not only navigate Australia out of the current crisis, but make our society and economy more prosperous for all, and resilient to shocks in the future.

The government has responded to a trio of crises, a health crisis from the pandemic itself, and an economic crisis and a social crisis which are both due to the pandemic and the steps necessary to fight its spread. Due to the unique scale, speed and prolonged nature of these challenges it is important to recognise the successes we have seen, and contemplate how much has been saved by the collective action of millions of Australians, and the coordination of governments and organisations at all levels.

The crises, and the steps taken by the government to address these crises has had profound impacts upon almost every element of society, and most people have been affected in multiple ways. In addressing the economic crisis, the government has initiated a never before seen level of job protection and stimulus through both the Coronavirus Supplement and the JobKeeper Payment, but to maintain and restore our economic prosperity it is vital that these supports are carefully removed. Similarly, throughout the pandemic, the community has been shaken by a lack of accommodation, depleted mental health, feelings of isolation and the stain of domestic and family violence. These issues ought never to afflict a developed society and we must all acknowledge them as serious problems that must be addressed.

A post COVID-19 world must also contain prospects for further self-growth, as well as economic growth. Education and employment are the 'silver bullets' for advancement and prosperity and governments must work with the market and the education sector to ensure that we rebound.

Finally, the largest lesson from the COVID-19 pandemic is that it has highlighted the areas of our society which are the most vulnerable and in need of most support. People experiencing disadvantage have continued to be the most exposed to change and the least able to absorb the impacts of those changes. Young people, older Australians, Aboriginal and Torres Strait Islanders, people from culturally and linguistically diverse backgrounds and those with disability have been disproportionately affected and deserve greater attention in our recovery. The Salvation Army believes that Australia can be strengthened as a result of addressing these areas of disadvantage, thus better preparing ourselves and our children for future shocks, whether they be economic, social, medical or climatic.

About The Salvation Army

The Salvation Army is an international Christian movement with a presence in 128 countries. Operating in Australia since 1880, The Salvation Army is one of the largest providers of social services and programs for people experiencing hardship, injustice and social exclusion.

The Salvation Army Australia has a national operating budget of over \$700 million and provides more than 1,000 social programs and activities through networks of social support services, community centres and churches across the country. Programs include:

- Financial inclusion, including emergency relief
- Homelessness services
- Youth services
- Family and domestic violence services
- Alcohol, drugs and other addictions
- Chaplaincy
- Emergency and disaster response
- Aged care
- Employment services.

As a mission driven organisation, The Salvation Army seeks to reduce social disadvantage and create a fair and harmonious society through holistic and person-centred approaches that reflect our mission to share the love of Jesus by:

- Caring for people
- Creating faith pathways
- Building healthy communities
- Working for justice.

We commit ourselves in prayer and practice to this land of Australia and its people, seeking reconciliation, unity and equity.

Further Information

The Salvation Army would welcome the opportunity to discuss the content of this submission should any further information be of assistance.

Further information can be sought from Major Paul Hateley, National Head of Government Relations