

Taking the Temperature

COVID-19 Update from ACOSS and its Members

Briefing Paper 1: 5 June 2020

This Briefing Paper series presents the latest data and frontline feedback about the economic, social, and environmental impacts of COVID 19 on people on lower incomes or facing higher risks. It seeks to track and monitor what we know about the impacts of government and other actions designed to support people in the community.

What's working so far?

Coronavirus-Supplement of \$550 pf & \$750 Stimulus payment is transforming lives and helping our economy "Being able to fill my tank with petrol is the nicest feeling of all." It has also meant replacing broken fridges; buying kids' school supplies and new winter wardrobes; getting on top of electricity bill debts and helping homeless people get bond for a rental property. More than 7 in 10 dollars received by working age people has been spent and lower income earners have spent more than usual. Concerns remain for the end of September when they are due to cease.

JobKeeper is helping some of the 7 in 10 businesses who lost revenue, including child care centres and other critical community sector agencies. One large NGO said "we would have had to lay off 3,000 frontline workers if the adjustments to eligibility announced on 24/4 were not made". Concerns remain for the end of September when it is due to cease.

Increased affordability of childcare: the support package for the early learning and care sector has provided financial relief for thousands of services, educators and families (including around 350,000 parents using who lost work in April). Concerns remain for the end of June when it is due to cease.

Low infection rates of First Nations peoples "is testament to the quick and early action of Indigenous peak bodies and leadership. Their decisive actions resulted from a range of factors, including Indigenous expertise and the mobilisation of very effective Indigenous networked information and communication flows between Indigenous peak bodies and leadership, and government collaboration with Indigenous groups."

Hotels for the Homeless and other initiatives getting homeless people off the streets have avoided high infection rates for these people. Concerns remain about a lack of long-term solutions.

Deferrals of mortgages, personal loans, credit cards and waiver of bad creditor flags are welcome. Concerns remain for the end of September when they are due to cease.

What needs urgent attention?

Lack of any income support for temporary visa holders – many have been unable to travel home due to lock-down restrictions resulting in severe hardship, homelessness and increased incidents of domestic violence.



What else is the community sector and data telling us?

Incomes

Incomes for 35% of working age people declined due to COVID-19.

More than 28% of those who had lost their jobs reported that they were not eligible for any Centrelink benefits.

Employment

Since COVID-19 the number of people receiving DSS unemployment payments has more than doubled (from 813,721 in December 2019 to 1,640,773 on 22 May 2020).

Between March and April the number of people underemployed (working fewer hours than wanted) jumped from 1.2 to 1.8 million.

Housing and Homelessness

Only 1.5% of Australian rentals are affordable for a single person on the JobSeeker Payment, even with the extra \$550 per fortnight.

Other Basic needs

Foodbank Australia provided services to 78% more people than usual – people who were newly unemployed, families, students and temporary visa holders were the largest groups served.

Mental Health

Rates of psychological distress are 4x higher in people losing work during COVID-19 than typically seen in working age Australians.

Specific population needs and issues

People already vulnerable or living in poverty

"Those most severely impacted by the economic shutdown are also those least able to cope with it".

First Nations peoples

First Nations prisoners, victim-survivors of family violence and parents with children in outof-home care have suffered during COVID-19.

Young people

Young people have fared worst in terms of unemployment and there's been a 107% in their numbers claiming DSS unemployment payments (to April only).

Women

Women (especially sole parents) have been hurt more than men in terms of unemployment.

Nationally there have been 12 homicides of women by their current or former partners during the COVID-19 pandemic to date.



Further detail

What's working so far?

- Coronavirus-Supplement of \$550 per fortnight and \$750 Stimulus payment: The extra money is "amazing", says Suzanne Fahie, 38, a part-time medical receptionist and single mother of 2 children aged 10 and 12. "Being able to fill my tank with petrol is the nicest feeling of all," she says. Ms Fahie has also bought her kids a new winter wardrobe, and paid extra on her utility bills. "The COVID-19 supplement has made a massive difference to our life" and described the extra money as a "breath of fresh air". Ms Fahie receives some JobSeeker allowance (formerly Newstart) to supplement her income. Other comments provided to ACOSS from single mothers is that they've been able to do things like replace their broken fridge, get their kids school supplies and pay off electricity bill debts.
 - The increase has also been welcomed by **full-time students**: "It's been good, really positive...a stabilising effect. I can relax and breathe a bit and focus on my studies...I've paid forward a few of my electricity bills, taken my car for a service," says Freya Pollard, a 22 year old full-time student and part-time worker who lost her bar job with the COVID-19 shut-down.³
 - It has enabled clients at Mission Australia's NSW Ebbs House to **obtain rentals in** the private market and stabilise their housing. Case Workers completed 3
 reference checks in the past month for clients applying for rental properties.⁴
 - o Between 23 March-6 April, **lower income shoppers** spent 14% more than usual after the **\$750 government stimulus payment** started to flow (after reducing by 7% in the week prior) while spending by higher income shoppers reduced to 29% below the pre-epidemic norm.⁵ According to the ABS COVID-19 household survey undertaken 14-17 April, while older Australians (aged over 65) were more likely to have received the first \$750 payment than those aged 18 to 64, working age people were more likely to have spent it (71% compared with 37%).⁶
- **JobKeeper**: Nearly 760,000 businesses, covering around 2.9 million employees were receiving JobKeeper at 20/5/20.⁷ The <u>ABS Business Survey (28/5/20)</u> found 7 in 10 businesses (72%) had a decrease in revenue as a result of COVID-19. There has been strong endorsement from the community welfare NGO sector and Early Childhood Australia for changes which ensured they could receive JobKeeper.⁸ One large NGO said "we would have had to lay off 3,000 frontline workers if the adjustments to eligibility announced on 24/4 were not made".
- **Deferrals of mortgages, personal loans and credit cards:** an ABS survey conducted from 12-15 May found 7% reported that one or more people in their household had to defer or reduce a financial payment due to COVID-19. The decision to defer payments on many financial products, and to not have a missed payment during COVID-19 appear as a flag on credit files, has been welcomed by <u>Financial Counselling Australia</u>.



- The proposed cessation of the JobSeeker Coronavirus-Supplement and JobKeeper in late September will coincide with the cessation of many payment and loan deferrals, likely leading to significant financial hardship and a set-back for economic recovery.
- Increased affordability of childcare: Early Childhood Australia said the support package for the early learning and care sector has provