

AUSTRALIAN EXPERIENCES OF POVERTY: RISK PRECARITY AND UNCERTAINTY DURING COVID-19

AN ACOSS/UNSW SYDNEY POVERTY & INEQUALITY PARTNERSHIP REPORT

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Foreword

Australian experiences of poverty: risk precarity and uncertainty during COVID-19 is the latest report from the Poverty and Inequality Partnership between ACOSS and UNSW Sydney. It is the 19th report published by the Partnership and the second report from the second phase of the Partnership.

It builds on the story of our most recent report, *Poverty in Australia 2022: A snapshot*, through a qualitative study into the experiences of people experiencing poverty in Australia during the first 2 years of the COVID-19 pandemic; those people who were most affected by the changes to public health and the economy caused by the pandemic. It expands the findings of our previous reports by providing detail of people's experiences of poverty and of those services that were available to provide assistance.

Additionally, this report analyses the benefits and drawbacks of the policy changes that were put in place to address COVID-19 impacts. The report draws on the perspectives of those services supporting people experiencing poverty to examine the escalation of needs and compounded difficulties for people in poverty during these first years of the pandemic.

We would like to thank those organisations and philanthropists who support the Poverty and Inequality Partnership: 54 reasons (part of the Save the Children Australia Group), ARACY, Brotherhood of St. Laurence, cohealth (a Victorian community health service), Good Shepherd Australia New Zealand, Foodbank Australia, Jesuit Social Services, Life Without Barriers, Mission Australia, Settlement Services International and The Smith Family; with philanthropic partners Hart-line and the Social Justice Fund - both sub-funds of Australian Communities Foundation - and John Mitchell.

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CEO, ACOSS



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Glossary

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

Key findings

- The introduction of the Coronavirus Supplement was positive, assisting research participants with managing the costs of living in uncertain times and improving emotional wellbeing.
- Far from acting as a bonus payment, the Supplement was used mainly to provide essentials; to help pay down debt; or to assist with unexpected costs.
- The reduction and then removal of the Coronavirus Supplement was experienced by some people as exclusion from a new world that had been opened through its introduction.
- Although the pandemic impacted everybody, people on low incomes experienced many of its negative effects in specific, harmful ways. This was due to a range of issues, including (but not limited to):
    - The digital divide, which impeded people's ability to connnect with others and access resources that improved isolation for many;
    - Health and mental health concerns;
    - Isolating in underheated, crowded circumstances;
    - Higher energy and utility costs;
    - Increased parenting stress; and
    - Disadvantaged home learning situations.
- People experiencing homelessness who were housed under changed rules for emergency temporary accommodation benefited from improved quality of accommodation and the temporary relaxing of time limits and activity testing requirements.

Executive summary

This report is from a study of poverty in Australia in 2020 and 2021, the first two years of Australian responses to the COVID-19 pandemic, with a focus on the experiences and insights of people in poverty during that time. We aimed to explore the lived experiences of poverty among people who were most vulnerable to the shocks to public health and the economy brought by the pandemic, and the accompanying impacts on health, education, housing, and social participation. We also aimed to analyse the benefits and strengths of policy responses designed to increase the robustness and scope of the social safety net during this time, and lessons that could be learnt from these responses for longer-term policy change.

The project uses two primary sources of qualitative data to meet these aims: interviews with people who have experienced poverty, and published research with service providers and others who work with people living in poverty.

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

The perspectives of service providers show that the escalation of needs, including for fundamental provisions such as food and accommodation, compounded difficulties for people in poverty at a time when many if not most people were also experiencing social isolation, fear, and uncertainty. Some groups were especially vulnerable to longstanding and novel risks of harm. At the same time, changes to service delivery and persistent efforts to maintain relationships and support were able in some circumstances to produce positive experiences and outcomes.

Coronavirus Supplement

Interview participants and service providers both described the Coronavirus Supplement as having a positive impact. Participants described it as integral to managing costs of living, especially if their work capacity was limited because of the lockdowns. It provided an income that made the anxiety and isolation of the lockdowns more tolerable for some people. At a population level, the supplement reduced poverty, at a time of economic and health pressures that usually increase the burden on the most disadvantaged people.

Almost all the interviews referred to the profound positive effect of the supplement on emotional wellbeing. Importantly, these effects were often described in terms of a temporary reprieve from ongoing stresses. Far from being a bonus payment on top of an already-adequate income, the supplement allowed participants to experience something closer to a life without ongoing, debilitating worries about money.

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

In contrast, the reduction and then termination of the supplement had a pernicious effect. Financially, participants found themselves back to the stresses of having to live on very low incomes, prioritising basic needs and maintaining very frugal lifestyles. Emotionally, the experience was destabilising, with participants often describing the effects in terms of closing down a world that had been briefly open to them.

Whether they had long experiences of income support payments, or were new to these payments, there was a strong finding from participants that regular payment amounts are not enough to live on. This made the ending of the supplement particularly difficult. People experienced not only a drop in income, which most people find challenging in any circumstances, but a drop to an inadequate income insufficient to meet basic needs.

Employment

JobKeeper was the other key income support payment introduced as a policy response to COVID-19 and was a wage subsidy for people who were stood down without pay, which also kept them connected with employment. In contrast to the JobSeeker Coronavirus Supplement, JobKeeper did not feature strongly in interviews. Most participants in paid employment were in casual or otherwise precarious work They were not eligible for JobKeeper, and their employers were not able to maintain their positions.

The job status and income of participants were especially affected by sector lockdowns, geographic restrictions, and level of competition for jobs. They described a sense of having exhausted resources and strategies that had previously been successful in maintaining quality of life, such as juggling multiple small jobs and taking on informal work.

A less common experience, but one that was positive for those affected, was an improvement in employment circumstances resulting from the pandemic. These included working from home, especially important for people with school-age children who were also home; and stability of work for those categorised as essential workers.

Services and systems: Centrelink

Participants' relationships with Centrelink and employment service providers were, in some cases, described as long histories of stigmatising and punitive treatment. They described how they developed ways to navigate inconsistencies and frustrations in dealing with Centrelink and employment services. They also described how they learnt to protect themselves in these stigmatising encounters. However, the reintroduction of tight eligibility requirements for income support that had been relaxed when the pandemic began showed how important additional support was for maintaining health and wellbeing, especially support with relatively few conditions and eligibility criteria.

Health and wellbeing

Many of the impacts of COVID-19 and of policy responses were shared by people across all circumstances and locations. The extraordinary changes in everyday life that were suddenly experienced by people everywhere had widespread and enormous impacts on health, wellbeing, financial security and feelings of safety and trust. People experiencing poverty had the same uncertainties, grief and fears as more privileged people. Among the most important of these were concern for

older relatives in institutional care, and the mental health and educational impact on children who had to do their schooling from home.

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

Even here, however, the negative effects of the pandemic were felt especially sharply by some participants. In part, this was because the consolations and compensatory strategies available to more privileged people (subscriptions to streaming services, online shopping, data-hungry activities such as online social groups and fitness classes, hobbies) were not feasible for people living on very low incomes. People experiencing poverty also often lived in poor quality environments which made restrictions to activities outside the home very difficult: housing is more likely to be poorly heated and insulated, crowded, and in poor repair. The pandemic also heightened and worsened the effects of damaging experiences that participants had already been subject to, in some cases for a long time: isolation, fragile health, and few protections from periods of doing without resources.

Housing

Interview participants and service providers describe similar perspectives on policy responses devised to assist people with housing during the first waves of the pandemic. These policy responses seem to have been implemented well and received positively.

Social housing is particularly valued. Those participants who had been placed in social housing talked about it in terms of a reprieve from the stresses of other forms of housing assistance and offering chances to make changes that they wanted but could not otherwise achieve. People who had moved from temporary accommodation into social housing were especially enthusiastic. However, at a systemic level, the quality and condition of dwellings, and the scale of the sector, are key deficiencies.

Participants reported a wide range of relationships with housing service providers. These ranged from discouraging and disrespectful to very positive, including in circumstances where participants had histories of negative experiences but during COVID-19 found them to be extremely helpful. Positive experiences were often described in terms of the efforts of a single case worker who triaged the specific needs of the service user through a range of housing service providers and extended this to other social support mechanisms.

Our interview participants did not have direct experience of rent moratoriums or other measures such as negotiated rent. However, other research has found the eviction moratoriums to be a measure readily understood by landlords and tenants that took some pressure out of the private rental sector after the income shocks widely experienced in the early emergency period. The termination of the Coronavirus Supplement badly affected income support payment recipients; similarly, the end of the eviction moratoriums, and the ongoing unmet need for low cost and social housing, are also reported to have negative effects.

New risks of disadvantage

Service providers described the groups newly facing disadvantage, and those with escalated disadvantages, during the pandemic. Some of these groups were clearly disadvantaged by exclusion from poverty mitigation strategies: international students were encouraged to leave the country and people on temporary visas had no access to relief measures. As noted elsewhere in this report, this research is focused on those people who experienced poverty prior to the pandemic and were eligible for poverty mitigation measures during the pandemic, in part to identify the differences that access to these measures made. For this reason, we did not include people who were deliberately excluded from measures to relieve poverty in our categories for recruitment and we do not focus on the serious issues faced by them in this report.

Evidence from studies of the experiences of services and service providers is emerging in additional areas to those discussed in interviews:

- Lockdowns caused energy consumption and bills to increase making a bad situation even tougher for an already disadvantaged community.

- Stay-at-home restrictions increased the risk of domestic and family violence for women and older people.

- Parenting stress increased because of COVID-19 policy responses, and the impact was particularly adverse for some groups. It was compounded for migrant families and those from non-English speaking backgrounds, because they were more likely than other groups to be experiencing financial hardship (as they were ineligible for JobKeeper), and more likely to have difficulties in navigating home learning and have insufficient technology and other resources for doing so.

- Early access to superannuation had an impact on the income of people on low incomes. While this provided immediate relief, service providers also identified the negative impact for longer-term savings and potential impact on homelessness in the future.

- The directives to schools and families to switch primarily to home-based learning was another significant policy introduced to support physical distancing. Young people identified as financially and socially vulnerable were disproportionately disadvantaged by home learning, with adverse effects on educational outcomes, nutrition, physical movement, and social and emotional wellbeing. Young people are also disproportionately represented in the new cohort of homelessness.

Effective support and hope for the future

A consistent theme in interviews was the role played by a single person or group of people, generally a service provider, in assisting people living in poverty. This assistance was important in facilitating stability in relation to housing, income, health and social supports.

For some people, however, the suddenness and uncertainty of the pandemic, and the indiscriminate impact of the lockdown restrictions, heightened vulnerabilities and brought stress and uncertainty that was beyond their control. We asked during interviews about plans and hopes for the future, and some people found this difficult to answer.

Others, who felt more secure in their housing and income, talked with a sense of optimism.

1 Introduction

The COVID-19 pandemic is a dual crisis for public health and for the economy, and both aspects of the crisis affected health, education, housing, and social participation. To stop transmission of the virus, people stayed home, and economic activity was suppressed; in turn, jobs were lost, incomes drastically reduced, and the prospect of increased poverty, and widespread rent arrears and evictions heightened.

In early policy responses, Australian governments, coordinating through the National Cabinet, launched several policy interventions intended to provide social safety nets, and to support the household sector generally, especially the private rental sector. For example, in March 2020 the National Cabinet announced a six-month moratorium on evictions for residential and commercial tenancies. Other significant initiatives predicted to benefit people at risk of poverty included short-term increases to social security payments, enhanced support services for people experiencing homelessness (Pawson et al., 2022; Pawson, Martin, Sisson, et al., 2021), and local initiatives to support community members. The new measures have been implemented necessarily at speed and are intended to have substantial financial and human consequences.

Prior to and through the pandemic, poverty has been an ongoing reality, or a real risk, for many Australians. This is likely to continue. Longer-term economic consequences and policy changes may also impact people facing disadvantage and increase their risks of long-term poverty: for example, changes to job markets may change the availability of flexible work arrangements that are necessary for some people with caring responsibilities. This project explores the ongoing effects of the extraordinary circumstances that began in 2020 on those groups, and the hazards to wellbeing experienced by those groups.

At the same time, however, people who live in poverty have strengths and capacities, and these are also likely to have made an impact on people's experiences. The precarity and uncertainty experienced by many people for the first time were described as long-term realities for many people living in poverty. Some participants described skills in budgeting and shopping they had developed to make the most of their meagre resources. However, many also described the experience of chronic stress and conflict in the household related to poverty. In addition to the negative effects of the pandemic, we explore in this project the strengths of people experiencing poverty in managing the new constraints of the pandemic, and the resources that they used in dealing with it.

The aims of this project are to document and critically examine the specific dimensions of poverty in the context of Australian responses to the COVID-19 pandemic, with a focus on those groups of people most at risk of poverty and housing insecurity. We aimed to explore the lived experience of income poverty and the effect of policy changes to income support, employment, social support, housing security and evictions, and homelessness on people on very low incomes.

The project's research questions are:

1 What was the impact of early Australian policy responses to COVID-19 on the lived experience of the pandemic for people at high risk of poverty?

2 How did individual and structural factors impact on poverty and wellbeing during 2020?

3 What were the most important factors affecting the economic participation of people in low-paid and precarious work?

4 What were the unintended effects, positive and negative, of policy and practice changes? What lessons can be learned for future policy development?



2 Methods

This project uses two primary sources of qualitative data to meet its aims: interviews with people who have experienced poverty, and published research that presents analysis of the views of service providers and others who work with people living in poverty.

2.1 Data sources and sample

2.1.1 Insights from people experiencing poverty

Interviews with 33 people experiencing poverty were conducted over six months between the end of June and the beginning of December 2021.

Participants at time of interview were living in NSW. Our focus on NSW allowed us to gather information from people with diverse characteristics under the same policy conditions and therefore allows analysis of the impact of policy on different groups of people. Labour markets, social support services, emergency accommodation program management and post-placement rehousing schemes differ between jurisdictions.

The project has approval from the UNSW Human Research Ethics Committee (HC210254).

We spoke to people at high risk of poverty from two groups: people who were experiencing or at risk of high levels of disadvantage prior to the pandemic, and people whose housing situation was significantly affected by the pandemic. Study participants were clients of support services:

- Homelessness service users who received temporary accommodation assistance during 2020.
- Clients of other types of support services in groups at high risk of poverty:
    - Single people aged under 30 who are currently unemployed.
    - Sole parents who are currently unemployed.
    - People from culturally and linguistically diverse backgrounds who are currently unemployed.
    - People aged over 50 who are long-term unemployed.
    - People in in low-paid or precarious work who experienced changes to work during 2020-2021.

Our data collection period overlapped with that with that of another Poverty and Inequality Partnership research project investigating the impact of COVID-19 on housing and homelessness (Pawson, Martin, et al., 2021a, 2021b), as did some of our areas of research focus. The three projects have complementary objectives, relating to the impact of COVID policy responses.

The *COVID-19: Housing market impacts and housing policy responses* project investigated pandemic impacts on housing systems across a range of high income countries during this period, and documents a range of policy responses relating to housing and homelessness. This review arose from parallel studies initiated in mid-2020 by the UK Collaborative Centre for Housing Evidence (CaCHE), focused on the UK, and by the UNSW Sydey, covering Australia.

The *COVID-19: Rental housing and homelessness impacts project* focused primarily on the domains of rental housing and homelessness. It aims to inform an understanding of:

a. What relevant policy shifts or innovations have been prompted by the COVID-19 pandemic.

b. How these policy innovations have been formulated.

c. How policy innovations been implemented and with what effect – for both service delivery organisations and service users.

People who have experienced homelessness and received services implemented as part of these policy innovations were participants in this project and the *Rental housing and homelessness impacts*, and were invited to participate in both. Insights and experiences from interviews with people who chose to participate in both projects are also cited in Pawson, Martin, et al. (2021b).

During interviews, we asked people about:

- Experiences of housing support and impact of changes to housing.
- Experiences of poverty and impact of changes to social security payments, with a focus on adequacy pre and post Coronavirus Supplement.
- Access pre and post Coronavirus Supplement to essential goods and services: housing and energy; utilities and digital access, food, health care and medicines, childcare and schools, employment and employment assistance.
- Mental, physical, and emotional wellbeing.
- Strategies to negotiate changes and shocks e.g., budgeting/rationing, social support from social media and family, family activities and routines.
- Experience of Centrelink and employment services providers prior to, during and after changes brought about by COVID-19.

Data analysis

Interviews were conducted over the phone due to COVID-19 restrictions. The interview data was professionally transcribed. The research team deidentified the transcripts and conducted content analysis to identify and describe experiences in the areas of research focus, especially housing, social security, impacts of public health and policy responses to the pandemic, and service access and use. We also analysed the data thematically to explore themes such

as strengths and resources, experiences of isolation, continuity, and change (Braun & Clarke, 2006). Illustrative quotes here provide context and detail of experiences in the participants' own words.

Vignettes and personal biographies were collated by the researchers from interview transcripts. In some cases, we made changes to people's locations or circumstances, or drew on data from more than one interview participant, to ensure that individual participants are not identifiable. To improve readability, vignettes and interview extracts have been condensed and edited in some cases by the deletion of filler words, pauses and repetitions. While the vignettes draw largely on the named (alias) participants' narratives, some parts are drawn from other participants' stories to provide a richer qualitative description and to ensure the non-identifiability of the named participants.

2.1.2 Service providers

Perspectives from service providers and other stakeholders were drawn from a review of academic and grey literature. Our decision to base analysis of these perspectives on secondary data rather than primary data collection was based on the substantive, and rapidly growing, evidence base on this topic. We were also concerned to avoid adding to the burden of exhaustion and research overload that many people were and are feeling. The review focused on the impacts of social security and community support policies introduced to respond to impacts of the COVID-19 pandemic in Australia, particularly those to address the immediate financial impacts for (some) people living in poverty, and other groups identified as experiencing or at risk of disadvantage.

Google scholar and the below databases from UNSW Library were searched with the following key terms:

- Google scholar search with key words: Australia, poverty, COVID, services.
- UNSW databases: Scopus, INFORMIT, ProQuest, JSTOR with key words: Australia, poverty, COVID + housing/income support/home learning/ parenting stress/domestic and family violence/energy poverty/food insecurity.

In addition, we scanned select relevant websites and report series.

- Research organisation websites: AIFS, AHURI, UNSW-City Futures Partnership reports.
- Non-government organisation reports: ACOSS, Mission Australia, Uniting, Smith Family, Anglicare, Brotherhood of St Laurence.

In the first stage of the search over 80 documents were retrieved and saved in EndNote.

The abstracts (or executive summaries) of these documents were reviewed to identify the methods and key questions to determine whether they were in scope, including whether the findings addressed any of the above questions, above. These documents were summarised in a table that included key information about the document, including the method, focus and key findings.

After this first review, the documents were filtered to 55 documents.

These 55 documents were then reviewed again. During this stage 21 further documents were filtered out, often because the methods were quantitative, or the findings did not directly respond to one of the research questions. Six additional documents were also added, particularly those that were part of a series or by the same authors. The findings from 40 documents were reviewed and thematized in relation to each of the research questions. Through this process, a further ten documents were filtered out, primarily because the methods used did not provide insight into the experiences or perspectives of service providers.

2.1.3 Caveats and limitations

The experiences and findings we report here do not extend to all people experiencing poverty. For primary data collection, we recruited people from specific groups, with inclusion and exclusion criteria pre-determined by the Poverty and Inequality Partnership steering committee. These criteria are demographic characteristics to do with age, household structure, and employment history. Our focus was on people at risk of poverty prior to 2020, who may have benefited from programs intended to mitigate this risk during COVID, and inclusion criteria were driven by this focus. People who were temporary residents faced significant and particular challenges as they were not eligible for either of the income support payments JobKeeper or JobSeeker, and as a result many in this group experienced poverty during this time. This group of people is not included in this study as experiences could not be compared with those of people who were eligible for these and other COVID measures.

As with most qualitative research, participation was voluntary, and the experiences reported here may not be generalisable. Participants volunteered to be part of the research and were confident and articulate in telling their stories. Our findings may not be generalisable to the experiences of people who are not in contact with service providers, and those who are unable or reluctant to participate in research.

2.2 Participant demographics

Study participants were recruited according to characteristics determined by the Poverty and Inequality Partnership steering committee and listed in section 3.1.1, as people from groups known to be experiencing high levels of disadvantage prior to the pandemic or were at risk of disadvantage, and people whose housing situation was significantly affected by the pandemic. The final sample of 33 participants represented a diversity of backgrounds, service use and receipt of COVID-19 specific interventions. Appendix A lists the demographic details of each participant.

There were 20 women and 13 men[1], five of whom lived in a regional NSW area and the remainder in a metropolitan NSW area. Of the inclusion criteria, seven participants were sole mothers, five came from culturally and linguistically diverse backgrounds, six participants were young people aged under 30 years, 18 were over 50 years, 13 had experienced homelessness and temporary emergency accommodation measures and 15 had experiences of low-paid or precarious work during 2020-2021. Over two-thirds of the sample (23) met more than one inclusion criteria.

1 No participants identified as non-binary.

As participants were asked questions about their experiences and supports from the beginning of COVID-19 in 2020 until the time of the interview (held over the second half of 2021). Their status in terms of income support, employment and housing situation was current at the time of the interview. However, for many of the participants the status of these had frequently changed, reflective of an almost two year shifting COVID-19 environment that brought successive waves of virus variants and short-term public health, economic and social policy responses.

In terms of income support, at the time of the interviews 17 participants were on JobSeeker and five older participants were in receipt of Disability Support Pension. Three sole parents were receiving Parenting Payment in combination with Family Tax Benefits as one of their children was under 8 years. Two young people were currently receiving Youth Allowance but regularly switched between receiving Youth Allowance or JobSeeker depending on their study commitments and the availability of work. Four participants had stopped receiving any income support at the time of the interview because their wages exceeded the JobSeeker income threshold. One participant (Freida) was not eligible to receive any type of income support because she did not have a working visa.

Just over half the participants were in some form of employment, but only two participants had recently secured formal contracted employment after months of unemployment. The remaining 15 participants were in low-paid work types such as care work, labouring or in the service industry that were heavily subject to the geographic restrictions and sector lockdowns through the pandemic. 11 participants were unemployed at the time of the interview, although a few had secured intermittent casual work as COVID-19 restrictions eased. Four participants were not in the labour force; two of these were in the process of transitioning from JobSeeker to the Disability Support Pension because of medical reasons, and two had identified disabilities and were unable to work. One participant (Daniela) did not disclose her employment status.

Thirteen participants were identified as service users of emergency temporary accommodation during the first COVID-19 wave in March 2020. Many of these participants had previous experience with temporary accommodation services (prior to COVID-19) and some of them continued to have experience with these services during the subsequent waves of COVID (until December 2021, the end of the interviewing period). Of these 13 participants, eight of them had successfully transitioned to social housing by the time of the interview, while four were still living under precarious housing conditions either couch surfing, rough sleeping or in temporary accommodation. One participant (Daniela) had chosen a private rental property as a better option than remaining in temporary accommodation, despite what she described as its 'harsh and unliveable' condition.

Hence at the time of interviewing, 13 participants were living in social housing, nine were privately renting, three were couch surfing at friend's homes, and three were rough sleeping or in temporary accommodation. Five participants identified as living in their own homes; two of these owned their homes and three were living in their parents' home. Betty and Sharon were living in their parents' homes as their parents were in aged care facilities. They were uncertain what would happen in the future about their housing situation.

3 Introducing the participants

3.1 Vignettes

The five vignettes presented below provide a biographical narrative illustrating the confounding and interacting factors that marked the experience of participants. They showcase the diversity of ways that participants' life experiences of hardship and support unfolded over the duration of the pandemic. The vignettes are summarised and edited from the participants' own words and include their own viewpoints and opinions

Lily *is a young person from a culturally and linguistically diverse background, in low-paid and precarious work.*

Lily is a young woman currently juggling studying and part-time work. The last few years have been tough as her father was terminally ill and the family had to come together to support him emotionally and help each other out financially. Things got much worse with COVID-19. Her father passed away in the first year of COVID-19 and it was gruelling organising a funeral around all the COVID-19 rules, plus the family was unprepared for the many costs associated with death. Lily lost her casual retail job that was vital to supplementing the Youth Allowance she receives from Centrelink. Her mother also lost her job during COVID-19, and her brother is working under challenging working conditions that are not stable.

Lily says she has a love-hate relationship with Centrelink and employment service providers. The systems are difficult to access and more so, if English is your second language, as it is for her and her family. She has fluctuated between receiving JobSeeker and Youth Allowance but has never had any practical help from a job provider – she just feels like a number. Things reached breaking point when her suburb was classified as an LGA [Local Government Area] of concern and, in addition to not being able to find a job, she was stuck in her house with everyone grieving and financially stressed.

Right now, she and her family watch every dollar – in winter they didn't use the heater and buy only discounted food or food from a community food pantry. She also uses less of her personal cosmetics and has rationed out her medicines. Lily feels that her life has contracted with COVID-19, she can't think long term anymore and is just trying to survive and get through to the next day. It worries her that as a young person she's starting to think of relationships, especially with her friends as a luxury, something she wants but does not need.

Lily's father died from a long-term illness during this time and she moved back home to support and be supported by her family emotionally. However, her father's death also coincided with her mother losing her job due to COVID-19, Lily losing the little casual work she had and her brother working under tenuous working conditions. Her personal circumstances are compounded by strained finances, coping with grief and the domestic tensions of being in lockdown.

Jackie *is a sole mother and is currently unemployed.*

Jackie has a young daughter. Before the pandemic, she relied on her husband's income and was a stay-at-home mum, but during COVID-19 her husband became violent -the police intervened and her husband was removed. She was 'amazed' at how the 'system' stepped in to help her. She was put into contact with a domestic violence support agency that gave her emotional support and practical help with Centrelink and with applying for affordable housing. Jackie says securing affordable housing in the same neighbourhood has been the single most important thing for her and her daughter as she doesn't have to worry about finding rent money or being away from her community, where she has strong social ties and support.

The COVID-19 Supplement was the other saving grace as it provided enough to live on without constantly worrying about money. It also gave her the space to focus on recovering from violence and to get back on her feet. This included preparing for work after a long time away from the paid workforce. She has no idea how she would have managed that period without it. It has been a struggle since it stopped. She is now a regular at the community food pantry and only buys items for her daughter from the charity shop. She hates having to argue with her daughter constantly about all the small things they cannot afford.

Jackie is determined to find work. Through a friend's help she completed training to work as a support worker. She also picked up small jobs on Airtasker. Even though these income amounts were irregular, they were crucial to meet the costs of living. This stopped for a time during COVID, but her plan now is to complete other training courses to give her more employment possibilities while still working out how to get back to her original training in media. Her other focus is to provide a stable environment for her daughter who has found it difficult adjusting to online home schooling and not seeing her friends. COVID-19 has been an emotional roller-coaster. If the police hadn't intervened, she would not have benefited from the support she received – but now living with uncertainty regarding work, income, home schooling, and when she can see her family, is stressful and exhausting.

Andy *is a young man who fluctuates between low-paid casual work and long periods of unemployment, and who is an emergency temporary accommodation service user.*

Andy has recently moved into in social housing. He has a troubled relationship with his parents, so at different periods in his life he has stayed in his car and sometimes used emergency temporary accommodation services. Andy says following the rules of temporary accommodation is hard for him and he has also had some traumatic experiences with other service users, so he only approaches them when desperate. During COVID-19 this happened again. He left home, could not cope with living in his car, so he 'begged' Housing for another temporary emergency accommodation placement. The requirements of temporary accommodation include applying for a prescribed number of rental properties, and verifying this with a rental diary, and placements are for a maximum of three days, after which reapplying is necessary (see also Pawson, Martin, et al. 2021b). Andy said that he couldn't keep up with this and so he was forced to move back into his car.

Living in the car was traumatic. Some nights Andy was terrified for his safety and being cooped up in a tiny space. He started to have panic attacks and at one-point contemplated suicide. He was shocked when sometime during the first year of COVID-19, a Housing NSW officer approached him in the park and offered him a place to stay in a hotel. Hotel accommodation was amazing, he had his own room, bathroom and small kitchen and the staff were very friendly. He was also told he could stay for 28 days and that during that period he would receive help from Housing NSW case workers, and he did. Andy considers his case worker as his friend. The case worker helped with all the paperwork to get a social housing apartment close to his family and friends and communicated with the doctors and social worker to make sure he has a mental health plan.

Now that he has a house that is stable for at least two years, he can focus on other things like his health, work and saving money. Andy has worked on and off in construction and manages alright with that money and JobSeeker. However, when he doesn't have work, which happened regularly during the lockdown periods of COVID-19, life was very tough. He has to keep to a strict budget and barely gets by after paying for rent, food, petrol and car costs. During the short period when the COVID-19 Supplement was provided, it felt so good to know he could do more, like buy things for work and some clothes.

Daisy *is an older person with long periods of unemployment, who had precarious work during 2020-2021.*

Daisy is single, renting privately and recently employed. She has a long history of periods of work alternating with periods of unemployment and receiving income support payments, and periods of time living in social housing and in the private rental market. During COVID-19, Daisy lost her job twice despite being on one-year contracts. She had to engage with the Centrelink system periodically to receive payments, a process she finds emotionally taxing. Daisy says that she has learnt the hard way to record everything she is told and to stand up for herself because over the years she's had to fight with Centrelink about her income reporting and income support payment entitlements. She still cannot accept that the COVID-19 Supplement was cut because everyone knows that JobSeeker is impossible to live on.

This reached crisis points during COVID-19 when Daisy had to move from one rental place to another as the leases were terminated at short notice, through no fault of her own and she also had to borrow to cover the moving costs. Then as she cycled in and out of employment, she was in rental arrears and borrowed more. On JobSeeker, no matter how strictly she budgeted, Daisy could not pay her rent and still afford to eat, or even cover her medical expenses. Her appeals to Housing NSW for help amounted to nothing, and she was told it would take years to find a place in social housing. Daisy cannot believe in a country like Australia there are no mechanisms to safeguard single older women with low prospects of finding and keeping a job and constantly living under the threat of possible eviction.

She is grateful that the landlords of the granny flat she currently rents are sympathetic about her income situation and have agreed to a plan to receive the rent one week out of two and slowly receive the rest in arrears. Now that Daisy has found a full-time administrative job with a regular income, this is possible. She continues to keep a strict budget to cover the rent, debts, medical

bills, food and occasionally she puts a few dollars away for an emergency. At her age, Daisy feels that she has no more capacity to deal with adversity and unpredictability, on top of being completely alone. The social isolation during COVID-19 worsened her anxiety about having no family she could rely on or very few friends and this impacted her physical health. She is trying hard now to reach out to people through church and to form a community. She just hopes she can keep her job for a long time.

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

Aiden is a single man in his early 60s with a tertiary education and lots of professional experience overseas and in Australia. He was successfully self-employed in the service industry until COVID. At the beginning of the first wave, he was initially able to keep his business afloat and use his work connections to continue to earn income, but this started to dwindle and eventually stopped when sector lockdowns and movement restrictions were enforced.

With the loss of his income, Aiden was unable to maintain paying the rent on his apartment that he had lived in for seven years and doubled as his office. The apartment was old and needed repairs, but it was his home and he loved living there, so for many months after his business stopped operating, he initially ran down his savings, then his superannuation and finally his credit card. He is now couch surfing, relying on different friends while desperately looking for work but this has been very difficult. He says that at his age, employers do not want to employ him, he is too old for manual labour and cannot get anything more than casual and often unsafe jobs. It is the first time in his life that he has had to rely on income support payments, and he is grateful for it, but can't understand how he is expected to live on the current level, or how other people manage. He is struggling with paying off a work-related capital investment debt, paying for medicines and even basic food, let alone paying for rent.

Aiden says it took a lot for him to approach Centrelink as he has always been a self-starter, re-inventing himself if needed to earn a decent income. He diligently follows all the mutual obligation requirements including the training courses but without a proper job, he has no idea how he will regain the life he once had or how he will manage in the future. Having moved to Australia in his 40s he doesn't have a large social network and worries that his friends can only help so much and for so long.

4 Living through COVID-19: perspectives from people experiencing poverty

4.1 Pandemic effects: what mattered most

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

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

> *"The most important was to be able to secure housing for me and my daughter. That was one of the things that I was the most worried about." (Jackie)*

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

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

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

> *I think people don't realise that it's hard to get a job in the first place when you don't have an address and you can't get an address without a job, so it's kind of like a negative feedback loop. (Nancy)*

> *When you're homeless nothing's stable but now if you have a house, I can focus on other things. (Alex)*

The Coronavirus Supplement (described in more detail in Section 5.3.1) was also very important to participants. It was integral to financially coping with the cost of living, especially if work capacity was limited due to lockdowns. Moreover, for some participants, it provided an income that made the isolation easier to withstand emotionally.

> *Well, when we had the supplement, I think that that was keeping me. I could afford the cost of living. I can focus on my emotional wellbeing. I think that was very important, the supplement. I don't know what I would have done if I was in a struggle since the beginning. (Jackie)*

For other participants, it was disruption to employment that had the biggest impact on their financial and emotional stability. Changes to their employment

were either due to lockdown restrictions that impacted the service industry, geographic restrictions that prevented them from seeking work, or a lack of available work.

> *Just finding it hard everywhere to get a job or even somewhere to stay really. It's just no stability since COVID-19 started because we've just got no idea what to do the whole time. (Nancy)*

> *And the problem is there is no work. There is no jobs. I mean there's casual work, often bordering on illegal. (Aiden)*

> *I've been stuck in this house and they're saying, "go and get a job." How are you supposed to go and get a job when you can't leave your area? (Henry)*

The anxiety felt by most people associated with COVID-19 and the severe disruptions to everyday life were compounded for people with few resources without savings to fall back on in periods without work, increased competition for jobs at a time of fewer job vacancies and fewer opportunities to travel or retrain in search of work.

4.2 Employment

Like many other people, participants who were in paid employment had their work massively disrupted by the pandemic and policy responses to it. Most either lost their jobs or lost hours, at the onset of the pandemic and at other times during the various waves. Most participants in paid employment were in casual or otherwise precarious work, and their employers were not able to maintain their positions. Their job status was and remains highly dependent on the effects of pandemic in terms of sector lockdowns, geographic restrictions, and level of competition for jobs. For people already on very low incomes, such as Centrelink payments, the impact of these changes was especially severe. Participants described the emotional impact of uncertainty about the future:

> *So, currently we have the job, we try to meet our day-to-day expenses. It's hard but we can manage it. But it's just the uncertainty that when this contract ends, will he get the job? Will I get a job? What happens after that? That's the hardest part. (Frieda)*

They described a sense of having exhausted resources and strategies that had previously been successful in maintaining quality of life.

> *I have been able to get a little bit of cleaning work over the years. But because of COVID-19, that all stopped. Now I'm stuck with no work and no extra money. (Nadine)*

> *I had so many different employers I always thought I had a buffer. So I felt like I'd diversified my income from all different people. But it was like everything had gone. I never thought I'd get to a point where everything had gone. (Lucy)*

These uncertainties and changes happened in an environment in which many people were experiencing drastic changes to employment and to everyday life, and the heightened anxiety of COVID-19 that was shared by most of the community also added to the stresses experienced by people at risk of disadvantage even before COVID-19.

> *It's quite confusing with the work at the moment, with the government because you think to yourself are you doing essential work or not. You don't want to get into trouble doing the wrong thing. It's been really stressed with the work because working different jobs I'm thinking myself can I do this job or not, am I going to get fined by someone. (Bella)*

> *Well, it was a rocky ride. I was considered an essential worker. But then in October I was made redundant, and I think that, they didn't say it was because of COVID, but COVID-19 made it easy for them. (Sally)*

For others, their experiences in casual or gig economy work meant an ongoing uncertain relationship with the labour force, continuous reliance on income support payments and significant everyday stresses in budgeting to make ends meet.

> *The most regular it ever was, was every second Friday for five hours, but then when other staff went off, I might get, say, two or three months' worth of work at, say, three or four days a week, so that means Newstart [JobSeeker] would stop for that period. But yeah, it was only like a relief work. (Luke)*

A strong theme from people with these work experiences is that employment does not provide a consistent liveable income, and some people with high medical expenses could not sustain the costs of medications and casual work without leave provisions.

> *If I didn't work, I didn't get paid, if I got sick and had to have a night off, or anything like that. And I was paying over a hundred dollars a month in medications, so it was getting very challenging to pay for the medications. (Derek)*

> *It's very hard with casual work with my income because it's all over the place, so it makes it very hard to budget. It's an absolute nightmare because you just don't know how much money is going to come in with different amounts, so it makes it really hard to budget and work out how much money you earn. (Bella)*

A less common experience, but one that was positive for those affected, was improvements in employment resulting from the pandemic. These included working from home (especially important for people with school-age children who were also home); and stability of work for those categorised as essential workers.

In some cases, the quality of the workplace improved for people in low-paid, traditionally environments such as childcare, because fewer people were using these services:

> *When I go to work, it's a much less busy environment. We have adequate time to provide really good education for the children in our care. So, my work has actually become more pleasant, when I do go there. (Betty)*

4.2.1 Barriers to employment for older people

Interviews with the older participants who were looking for work or engaged in precarious work spoke about the obstacles they faced to employment. As noted earlier, a number of participants had experienced unemployment for a long time, continuously or episodically, and they did not always distinguish between COVID-19 and pre-COVID-19 experiences. This is, perhaps, an indicator that for these participants, the pandemic was another adverse event among many, and that it did not change very much for them in terms of the barriers to

employment they face.

> *Because there's so many people applying for jobs, they just don't even reply to your applications. I mean, the excuse is, "There was someone better qualified." Or "You're too qualified." There's all kinds of excuses that protect them from liability for not hiring older people. (Ally)*

Participants talked about limited opportunities for developing skills and qualifications, and the health and other needs to accommodate, all of which compound their difficulties in finding work, both prior to and during COVID-19.

> *"I'm too old for manual labour, and I'm too poor to upgrade my skills." (Ally)*

> *I'm either too old, too experienced, too highly skilled, or I don't have the right skills. And I'm not young, I have a range of health conditions [which mean] I can't do full-time [work]. (Derek)*

Even those with experience and skills were shut out of the labour market because of changes to their industries and their difficulties in gaining or upgrading skills. In some cases, participants who had not been in work for some time found that they were required to complete new training to have their skills recognised, and in other cases this option was not even available.

The shift of employment and recruitment activities online during the pandemic also proved very difficult for some older people, for example video-based job interviews which require online tasks to be completed in a limited time.

> *I've done face-to-face interviews over the internet, but this is different. They put up a paragraph and you have to read it in 45 seconds. And then, on camera, you have to answer within 30 seconds. (Ally)*

4.3 COVID-19 policy responses and impact

4.3.1 Income support supplement

As previous research has shown (Davidson, 2022), the Coronavirus Supplement reduced poverty, at a time of economic and health pressures that usually increase the burden on the most disadvantaged people. Between April and September 2020, the supplement was at its highest level at $275 a week, and there was a strong finding, throughout the interviews, that this made positive and significant changes in participants' lives. At an enormously difficult time, the payments eased the experiences of the pandemic. Similarly to previous research conducted by ACOSS with people receiving JobSeeker, Youth Allowance or other social security payments participants described the effects of the supplement as 'massive', 'really helpful', 'fantastic' (Australian Council of Social Service, 2020). Almost all the interviews referred to the profound positive effect of the supplement on emotional wellbeing. Importantly, these effects were often described in terms of a temporary reprieve from ongoing stresses: the supplement was described as making 'life a lot, a lot less stressful', providing 'breathing space' and a 'buffer' and 'alleviating pressure'. Far from being a bonus payment on top of an already-adequate income, the supplement allowed participants to experience something closer to a life without ongoing, debilitating worries about money.

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

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

> *Alleviating that pressure. (Fiona).*

> *The Coronavirus Supplement was fantastic. (Ally)*

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

> *"It sort of put the worries behind because I knew the basics were met." (Katie)*

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

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

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

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

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

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

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

> *It was a tease, yeah. It was great to receive all this extra income but then they just cut off, just like that, bang. We knew it was coming so we tried to sort of balance that out, but yeah, I think it hit a lot of people quite hard actually. (Eric)*

That sort of makes you depressed as well because you can't meet everything. I can pay the rent, but other things have to go by the wayside. Getting the medications and basic food shop. Now I'm in a bit of debt because I had to ask family members for help, so I can go and do a grocery shop. So the stress has sort of increased. Suicidal at times, it's just, it's not good, not good at all. (Katie)

This stress was compounded for some participants by feelings of regret and shame that they had not saved or used the temporary supplement differently. They blamed themselves for their insufficient income which left them unable to buy household basics or participate fully in their communities, for example, berating themselves for 'wasting' the supplement by buying the occasional take-away meal.

JobKeeper was the other key income support payment introduced as a policy response to COVID-19 - a wage subsidy for people who were stood down without pay which kept them connected with employment. JobKeeper was a crucial support for many during a time of severe economic change, to the extent that average private incomes actually increased despite many being without paid employment (Davidson, 2022). Most of those receiving JobKeeper were in the middle 60% of households by income, as eligibility for the payment was driven by employment status prior to the pandemic. It was not received by people who were in casual or otherwise precarious work or were unemployed, and as a result, interview participants did not talk about it.

The pandemic forced many people into unemployment or reduced income for the first time and these unusual circumstances were acknowledged through public discourse and policy responses as extremely difficult. People who had been managing with a very low income prior to the pandemic, however, experienced different as well as shared experiences with newly unemployed people. One difference, arguably, was that low and reduced incomes was recognised as shared experience, and the usual characterisations of welfare recipients as morally deficient and lazy were less visible (Burchardt, 2020; Shearer et al., 2021). Receipt of government income support payments was not widely stigmatised for a period and regarded instead as a common experience dictated by circumstances beyond individuals' responsibility (Peters, 2020).

Another point of difference was that people who were unemployed or receiving other income support payments were accustomed to the demands and requirements of payment systems and skilled in meeting these requirements and other activity testing and compliance obligations. In contrast, participants who were new to income support payments were less familiar with these rules. Many participants receiving income support have a long history of negotiating income thresholds and other income support rules, to receive income from work while remaining active in the system, as the process of re-application is long and complicated. Mandatory obligation requirements were suspended for some participants at some points during the pandemic, but some participant interviews evidenced uncertainty and anxiety about their obligations and the change of rules, reflecting their previous experiences of sharp penalties for any accidental breach of them. In addition to the financial penalties, which often had a severe impact, the costs of these long experiences of negotiating mutual obligation demands can be seen to have an effect of 'ego depletion' (Schroeder et al., 2022) which affected their capacity to trust and work within the relaxation of these rules.

I have been applying for years but now even for interviews, I can't go [...] I can't use the train or we can't get out of the area, at all. So, it's all closed. So, even if you apply for anywhere, we know that we can't go for an interview, or anything like that. (Frieda)

I've been stuck in this house and they're saying "go and get a job." How are you supposed to go and get a job when you can't leave your area? (Henry)

Whether they had long experiences of income support payments, or were new to these payments, there was a strong finding from participants that regular payment amounts are not enough to live on. This made the ending of the supplement particularly difficult. People experienced not only a drop in income, which most people find challenging, but a drop to an inadequate income insufficient to meet basic needs. People who are solely reliant on JobSeeker, Parenting Payment or the Disability Support Pension for income receive amounts that do not allow them to make ends meet.

Everyone that's on Centrelink is underpaid. What they give, you can't even survive off. You can't even pay the bills, let alone save or get a place. (Jerry)

JobSeeker is ridiculous. You can hardly afford anything, that's realistic. Disability, pension, you can afford to have one good week, but the second week is struggling. (Ryan)

I guess if you're expected to live off JobSeeker, and then there has to be other ways that you have meals or something. I don't know. You can't live off that level of money. It's just not possible. (Ronnie)

A further illustration of the inadequacy of Centrelink payments is the experiences of those few participants who, at time of interview, had secured sufficient work that their current income was high enough to make them ineligible for these payments. They described relief from stress at being able to afford a minimally reasonable standard of living, in which they could meet all their expenses.

I feel like I'm very comfortable, I'm saving money. I've bought some new furniture; I've covered some medical expenses that I wouldn't have been able to afford before. (Sally)

It takes the stress out of life when you're getting a decent salary, and you can see that, oh, I've paid the rent, I've paid this and that, and everything I have to. And then you look at it and you think, oh, I still got some money for myself. (Daisy)

These experiences are notable also because participants were not earning wages that are especially high: JobSeeker payment cuts out when earnt income reaches $1253.50 per fortnight, around 35% of average full-time earnings. (Australian Bureau of Statistics, 2022; Services Australia, 2022). JobSeeker payment is only 41% of the minimum wage (Coates & Cowgill, 2021), although it should also be noted that the minimum wage is well below this average, at 49% of full-time median weekly earnings.

4.3.2 Support from Centrelink

Many participants did not talk about there being a discernible difference in their interactions with Centrelink through COVID-19 and changes in income support payments. The same positive and negative interactions they had encountered prior to the pandemic, which alleviated or compounded the pressures they face, continued.

There were occasions, however, when participants encountered specific challenges due to COVID-19. These were to do with changes to the operations of Centrelink offices and information on changes to payments and work tests.

The closure of Centrelink offices was detrimental to those without access to computers, and those who needed support with administrative requirements or navigating websites.

> *[I used to get help with] myGov on computer and all that but then they cancelled it because of COVID-19, because they weren't allowed to see people one-on-one so that's another frustration. (Nadine)*

> *You can't get into Centrelink at the moment to get to a computer. So if you don't have a computer of your own, you cannot do anything with Centrelink that doesn't involve at least two hours waiting on the phone and that includes income reporting. (Ally)*

Centrelink staff and systems were themselves subject to considerable pressures, due to increased demand from many applicants, and rapid and significant changes to payment and other systems. Our participants were keen in interviews to express understanding of the situations faced by Centrelink staff, and when they had positive experiences: 'I found any staff I spoke to during COVID-19 were amazing […] Everyone was so lovely, and everyone took the time to have the conversations I needed to have' (Jessica). It is clear, however, that these pressures had an impact on Centrelink clients, whether they were new or had prior experiences.

> *They [Centrelink staff] probably haven't been given the information, themselves and, yeah, they're probably people just doing their best, as well. I guess with COVID-19 it doesn't seem like they have the staffing levels to cope with sudden disaster. (Betty)*

> *I've not been able to get past a recorded message with Centrelink. Nor have, now I can't even talk to someone to actually tell them I have a job now. It's just quite, I mean I understand that they've been overwhelmed with COVID-19, but I do know they employed a whole lot more staff to cope with those inquiries, but they're just unreachable. And to me, it just means the system's broken down. (Daisy)*

The temporary measures, especially the income supplement and suspension of activity testing, were welcome, as was the simplicity of the payment and the absence of usual complicated application processes. Some participants, however, found the changing communication with Centrelink difficult during this time and expressed anxiety and frustration with having to keep abreast with changes to managing their entitlements.

> *In the beginning during COVID-19 last year, it was a lot easier, the application process and everything, but it was still a lot of hours of phone calls and being on hold and speaking to different people and back and forth but now it's just ridiculous, it's like they want to make it so hard so that people just give up. (Nancy)*

> *There was no written information about [the supplement] but when you rang through, it was a recorded message that said 'do not ring us to ask us questions', but there was no information on the website either about how it works. And I still don't know how it works. I applied for it and was approved for it, but I don't know if you have to apply every week again. (Betty)*

4.3.3 Support from Employment Service Providers

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

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

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

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

> *"When you're in a powerless position, you just do whatever you're told. You don't want to be cut off from Centrelink, if they tell you to sign something that you don't need to sign, you just go ahead and do it." (Betty)*

4.3.4 Interactions with Centrelink and Employment Service Providers

For most participants, recent changes brought about by COVID-19 are the latest chapter in lengthy relationships with Centrelink and employment service providers. Participants currently with an employment service provider described it as, mostly, a mechanism to check that they had fulfilled their mutual obligations requirements. In some cases, the employment service provider was an information and referral service for training courses, and occasionally, participants reported, the job provider facilitated opportunities that led practically to a job or assisted with finding an actual job.

> *They seem to separate people into those who need help and those who manage for themselves. And since I am in the second category, it's, "Hi… how are you doing? Oh, you found something. Great. How is this study going? Good. Thanks. Bye-bye." And it's a three-minute call and that's it. (Aiden)*

It seems to be you sort of meet with your caseworker every fortnight and it's what have you applied for this week or this fortnight, and I sort of thought isn't that you're supposed to help me. I'm not supposed to just come in and tell you everything that I've had to do. (Katie)

The intensity and nature of relationships with Centrelink and employment service providers varies over time, and personal interactions with Centrelink staff have decreased with the increasing importance of online systems to payments and information. Some clients welcomed this, for example Ron, who, when asked about his relationship with Centrelink, replied: 'It doesn't exist anymore. Thank God. It's not like it used to be, it only exists if you absolutely need it to, and that's how it should be.'

However, as noted above, those clients with least resources were most likely to be disadvantaged by the increasing shift to online systems, and some clients struggle with the decline in human contact:

Even though you can go onto your online portal and do stuff and that, I find that I actually prefer to speak to someone about my own issues, because sometimes going online, I'm thinking, is that right? Is that correct on that page? (Fran)

Luck and location also play a role in the quality of experiences interacting with Centrelink and employment services:

One person tells you something. Someone else tells you different. Housing tells me that you don't need to give them this form because it's automatic. It goes through our computers. But then Centrelink will call and say, "Oh no, it doesn't. You need to bring it in" or, "You need to send it in." And then I will upload it through myGov, then I still have to call to see if they got it. (Patty)

Centrelink in many respects you can speak to three different people, ask the same question, and get three different answers, depending on the person's knowledge, experience and everything like that. (Derek)

On the phone it was just too difficult, and I'd get three different stories of three different things. (Lucy)

Almost all the participants had experiences with very long phone call wait times, a situation exacerbated during the pandemic when demand on Centrelink increased so significantly. As was widely reported at the time, long queues formed outside Centrelink in March 2020 in response to lockdowns and the introduction of new payments for people who had lost their job. This was despite directives from the Ministers of Social Services and Services Australia to stay home and apply online (McIlroy & Fowler, 2020). Our participants reported these experiences too but made the point that long waiting times for in-person or phone assistance was not new to the pandemic.

It's more of like getting in touch that feels like the hardest hurdle for Centrelink. (Lily)

You cannot ring them over the phone because it takes over two hours for them to answer you, so it is quicker to actually go in and see them personally. (Ryan)

They ask me always, "Get on the phone," but I never get on the phone, because you go around in circles. I always go down to the Centrelink office. (Eric)

Apparent in the interviews is the emotional toll participants endure in having to overcome these barriers and the stigmatising experiences they are required to undergo, just to receive the benefits to which they are entitled. The language used to describe these interactions reveals these emotional costs:

Pretty degrading I find, I'm finding. (Katie)

Like you've got to get to real rock bottom before you ask for help with them. (Nancy)

Although everyone we spoke to could not do without the payments, some participants received more than payments alone, including referrals to other services, support in seeking work and training, and personalised advice on reporting varying levels of income.

[After moving house and attending a new Centrelink] They had a very different attitude [from previous office]. They were calling me down for interviews. It was Centrelink that encouraged me to go to TAFE. And they put me with a disability job provider. They were much more supportive of me getting training. (Sally)

I was also provided from women services, therapies, and they helped me on all the process. [...] I don't think I would make without it, to be honest. Because I think for me took it long time to, I mean, recover emotionally and psychologically from what happened. (Jackie)

The relationships with Centrelink and employment service providers were, for some participants, long histories of stigmatising and punitive treatment. Participants with recent and past experiences reported that the systems and rules were overly complicated, impersonal and harsh.

People who don't know you will make a diagnosis and judgement on your health condition, even though you may have seen your GP for 10 years, who disagrees. (Patty)

I don't find that they're very forthcoming I don't know whether they've had like rude people that they've had to deal with, but you know most of us aren't rude. We're really trying to find work, so a bit more support would be, well I would find it helpful. (Katie)

Well, I didn't have a very good experience first up for my first interview, because the guy I met basically said to me, straight off, "Listen at your age, you'll probably never find work again." (Daisy)

This does not help people who are already struggling with very low incomes and complicated lives, and often makes it worse.

4.4 Health and wellbeing

The extraordinary changes in everyday life that were suddenly experienced by people everywhere had widespread and enormous impacts on health, wellbeing, financial security and feelings of belonging, connection and safety. In addition to their financial situation, people experiencing poverty had the same uncertainties, grief and fears of more privileged people. Among the most important of these were concern for older relatives in institutional care, and children doing schoolwork from home.

It's been really challenging, to be honest. Because mum is in an aged care home, there's always been that threat of not being able to visit her [...] home schooling

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

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

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

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

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

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

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

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

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

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

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

Participants also described the effects of solitude, anxiety and insufficient income in terms of the impact on mental and physical health. For some people this was affected also by the changes in delivery of mental health and other support services. For some, it was more difficult to make appointments because of increased demand for services such as counselling, and others described struggling with services delivered online. Craig described his mental health during stay-at-home orders as 'on a rapid decline actually [...] It's much easier doing time in jail than doing time at home.'

Daisy described anxiety causing physical health problems, which in turn heightened anxiety:

It has affected my health, as I say with the anxiety. I've also unfortunately just been diagnosed with diabetes too. I've put weight on in the past year, which I need to get off. So it has affected me in terms of confidence. I just find it wears you down, so you're less. I know I'm resilient, but it just feels the strength levels are not as strong (Daisy)

Eric described isolation causing ongoing feelings of worthlessness that placed him at risk. The lasting effects of isolation were also pernicious, causing anxiety in situations when he is not isolated at home.

There was a time where thoughts of harming myself were quite regular, like every night. Like I said, my self-esteem and motivation had completely ceased. Even though I wasn't very social before it's made me a lot less social now, where I'm completely comfortable with just being isolated from people. When I do step outside, I sort of get this almost like social anxiety. (Eric)

Sharon made a point of emphasising her privilege and self-reliance, but also revealed the cost that a loss of income had caused her in physical terms.

Physically I have lost a lot of weight. I'm used to it now, but my stomach has definitely shrunk. I'm kind of living on one meal a day (Sharon)

The risks to her physical health are compounded by her experiences of social isolation, which have left her disconnected from the help and support she would usually seek

That's a COVID thing because, you know, like normally you would in your life, you know, because I haven't reached out to tell people that I'm living on one meal a day. I didn't really reach out and tell anyone that I had to have the operation on my breast (Sharon)

4.5 Housing

Many participants have had a long and difficult history with securing and maintaining somewhere adequate to live. Most reported struggles with access and affordability, living in unacceptable conditions, unfamiliar and unsafe neighbourhoods, or forced frequent moves. They described the material and emotional costs of precarious and poor-quality housing, which compounded the difficulties of living with very low or uncertain income.

For some participants, the frequency of moving house and experiences of homelessness were so demanding that it consumed time that they would otherwise have spent in work.

The kids and I, we lived in 16 different addresses in 14 months. A lot of housesitting.

Staying with friends. All that sort of thing. (Lucy)

It scared me and that's why it's upset me. But also, it was the cost, because I wasn't prepared for the cost of moving and you need a couple of thousand to move these days. And I had to find extra cash quickly. (Daisy)

Ryan described a period in which he was working, but did not have anywhere to live

In November, I had a job. I managed to get a job with a charity, right, over the phones, but I had no place to live. So I was going from homeless to work to homeless. (Ryan)

Participants described the poor quality of housing posing risks to health and safety, despite their efforts to have defects repaired and the condition of their accommodation improved.

I'm at a situation now where [if] I have a shower that goes longer than three minutes, the entire bathroom just floods. (Ronnie)

The last place I was at was a 120-year-old building and things started breaking and the more I would say, "Oh, look, my [child's] foot just went through the staircase" … they turned it onto me that we were destroying the house. (Jessica)

Living in poverty typically reduces people's choice in housing and neighbourhood drastically, and this also had an impact on health and wellbeing.

I haven't been used to the neighbours banging on your walls and banging doors and all that and I was really starting to feel quite anxious about all that and claustrophobic. (Fran)

4.5.1 Temporary accommodation before COVID-19

From March 2020, temporary major changes were implemented to emergency temporary accommodation provision in NSW, Victoria, Queensland and South Australia. The most important for participants were the relaxation to duration of stay limits, and the relaxation of activity tests requiring applications for rental properties. Rather than being able to stay for two or three nights in accommodation, stays were extended to 30 days, and the usual requirements of keeping a diary to show that a minimum number of property applications had been made, were dropped. The number and quality of emergency accommodation was also expanded, and visa requirements dropped so non-residents of Australia were also eligible. (Pawson, Martin, et al., 2021b)

Many of the participants who used emergency temporary accommodation during 2020-21 had previous experience with it, and they spoke about the intractable obstacles they had encountered prior to these COVID-19 measures. For many, their previous experiences were so negative that they did not initially consider temporary accommodation as a viable option during the first waves of COVID-19. These experiences had included unsafe and insecure environments, and onerous requirements to gain and maintain accommodation.

I was there for three days and then they lock you out. You have to reapply. They let me back in for two days and then sent me an email and said within the first seven days you must apply for six private rentals. (Ally)

You have to be out at ten in the morning and then you have to apply again at four o'clock that afternoon and hope you get a bed, and that's just brutal, brutal, a dreadful system, it's just so destructive on people's mental health. (Daniela)

In addition to rules and restrictions that caused anxiety and other harms, participants also recalled being treated with a lack of respect by staff prior to the pandemic.

She was so harsh and hard and basically gave me, "We'll give you two nights at So and So, [I said] "What am I going to do then?" She goes, "Sleep on the beach. It's not up to us. Organise yourself." (Lionel)

4.5.2 Temporary accommodation during COVID-19

In contrast, participants in this group described the life-changing impact of the enhanced temporary accommodation measures on their experiences. They said they were treated kindly and with respect and given a chance to live in high-quality environments. For many, the efforts by housing service providers were instrumental in them being 'found' and 'helped' in ways that had not happened before.

It was at the start of the pandemic, and I was at [support service], I was about to go because they were closing up, and my case worker walked by and he said, "Where are you staying the night?", and I said "Well I'm still staying in the park", and he said "No, you're not, I'm going to get you a hotel". (Craig)

I met this lady at the park, you know, they just drive around and look for people who are in need for housing. (Alex)

Similarly, they found the changes to regular temporary accommodation program rules a relief, especially the extension of allowed stays and relaxing of activity testing requirements.

They've extended it longer, which is good because to sort out your entire life in less than three weeks is just unreasonable. (Ronnie)

Like when we were at the motel … we couldn't plan anything or do anything because we never knew if we were going to be there for two more days or two more weeks, whereas now we can at least kind of relax a little bit knowing that we're okay. (Nancy)

They spoke with delight and wonder about the quality of their hotel accommodation:

Lovely rooms. Like you had your TV, you were self-contained. You had something to cook on, you had your own shower and everything and bathroom as well. (Donald)

I didn't just have a single bedroom, I had a suite, and I had a balcony, I had a bathroom with a bathtub and a shower and a toilet, I had a laundry, and I had a kitchen, and I had a loungeroom and a bedroom, it was mad, and it was the first time I'd slept on a bed in nearly three and a half years. (Craig)

It was modern – the furniture, the linen, the amenities, the – everything – the whole structure. Everything was new and clean and modern, and you know? (Andy)

They appreciated being treated with respect by hotel staff:

They're very nice, they give you food, they ask you if you need anything, like they do a lot of things for you. (Alex)

They just treat you like a normal person as long as you act normally. (Ryan)

However, this experience was not universal and a small number of people, who did not have prior experiences of temporary accommodation, found the experience during the lockdowns to be extremely difficult. For example, Nancy reported requirements to apply for rental properties and time-limited stays, similar to those prior to COVID-19: 'it was a really awful and hard system, like we almost gave up several times.' She asked the housing provider about these stipulations:

They said when I asked them about it that although the government policy had changed regarding the lockdowns none of theirs had so that's why they were still requiring everything, and nothing had changed on their side. (Nancy)

There were also a few instances where active policy initiatives were instrumental in changing living conditions and overall wellbeing for the better. Paul, for instance, experienced street homelessness after his mother died at the beginning of the pandemic and his father sold the family home to afford a place in a nursing home. He has a long history of problematic alcohol and other drug use and difficult relationships with family. However, the temporary measures to support rough sleepers into accommodation brought Paul into contact with social services for the first time in his life and through the coordinated efforts of his case worker, he was able to secure social housing, income support payments and be linked in with other services.

4.5.3 Social housing

Those participants with experience of social housing talked about it in terms of a reprieve from the stresses of other forms of housing assistance and offering chances to make changes that they wanted but could not otherwise achieve.

People who had moved from temporary accommodation into social housing were especially enthusiastic. This was the situation for Andy, Donald and Craig.

I can accept guests in here with no problems. I mean it's beautiful. I mean I have no complaints at all. (Andy)

I felt like I couldn't even make it to the end of the year … I was depressed … I was going downhill rapidly … But as I moved into here, I feel like I can do another 50 years. This gave me a new lease of life. (Donald)

My flat now is about half the size of the room that I had at the hotel, but it's awesome, it's my place. (Craig)

They described social housing in terms of feeling secure and optimistic about their future and, in contrast to the experiences of substandard housing described earlier, as of high quality, in some cases new or newly refurbished, and in accessible and familiar neighbourhoods.

It's a huge bedroom. Huge lounge room. It's got a sunroom where I can shove all my stuff to clear the rest of the unit. I've been set up with a TV, fridge, washing machine. (Ryan)

It's a great apartment, it's sunny. It has three sides of windows, which is really rare to find in Sydney. (Eric)

And she's put me in the same street as where I used to be. I can't believe it. All my friends are on this side and then oh my God, it's right in the middle of all my friends. (Donald)

It's absolutely perfect because I've got pathology, doctors and pharmacies, Woollies and Coles and I take my little wheelie bag that I have to use because I can't pick stuff up very well. I can go shopping and everything, so it's made life so much easier being here for now. (Lionel)

Other participants who had lived long term in the same private rental or privately owned properties also reported that security of place and neighbourhood was very important to their wellbeing.

The security of social housing is also important. Although tenure in social housing is intended to be temporary for those who can leave it (Flanagan et al., 2020), participants valued very highly their feelings of being settled, and not needing to plan for future moves.

4.5.4 Relationships with housing providers

Housing is very important to wellbeing, and relationships with housing providers is very important to people in social housing. Many participants had long histories with public and community housing providers prior to the pandemic. Some of this group expressed reluctance or uncertainty about how to apply for support, as did some without this experience. Aiden, for example, was uncertain if he could re-establish the business he runs from home in a social housing dwelling, and Lucy did not identify social housing as an option.

If I were to go into housing, I don't know. I don't know, I don't think I could take [the business] with me. I also do work online, so I need a relatively reliable internet connection, et cetera. (Aiden)

The level of denial in my brain was just so much that it wasn't until a [Domestic Violence] (DV) counsellor said to me, "Look, you could be eligible for public housing. You've got children. What are you doing?" But by that stage I was in another private landlord which, I thought, was quite secure rental accommodation. (Lucy)

A few participants, with extended experiences of homelessness, said that they were so discouraged that they no longer engaged with services. Most, however, were very aware of the critical role of housing services in the type and quality of life they can create. This was evident in the way that participants described their ongoing efforts to connect with service providers, or to maintain existing relationships.

I was really struggling and so basically, I pleaded with Housing again and I said, "Please help me out." (Andy)

I said, "Please, I don't want to have to move out now, go to another neighbourhood. I never lived anywhere else in Australia. My mother's group is here, everyone. " (Jackie)

My mate ended up telling me – because I stayed on his lounge for two nights and he told me to ring up [service provider] and just plead with them to talk to a boss or somebody. Anyway, I rang up and the boss automatically said come straight to the office and we'll put you straight into accommodation. (Paul)

Participants reported a wide range of relationships with housing service providers. These ranged from discouraging and disrespectful to very positive, including in circumstances where participants had histories of negative experiences but during COVID-19 found them to be extremely helpful. Positive experiences were often described in terms of the efforts of a single case worker who triaged the specific needs of the service user through a range of housing service providers and extended this to other social support mechanisms. For these participants, the relationship with these housing case workers could be life changing. This seemed to be especially the case for people who transitioned from temporary emergency accommodation to social housing.

> *She just does a lot for me, she asks me if I need anything, do you know what I mean? (Alex)*

> *She's just the ultimate person... She fast-tracked everything [...] her boss even told me, "That girl is just a god send around here". ... she rang me up and said can she come out and bring a young bloke out because she wants to show him a success story and that doesn't happen very, very often. I was a demonstration success story! (Donald)*

Participants also described the efforts of caseworkers and other support workers in coordinating support from other services, to provide integrated support. Jackie, for example, received support from a housing provider and other services after experiencing family and domestic violence.

> *"Just the way she approached me, and I got to have a chat with her and tell her a bit of my life story and then I sort of trusted her and then she got me into a place." (Henry)*

> *I think it's all linked because the police directed me to women's services. And then the women's services linked me with a social worker from Centrelink and the Department of Justice. So I think it's all connected they all talk to each other to help me. It's amazing. (Jackie)*

However, many participants in social housing also identified negative experiences with housing providers that sometimes pre-dated the pandemic and continued throughout it. The demand for social housing and the very long waiting lists in some areas seemed to be intractable for some participants, some of whom tried to be registered as priority applicants, who often have a shorter period of waiting for a house than general applicants.

> *Department of Housing is not being terribly helpful. I've been on the list for six years. ... I'm trying to get priority listing, but they're coming up with all kinds of ridiculous reasons why they can't put me on the priority list. It all goes back to [that] they don't have enough housing. (Ally)*

> *Then they come back and go, no it's going to take longer than that. ... the short list is two years. And then I say, come on I've had a heart attack, how can you expect me to be on the street? (Ryan)*

Despite these waiting lists, some participants reported being required to apply for social housing as a condition of receiving support during the pandemic, even if their support needs were likely to be temporary.

> *The first requirement for them [Housing service provider] was that we applied for Centrelink and housing [...] even though when we called, they were like "You're going to be on this waiting list for potentially 10 years", like there's no point putting yourselves on this list if it's just for the lockdown, but that was their requirement. (Nancy)*

> *Took me two months to get the paperwork together that they demand. Every time you put in a change of circumstances form; you have to go through the whole rigmarole as if you're applying for the first time. .... it was a phenomenal amount of stuff to get and during COVID-19 you ... weren't allowed to go certain places and government offices won't allow you to come in. It all has to be done at a distance. (Ally)*

Some participants felt that they were not treated with respect and did not have the personal agency to speak up or have control over decisions that affected them.

> *I'm nervous to actually tell my Housing people because I'm worried that they're going to think I'm complaining, and they'll kick me out because it's happened to other people, and I definitely don't feel settled yet. (Nadine)*

Some participants who had secured housing still spoke about difficult relationships and poor-quality housing, and an ongoing sense of uncertainty. These included concerns over potential re-location at any time (especially if their current housing is a private rental property managed by social housing through a head-lease arrangement) or if they fail to meet certain requirements. Others reported being excluded from housing because of previous tenancies.

> *All I've asked for is some repairs to be completed, that they actually said were going to be completed when I moved in two and a half years ago. And still they're not done. (Ronnie)*

> *We did have, you know, some tense discussions ... because when I got this job, ... I had more hours and my income increased. And so there was some discussion about whether I could afford to ... move out and rent privately. And I argued successfully that given my age and the fact that I didn't have permanent employment, meant that it would just be a recipe for homelessness. (Sally)*

> *I did not know that if I didn't follow one instruction that I'm out of the system. You know I'm out of the support. [...] Housing decided to give me a second chance. One last chance they said. (Andy)*

4.5.5 Private rental before COVID-19

Participants living in private rental reflected on the range of stressors that they had to cope with on a regular basis. These were partially balanced out by having slightly more choice over their housing and location, although for many these choices were limited by a lack of finances. They reported the effects of unaffordable rent and rental stress, unstable housing, and living in poor quality housing.

> *I could not in good conscience sign a 12-month lease for an amount of money I could not afford and the chances of getting somewhere else were very slim. (Ally)*

> *We couldn't get a rental anywhere in Sydney and we'd gotten to the point where we were just living in a warehouse because we couldn't get a rental, so we left. (Nancy)*

I often felt unsafe. Just no privacy from neighbours and just never felt that we had a home that was, you know, bonded, it was our property, it was safe. (Betty)

I realize now I took it because I was homeless and I didn't look at the property properly, it's overpriced, it's not legal, it's not Council approved ... the owners and the agents refusing to do repairs. (Daniela)

In contrast, a few participants who were in private rental were very happy with it, although this could mean paying more than they could afford in order to maintain their networks and location.

We've chosen to stay here. It's expensive, but we don't have a car and everything's a bit more consistent. So we've had to make that decision to ... just stay where all of our networks and resources are. (Jessica)

We just have a great community and I have lots of families who could pick up my kids and I'd picked up their kids. All those relationships I'd established for years. I just thought I can't lose that part. It's too much for the kids. (Lucy)

4.5.6 Private rental during COVID-19

Participants who were living in private rental properties during the first waves of the pandemic described insecurity and, in some cases, precarity of housing. Some were unable to afford to continue renting because they lost paid employment, and most were not able to negotiate with their landlord about rental payment obligations.

At this point, we don't feel that we have much to negotiate, although we can request. But, if the landlord doesn't really, kind of, accept it, we don't have much to do...either we have to accept a new rent or we have to leave. (Freida)

Most who did attempt to negotiate on their rental payments were successful, although this was not universal, as Katie reported, 'I've asked a couple of times with the deferring of the rent but that was a no'.

I've simply reached out to the estate agent and said, ... 'So for the next few months you're going to get money when you get money' [...] And they've been pretty good about it because I actually always pay a bit extra. (Jessica)

They reduced the rate so that meant I wouldn't have to move or potentially be homeless again ... I've been really lucky because I've had an understanding landlord. ... Yeah, from the first lockdown and then we renegotiated. So we've just been having conversations about that which has been such a relief really but that was constantly hanging over my head, that feeling of – oh my God, is it going to go up again? (Lucy)

Other research with people in private rental during COVID-19 has found (Pawson, Martin, Sisson, et al., 2021) that loss of income was experienced by a higher proportion of people than those who negotiated a rent variation. Similarly, in this study those participants who were able to negotiate a deferral or reduction in rent reported far greater stability and security than those who were discouraged from attempting to negotiate or who were refused a variation. However, this seems to have been a relatively uncommon experience and required luck and the kinds of resources that enabled tenants to feel able to negotiate with their landlords.

4.5.7 Experiences of homelessness

Experiences of homelessness prior to or during COVID-19 included couch surfing and staying with friends. Participants who had experience of precarious housing because of COVID-19 described its impact in terms of physical, financial and emotional stress, and drastic limits on their choices and opportunities.

For example, Jerry spoke about prison as a practical housing option, although he was extremely ambivalent about feeling this:

I went to jail and then I got out and I went back to jail again because when I got out, it was hard during COVID-19 to find a place or somewhere to stay. So I went back to jail. [...] I find it comfortable because I get fed, I've got somewhere to sleep every night, I'm not invading someone else's privacy, I don't have to worry about me, and I'm not getting myself into trouble. Yeah, part of me hates that I'm institutionalised, but I feel more comfortable in there than I do outside. (Jerry)

Ally was couch surfing at time of interview and was restricted to one room with little access to basic facilities.

I'm a couch surfer [...] This lady is lovely and she's very tolerant, but I'm in one room and I don't have much access to a refrigerator. (Ally)

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

I was trying to survive. And it was hard just during the rains and that and cold nights and that. And also, some nights I woke up traumatised and like yeah much like almost having a panic attack. (Andy)



5 Strategies, resources, and support

Other factors were described by participants that make a difference to people's ability to live well. The most important of these were the use of participants' own resources and skills, in some cases developed from experience of managing very low incomes and difficult relationships with systems, and effective support from services and people.

People with long relationships with Centrelink described the resources, skills and knowledge they have developed to navigate complex systems. This includes detailed knowledge of policies and payments, recording all conversations in writing and being prepared for extensive delays, and these strategies, which they have developed over time, meant that many participants felt confident in navigating the changes to their entitlements and activities brought about by COVID:

> *I think I am so aware of policy that if I have to get onto the phone to them, I'm able to push back. I know that in their training they're encouraged, to only answer one question per phone call for example, and I'll push back on that. Or if they don't, I just escalate because that's the only way things get done. (Jessica)*

> *I really feel for people who don't understand the system. Like I've been doing this for so many years, I know that if I'm going to ring Centrelink, it's going to take me three hours, I can deal with that. But for normal people, they're absolutely just flabbergasted by how hard it is to deal with them. (Betty)*

Other participants also talked about the value of persisting when contesting the requirements set by employment service providers, and the need to do this multiple times

> *I found that applying for 20 jobs was really playing on my mental health. I spoke with my [employment service provider] and he was happy to reduce it down to four. So, it's been good. And then recently, they wanted to increase it back. My worker was on holidays, and the other worker rang up and said, I shouldn't be applying for four, I should be applying for 20. (Eric)*

Participants called on their own knowledge and other resources during extraordinarily stressful and unpredictable circumstances. Social connections and networks were important resources, and the participants who felt some confidence in their circumstances and capacity to control them were also able to plan for the future.

Many participants described experiences, sometimes over a long time, of calling on family and friends for financial assistance, emotional support, a place to stay, and advice. These support networks were very important during the pandemic. These relationships were often of mutual care—caring for others and in turn being cared for by them.

> *I can call one of my friends to be with [daughter]. I have some level of support here being in my community. (Jackie)*

> *I had a friend who needed some money, so I lent it to him. … I mean, I know the money will come back eventually. (Eric)*

> *I do spend a lot of time gardening and that, and when COVID-19 first hit, we were supplying a lot of the neighbours with fresh fruit, veggies, that sort of thing. … Well actually, I had a win last night. Lady up the road works for a sushi shop and when they have leftovers and that, she brings them around and I'll swap it for fresh pineapples and stuff. Keeps us all happy. We do a lot of that [local community bartering]. (Luke)*

> *I also just do trade-offs with people, I'll call a friend and say, "can you make me a meal? And I'll come weed your garden for an hour". (Jessica)*

These relationships were tested, but even more necessary, during COVID-19 when experiences of anxiety and uncertainty were so widespread.

> *I just sort of talk to them on the phone or I'll just do video calls with them. But yeah, it is hard for them too as well, like they will sort of ring me up and they will talk to me about what is going on and things like that. (Bella)*

> *They are friends who are themselves, struggling, to be honest. They are just in the same boat. At times of need, we can't help each other much. (Frieda)*

Conversely, an absence of support from family and friends and social networks was clear when participants described feelings of being alone, isolated or unsupported, which were heightened during the lockdown periods.

> *[My cat is] my only family. I know that sounds really pathetic, and yes, it is pathetic, but my real family will not take me in. (Ally)*

> *I don't have any family or anyone. … I've got one lady that I go and visit and whatnot, apart from that, I'm on my own a lot. … Sorry if I get emotional, a lot of people have just left me. (Nadine)*

> *I've got no one – I've virtually got nobody, no family or no one, you know? (Paul)*

For those participants with strained or no contact with family and friends, support services play an important role in providing social support, however services do not always have capacity to provide this.

Notwithstanding the importance of others in fostering agency, the importance of participants' own agency and skills is clear. These skills, however, often must be deployed in stressful and circumstances: Nadine, for example, describes often feeling distressed but says that 'It doesn't last very long. I'm not a whinger. I'm not a complainer. I do get by.' Other participants reported similar capacities.

> *I'm well educated. I'm reasonably good with IT, and intelligent and I know the way systems work. So I do the best I can. I'm a survivor. (Ally)*

This included their own awareness of their courage and ability to learn.

> *Yeah, you've just got to keep stepping up. And get up one more time and then they knock you down and that's courage plain and simple, that's just courage, just keep getting up. (Craig)*

> *I had to get used to the application portals, I had to learn how to use Microsoft Teams and Zoom and I had to learn all of that. I had none of those skills. I've gained a lot of skills that I didn't have before COVID-19. And it tells me that I, you know, I'm still capable of learning which is reassuring. Because as you get older you do worry that you can't learn anything anymore. (Sally)*

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

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

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

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

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

> *"It doesn't take much to lose a job or be ill or whatever. It doesn't take much to end up on the street. Realistic is most people are two pay packets away from being homeless. I don't know where I got that saying from, but it's a true saying." (Ryan)*

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

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

The suddenness and uncertainty of the pandemic, and the indiscriminate impact of the lockdown restrictions, heightened these vulnerabilities and brought stress and uncertainty that was beyond their control. We asked during interviews about plans and hopes for the future, and some people found this difficult to answer.

> *I don't know, everything has changed. Like I can't think long term anymore, I think that's the hardest struggle currently. Like I can't imagine what it looks like in six months' time. I think that's kind of as far as my long-term sight stretches, because, I don't know, there's just no support. (Lily)*

> *I've got this bit of a feeling of dread, to be honest, which feels weird because everyone's excited about things opening up. What's going to happen? What do I do? How do I renegotiate this? [...] The dread is not just about work. The dread is about a whole changing of life circumstances. (Lucy)*

For others, their capacity to plan was affected by awareness of the contingency and uncertainty of their current housing and employment.

> *I'm kind of trying to get on top of my physical health one step at a time in the hopes that that'll help my mental health as well [...] Once this lockdown ends, we're not sure where we're going to be able to find work or anything. (Nancy)*

> *I just don't know what will happen next, after two months? But whether we have the job or not. Because without that job, I lose everything, I completely lose everything. The food, the rent...(Frieda)*

> *I'm managing, it's fine, but if something was to happen [this could change]. I get really stressed and anxious and I would be like, "How much longer can I stay here for?" I just block things out and think, what's the next thing after COVID? (Fran)*

Others, who felt more secure in their housing and income, talked with a sense of optimism.

> *Looking forward to getting a job and looking forward to getting married and looking forward to you know moving on with my life. (Andy)*

> *As soon as COVID lockdown is over, I will go back to my voluntary work. I will go back to my gardening work. (Ally)*

> *Well, if I get a little bit more money, I'll probably try to save up and go see my children. (Donald)*

> *Hopefully I'll stay positive and once we are out of lockdown, I'll be able to send my son back to school and I'll be able to work a lot more, so that will be good. (Bella)*

A consistent theme was the role played by a single person or group of people, generally a service provider. These people were critical in facilitating the process that brought stability in relation to housing, income, health and social supports and in doing so, provided participants with the capacity to transform their lives for the better. Participants spoke about being listened to, treated with respect and care, made to feel that they have choice and are valued, encouraged and assisted with administrative and daily living tasks, all of which was very important to their sense of possibility and wellbeing.

This was evident, for example, for some people who used temporary accommodation and transitioned into long-term stable social housing. Key elements of this success were the personal relationships between case worker and client, and the case worker's capacity to connect with a range of services to provide support to the client. Clients described the impact of this relationship in terms that make clear it was both important and unusual for them.

> *This gave me a new lease of life. ... I would bow to her and do anything she wanted for the rest of her life. (Donald)*

> *I always remember [Case worker] because I won't forget her, what she's done for me. (Henry)*

> *She just does a lot for me, she asks me if I need anything, do you know what I mean? (Alex)*

> *She was really good actually, she sort of saved me in a way. (Paul)*

For other people, it was not a support worker but a friend or other service provider who they felt had provided support beyond participants' expectations. Andy described a friend who has helped with "a lot of things behind the scenes" like "filling out forms and keeping up to date with the information, liaising with the social worker and the hospital and stuff like that. Making sure everything is okay and is on board". For Daisy, it was her doctor who "went

above and beyond his duties" to refer her to counsellors and ensure she had legal assistance when she needed it. In Daisy's experience, "the most incredible help sometimes has come from complete strangers, not my own family."

Sally established relationships with staff at Centrelink and employment service providers, that contrasted with her previous treatment as "someone who was going to be on the dole for the rest of my life". Approaching Sally's situation with a "different attitude", they were able to assess her potential to work, guide her on TAFE courses to complement her experience and recommend she obtain volunteer work that eventually led to her obtaining a long-term job. In Sally's words, "They were very supportive [and] they were reassuring".



6 Perspectives from service providers

The perspectives of service providers on the experiences of people living in poverty, reported in research and other reports, reveal similar insights to those described by research participants. Service providers reported that, from the experiences of their clients it was evident that COVID-19 resulted in an escalation of needs, including for fundamental provisions such as food and accommodation, which compounded difficulties for people in poverty at a time when many if not most people were also experiencing social isolation, fear, and uncertainty. Some groups were especially vulnerable to longstanding and novel risks of harm. At the same time, service providers saw that changes to service delivery and persistent efforts to maintain relationships and support, were able in some circumstances to produce positive experiences and outcomes.

6.1 New vulnerabilities and risks

During 2020 and 2021 support services were often called on to provide urgently needed services to people in crisis. A survey of community service workers (Coram et al., 2021) found that the five most acute needs during the survey period were for emergency relief, housing security, mental health support, safety (including protection from family violence) and financial security. Some groups were especially vulnerable to the pandemic and to the policy responses. Submissions to the Commonwealth Inquiry into Homelessness in Ausdtralia conducted during COVID-19 found that a number of groups were facing increased hardship and risks, namely: young people, veterans, renters, older people over 55, First Nations people, LGBTIQ+ people, temporary visa holders, foreign students, and people with disability, mental illness and/or complex support needs (Parliament of Australia, 2021). This section summarises key findings from the literature on the experiences of groups particularly at risk of disadvantage.

6.1.1 Children and young people

Some groups of children and young people experienced particularly complex circumstances. Jones et al. (2020) reviewed the literature and identified the eight groups of young people who were most at risk of disadvantage during the pandemic:

1 Children and young people with disabilities.

2 Children and young people with mental health conditions and chronic diseases

3 Children and young people facing financial hardship.

4 Children and young people within the child protection system.

5 Aboriginal children and young people.

6 Children and young people from migrant and refugee backgrounds.

7 Children and young people who live in rural locations.

8 Isolated children and young people.

Another study, drawing on qualitative interviews with service providers, found that respondents were worried about the impact of social isolation on children under 18 years, particularly with children not attending school, and service providers' inability to monitor family situations through home visits (Coram et al, 2021). A report from Good Shepherd Australia New Zealand (Maury et al., 2020) drew on multiple sources, including practitioners and clients, and found that young people are disproportionately represented in the new vulnerable cohort of homelessness.

Young women were also identified as being more at risk of COVID-19 policy responses as they are more likely to be in highly casualised jobs and those impacted by closures, such as retail (O'Keeffe et al., 2022).

6.1.2 People with low incomes aged 50 to 65 years old

Researchers from the Brotherhood of St Laurence and Nous group supplemented information from working with clients with census data and a review of research literature and found severe economic impacts of COVID-19 and the public health response on low income people aged 50 to 65 years, particularly in relation to housing, employment, economic security and health (Mills et al., 2020). The authors found that early access to superannuation provided immediate relief, but this group has less time to regain employment and regrow their superannuation, which may have long-term negative consequences.

Another report found in interviews with 23 older low-income people in NSW that lockdowns caused their energy consumption and bills to swell 15-50% higher than in 2019, making a bad situation even tougher for already vulnerable community members. The authors argued that energy poverty has serious consequences for quality of life because, in order to compensate for potentially higher bills, people changed their behaviour and cut consumption of other essential, and non-essential items (Porto Valente et al., 2022).

6.1.3 People experiencing domestic and family violence

Domestic and family violence has been a major focus point of research through the COVID-19 pandemic. Several studies have shown that stay-at-home restrictions increased the risk of domestic and family violence for women and older people. The report published by Good Shepherd (Maury et al., 2020), drew on a mix of sources, including talking with practitioners directly, and found that Good Shepherd's domestic violence services experienced a 23% increase in clients and a 53% increase in case work in the period 2019–20. The two groups identified as being particularly overrepresented within this increase were younger women (67% increase) and clients with a CALD background (68% increase) (Maury et al., 2020).

The effects of the pandemic also amplified structural drivers of homelessness, including domestic and family violence. Cortis and Blaxland's (2021) survey of 1828 community sector workers (including 513 leaders and 640 frontline workers) found that the impact of lockdowns and a lack of emergency accommodation led to a complex interaction between housing stress and domestic and family violence (Cortis & Blaxland, 2021). Submissions to the Parliamentary Inquiry into Homelessness in Australia (Parliament of Australia, 2021) also found that the risk of homelessness is increasingly due to family violence.

A Poverty and Inequality Partnership study of homelessness during COVID-19 found concern among some stakeholders that the resources invested in NSW's Together Home and Victoria's From Homelessness to a Home may have the unintended effect of reducing housing options for groups such as women and children leaving family violence, because it places increased demand on social housing but not increased supply (Pawson, Martin, et al., 2021b).

6.1.4 People from refugee and non-English speaking backgrounds, and people on temporary visas

Parenting stress increased because of COVID-19 policy responses, and the impact was particularly adverse for some groups. Parenting stress was compounded for migrant families and those from non-English speaking backgrounds, because they were more likely than other groups to be experiencing financial hardship (as ineligible for JobKeeper); and more likely to have difficulties in navigating home learning. As Jones et al (2020) found, families facing financial hardship are also likely to find heightened challenges due to the added stresses of unemployment, crowded living environments, challenges in delivering school curricula and meeting educational needs needs when schools are not operating, along with reduced access to online health and other services.

Pawson, Martin, et al. (2021b) conducted interviews with housing stakeholders and found an increasing representation of non-permanent residents in street homelessness cohorts. People on temporary visas were excluded from enhancements to the NSW's Government temporary accommodation program (Hartley et al., 2021), which would contribute to their overrepresentation among the new vulnerable cohort for homelessness (Maury et al., 2020). This was also consistent with submissions to the Commonwealth parliamentary inquiry into COVID-19 and homelessness, which reported there were changes in the cohort of clients requiring emergency accommodation, with an increase in the number of people on visas, including students, who were not eligible for JobSeeker or JobKeeper (Parliament of Australia, 2021).

Cooney-O'Donoghue et al. (2022) undertook 35 interviews with managers from Australian organisations that employ or assist refugees and asylum seekers in finding employment, and with people from refugee backgrounds and asylum seekers themselves. The authors found that the labour market has become more difficult for these groups in the COVID-19 era due to declines in job availabilities, loss of jobs and increased competition in the labour market, and increased discrimination and an "Australian first" mentality (Cooney-O'Donoghue et al., 2022).

Drawing on interviews with 35 community sector leaders, Cortis and Blaxland (2021) found that new groups of people experiencing economic hardship included international students and people on temporary visas. This is due to higher levels of unemployment and exclusion from JobSeeker and JobKeeper, which is consistent with Cooney-O'Donoghue et al.'s (2022) findings.

Food insecurity increased, and international students were especially vulnerable. Findings from a series of surveys conducted with charities registered with Foodbank, plus nine in-depth interviews with people experiencing food insecurity and charity representatives, found that 39% of charities have seen an increase in the number of international students seeking food relief since COVID-19 was declared a pandemic (Foodbank, 2020). They survey also found that 69% of charities have seen an increase in the number

of newly unemployed people seeking food relief (Foodbank, 2020). An online survey of charities providing food relief in Victoria found an increase in the number of people seeking aid, which when combined with changes in supply chains and the impact of panic buying in the community, created food shortages for agencies (McKay et al., 2021).

6.2 COVID-19 policy responses and impact

The literature shows that several policy responses to the pandemic had a positive impact on the financial wellbeing of people living in poverty. However, the benefits were not equally distributed, and people who were already comparatively advantaged prior to the pandemic tended to fare much better than those living with fewer resources. For example, Baker et al (2020) undertook consultation with state and territory policy stakeholders, and a survey of public and private tenants. They found that many more privileged renters were protected from the full economic effects of the pandemic by their savings and superannuation, and temporary measures such as rent deferment, eviction moratoriums, JobKeeper and JobSeeker, but that others faced risks due to employment, living environment, ability to pay rent, and risk of eviction, and that 'a policy-important cohort of tenants in Australia are lined up on the brink of a financial precipice' (Baker et al., 2020: 2).

6.2.1 Income support supplement

As people experiencing poverty themselves reported, service providers saw the Coronavirus Supplement, in particular, as having a positive impact on people on low and very low incomes as it provided immediate financial relief. Callis et al (2020), from a survey of disadvantaged families in Western Australia, reports that 51.9% of members receiving the supplement reported improved quality of life, the most common impact reported by family members.

These findings were consistent with Klein et al. (2021), whose survey of 173 respondents reported that the supplement was mostly used on essentials, household bills, mortgage/rent arrears and medical expenses. Overall, this means that people in receipt of the Coronavirus Supplement reported improved financial security; greater ability to meet basic material needs, an improvement to their psychological wellbeing, and better access to resources to look after their children (Klein et al., 2021).

Researchers from The Smith Family, drawing on observations of families, their schools and staff teams, found that the temporary increase in income support payments meant families were able to afford more supports for children, such as additional equipment, specialist appointments and essentials needed for school, including uniforms, schoolbooks, and digital devices (The Smith Family, 2020). However, as will be discussed later, this group was also identified as being negatively impacted due to school closures.

Researchers from the Brotherhood of St Laurence analysed data from the Roy Morgan Single Source survey from 2018 to 2020, with a particular focus on groups with lower incomes and higher vulnerability to financial shocks: people who were unemployed, single parents, most of whom are women, people receiving the Disability Support Pension, and older people. The survey includes questions about consumer behaviours, demographic and socioeconomic background, and attitudes. While financial wellbeing declined for most Australians during the COVID-19 period (April 2020 to September 2020), financial wellbeing scores for unemployed workers actually increased by 4% from an average 44.7 in the pre- COVID-19 period to 46.5 in the COVID-19 period. However, these effects were only observed for unemployed workers who were likely to have access to (at least partial rate of) JobSeeker Payment, and so receive the flat-rate Coronavirus Supplement (Porter & Bowman, 2021).

An important element of the Coronavirus Supplement identified in the literature was the removal of the mutual obligation requirements, where respondents reported being able to have more time to undertake socially reproductive work, such as looking after their own health needs as well as their families (Klein et al., 2022). These authors also found that the "removal of obligation gave people space to engage in the formal labour market" (Klein et al., 2022: 58) because people had more time to increase labour market engagement, engage in other forms of unpaid productive work, and to spend time looking for work, studying and going to interviews.

As the supplement tapered off in September 2020, there was an immediate negative impact on financial wellbeing. Cortis and Blaxland (2021) undertook interviews with 35 community sector leaders, who reported an immediate increase in the number of people coming for emergency relief, and observed that poverty and hardship immediately increased among service users.

A survey undertaken by Foodbank found that 80% of Australians who were receiving the JobSeeker payment expected a $300 cut to the payment would mean they would definitely have to both skip meals and reduce how much fresh fruit and vegetables they could buy (Foodbank, 2020). Klein et al (2022) also found that the reversion to $250/week pushed people back into poverty.

6.2.2 JobKeeper

JobKeeper was the other key income support payment introduced as a policy response to COVID-19. The most reported finding about the impact of JobKeeper related to the impact on people who were not eligible. This included young people who are more likely to be employed casually, people on temporary visas, and people in particular industries where casual employment is more common, especially retail and hospitality.

O'Keeffe et al. (2022) reviewed government policy, academic papers, ministerial speeches and media, and identified young women as particularly vulnerable because they are more likely to be employed in casualised industries.

Studies drawing on service provider perspectives found that people employed in specific industries experienced changes to circumstances or risk characteristics as a result of COVID-19 policy responses, and that the exclusion of casual workers and workers on temporary visas from eligibility for JobKeeper made them especially vulnerable to poverty and disadvantage. Good Shepherd, looking at the impacts of COVID-10 on vulnerable Australians (Maury et al., 2020) drew on population-level trends, as well as talking with service practitioners and clients. They found that people on lower incomes make up the majority of those experiencing negative employment changes, with unskilled workers, semi-skilled workers and small businesses overrepresented. Others identified as at risk of poverty because of changes to employment during COVID-19 are women, young people aged 14-24 years, older people aged 65+, farm workers, and people working in recreations and retail industries (Maury et al., 2020).

6.2.3 Housing

Policy responses devised to assist people with housing during the first waves of the pandemic seem to have been implemented well and received positively. For example, Hartley et al., (2021) conducted workshops with stakeholders, interviews with people who were currently or formerly experiencing homelessness, and a review of policy statements, and found that the temporary accommodation measure was important and effective in preventing the spread of COVID-19 amongst a highly vulnerable cohort of people who were sleeping rough in inner city Sydney (Hartley et al, 2021). They also found that higher quality accommodation during the first waves of the pandemic than usually offered through temporary accommodation encouraged people to accept support for the first time with the condition of the rooms; privacy afforded by individual rooms and facilities, including kitchens and bathrooms; and being treated with dignity and respect by hotel staff highlighted by stakeholders as especially important (Hartley et al., 2021).

The Commonwealth Parliamentary Inquiry into Homelessness in Australia also found mostly positive outcomes for temporary accommodation measures. However, there were mixed views from service providers, and some evidence of very short-term support or insecure and overcrowded boarding houses being provided (Parliament of Australia, 2021)

In addition to the direct income supplements JobKeeper, JobSeeker and early access to superannuation, policy responses and initiatives to alleviate housing-related stress and homelessness has also been examined by researchers, and by service providers and relevant agencies.

Pawson and colleagues published a series of three research reports on housing policy and impacts during the COVID-19 pandemic, as part of the Poverty and Inequality Partnership. This included initial analysis, published at the end of 2020, a second report focused on Australia in 2021, and a final report looking at international experiences, also published in 2021 (Pawson et al., 2022; Pawson, Martin, Sisson, et al., 2021; Pawson, Martin, et al., 2021b). The reports were informed by multiple methods, including interviews with government and non-government stakeholders, focus group discussions with Sydney boarding house providers, and interviews with homelessness and welfare service users. Statistical and policy analyses were also used. Focusing on the data collected through interviews with policy stakeholders and service providers, the authors summarised that rental moratoriums were:

> *An effective and easily communicated intervention that helped calm the emergency period. The rent variation frameworks, however, were seen as less satisfactory, and in the absence of clear guidance or direction from governments, parties often approached negotiations from very different positions that frustrated resolution (Pawson et al., 2022: 67).*

Interviewees found the eviction moratoriums to be a measure readily understood by landlords and tenants that took some pressure out of the private rental sector after the income shocks widely experienced in the early emergency period (Pawson, Martin, et al., 2021b). Conversely, the Parliamentary Inquiry also received submissions from service providers, including Anglicare, reporting on the negative impact of lifting the moratoriums, and the unmet need for low cost and social housing (Parliament of Australia, 2021).

Drawing on online surveys of landlords and economists, as well as an investigative panel session, Leishman et al. (2022) concluded that social housing sectors nationally were able to provide relative stability, security and safety that protected tenants during the COVID-19 pandemic. However, the quality and condition of dwellings and insufficient scale of the sector emerged as key deficiencies. Some panellists from the Leishman et al study highlighted the gaps in the emergency response, including that people did not get relief from their rent liabilities or had to move during the emergency. Participants from housing and service provider organisations characterised the moratorium as 'helpful, a good message, but patchy, and less consistent than the code of conduct for commercial tenancies'; and noted that 'protections were weak for non-arrears cases, and that's had a massive impact', and that in some cases 'people were forced out—not by eviction notices, but just by the fact their incomes were insufficient…and there wasn't any real obligation on landlords to negotiate' (cited in Leishman et al., 2022: 44).

The NSW Together Home program and Victoria's From Homelessness to a Home initiative are designed to place very vulnerable clients who used temporary emergency accommodation measures during COVID into longer-term housing. Pawson et al (2021a) found that service providers regarded the program very favourably as allowing a smooth transition to social housing. (Pawson, Martin, et al., 2021b) One of the interview participants in that study, a NSW service provider, said:

> *They're now housing people who previously would never get a look in. It really is those who are most disadvantaged, where anti-social behaviour, property care etc is kind of through the roof (cited in Pawson, Martin, et al., 2021b: 88).*

Similarly, a service provider in Victoria commented on the impact of the dramatic increase in available resources for temporary emergency accommodation, including for groups of people often excluded from targeted programs and initiatives:

> *The amazing thing is that never before in my rather long career in homelessness have I seen this level of investment into single adults (cited in Pawson, Martin, et al., 2021b: 93).*

6.2.4 Home-based learning

The directives to schools and families to switch primarily to home-based learning was another significant policy introduced to support physical distancing. Brown et al. (2020) investigated the impact of learning at home on young Australians at risk of disadvantage, using key informant interviews, an online stakeholder survey, and a review of policy and research literature. The authors estimate that 46% of Australian young people are at risk of adverse effects on educational outcomes, nutrition, physical movement and social and emotional wellbeing based on their calculations of the total number of students enrolled in schools and pre-schools and those who are vulnerable in some way (those facing severe social and educational exclusion, those persistent disadvantage, and those newly disadvantaged due to COVID-19 context (Brown et al., 2020)).

Schooling changes recurred as significant in two types of studies: those focused on the challenges of home learning (Brown et al., 2020; Flack et al., 2020; The Smith Family, 2020), and those investigating the challenges faced by

specific groups of people, in which online learning was regularly reported.

A study of the response of the Victorian emergency and community food sector to the pandemic found that school closures have also had an impact on community and family food insecurity, because of the impact on school food programs (McKay et al., 2021). This was consistent with other research finding a negative impact of school closures on food security for students who used breakfast clubs (The Smith Family, 2020). Drawing on consultation with school contacts and other stakeholders in their network, The Smith Family also found that the risk of disengaging from school was more likely for students from non-English speaking backgrounds (The Smith Family, 2020).

The Smith Family's report on learning experiences during COVID-19 in Australia' most disadvantaged communities (The Smith Family, 2020) drew on updates from staff working with families as well as advice from their Principals' Advisory Group. They found that home learning through COVID-19 exacerbated the digital divide (Flack et al., 2020) already experienced by disadvantaged students and families prior to the pandemic. Limited access to computers and reliable internet, in addition to other vulnerabilities and risk characteristics, contributed to greater disengagement from home learning among disadvantaged students, compared with their peers.

These studies also identified the groups of students most vulnerable to the digital divide including those:

- In low-income families.
- From non-English speaking backgrounds.
- Living in out-of-home care (particularly when living in a crowded home).
- With disability and their carers (Brown et al., 2020; Flack et al., 2020; The Smith Family, 2020).

Flack et al. (2020) conducted a survey of teachers in Australia and New Zealand to assess the impact of home learning on more and less privileged schools, using the Index of Community Socio-educational Advantage (ICSEA) a scale computed for each school by the Australian Curriculum, Assessment and Reporting Authority. Their findings showed that the children attending the least advantaged schools were the most adversely affected by the shift to online learning. More than 20% of teachers in the least advantaged schools believed their schools were not well positioned to transition to online instruction, compared with 5.9% in the most advantaged category. In addition to concerns about access to technology and the internet, the concern of teachers in ICSEA Quartile 1 (most disadvantaged) about their students' lack of access to basic resources was nearly five times higher than the proportion of Quartile 4 (most advantaged) teachers concerned about the same (Flack et al., 2020). Lamb (2020) found that learning from home for disadvantaged children adversely affects educational outcomes due to gaps between disadvantaged and other families in material resources, including in information and communication technology; key competencies and dispositions needed for further learning; and parental support; and the lack of suitability of learning adjustments used in schools for home.



7 Conclusion: policy and practice implications

There are key lessons that can be drawn from this research on policy-making and implementation in crisis. Policy responses that provide additional material support, quickly, with relatively few eligibility criteria, low conditionality and long-term consistency are critically important to maintaining the wellbeing and stability of people with few reserves during a crisis. The additional income provided through the Coronavirus Supplement was especially important for people who are living without a minimally adequate income. The extra resources provided people with reprieve from ongoing financial stresses. It also provided people with capacity to think about and plan for their future, including engaging with the labour market and, for some, overcoming the emotional cost of social isolation and increase in care responsibilities.

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

Likewise, many practitioners in service provision, advocacy, and support show tenacity and innovation in continuing to meet the needs of people they work with when circumstances are difficult. There were many instances when the sector showed remarkable capacity to change rapidly and provide services in extraordinarily daunting circumstances.

Nonetheless, the experiences of people with services and support prior to the pandemic continue to affect them. Asked about temporary measures that relieved pressures and obligations, they described service delivery systems, especially income support, as inefficient and inconsistent. Interaction with the system may be either disrespectful or helpful, stigmatising or understanding, punitive or accommodating. Many people with experiences of poverty and disadvantage have long histories with being treated with distrust and judgement, and of being required to spend significant time and energy just to receive their entitlements. For many, there are few reserves to draw on in times of crisis, and this increases vulnerability to harm.

Long-term secure affordable housing is another key policy response that is a foundational requirement for people living without a minimally adequate income as a pathway out of poverty. Securing a decent and stable home is a basic need and the first consideration for most people with experience of poverty and disadvantage. The emergency initiatives to transition people experiencing homelessness from temporary accommodation into stable social housing was indicative of the capacity of the sector to transform the lives of those with complicated support needs.

Relationships with service providers remain very important, especially for people with complicated support needs and long experiences of poor-quality support. The role of service providers remains critical in facilitating the process that brings stability in relation to housing, income and health and social supports. Moreover, the intangible benefits of relationships that provide an environment of listening, respect, care, choice and encouragement are crucial to strengthening the capacity of people to transform their lives. The pandemic had positive elements for some people who found that service providers who were working hard on their behalf, now had extra resources and support to offer, including housing.

The collective experience of COVID-19 provided a shared, provisional understanding of the precariousness of life conditions, and made visible the constraints and pressures faced by people experiencing poverty. However, without sustained policy change, these benefits may prove to be short-lived.

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Appendix A: Participant demographics

Alias	Gender	Group	Employment	Income Support	Housing	Region
Donald	Male	Older person	Not in labour force (NILF)	Jobseeker	Social housing	Metro
Jackie	Female	Single parent/ CALD	Unemployed	Parenting payment	Social housing	Metro
Nadine	Female	Older person	Precarious	Disability Support Pension	Social housing	Metro
Patty	Female	Single parent	Precarious	Jobseeker	Social housing	Metro
Ronnie	Male	N/A	Precarious	Jobseeker	Social housing	Metro
Fran	Female	Single parent	Precarious	Jobseeker	Private rental	Metro
Luke	Male	Older person	NILF	Jobseeker	Own home	Regional
Lily	Female	Young person/ CALD	Precarious	Youth Allowance	Own home	Metro
Bella	Female	Single parent	Precarious	Parenting payment	Private rental	Metro
Fiona	Female	Young person	Unemployed	Youth Allowance	Friend's house	Metro
Aiden	Male	Older person/ CALD	Unemployed	Jobseeker	Friend's house	Metro
Ally	Female	Older person	Unemployed	Jobseeker	Friend's house	Metro
Sally	Female	Older person	Part-time employed	No Income Support	Social housing	Metro
Freida	Female	Young person/ CALD	Unemployed	No Income Support	Private rental	Metro
Betty	Female	Single parent	Precarious	Jobseeker	Own home	Metro
Katie	Female	Older person	Unemployed	Jobseeker	Private rental	Regional
Dolly	Female	N/A	Precarious	Jobseeker	Own home	Regional
Eric	Male	Older person	Unemployed	Jobseeker	Social housing	Metro
Daisy	Female	Older person	Full-time employed	No Income Support	Private rental	Metro
Georgia	Female	Older person	Unemployed	Jobseeker	Private rental	Regional
Daniela	Female	N/A	NILF	Unassigned	Private rental	Metro
Nancy	Female	Young person	Precarious	No Income Support	Temp Accom	Metro
Sharon	Female	Older person	Precarious	No Income Support	Own home	Regional
Lionel	Male	Older person	Precarious	Disability Support Pension	Temp Accom	Metro
Craig	Male	Older person	NILF	Disability Support Pension	Social housing	Metro
Alex	Male	Young person/ CALD	Precarious	Jobseeker	Social housing	Metro
Paul	Male	Older person	Precarious	Jobseeker	Social housing	Metro
Andy	Male	Young person	Unemployed	Jobseeker	Social housing	Metro
Henry	Male	Older person	Unemployed	Disability Support Pension	Social housing	Metro
Ryan	Male	Older person	NILF	Disability Support Pension	Social housing	Metro
Jerry	Male	Older person	Unemployed	Jobseeker	Social housing	Metro
Jessica	Female	Single parent	Precarious	Parenting payment	Private rental	Metro
Lucy	Female	Single parent	Precarious	Jobseeker	Private rental	Metro



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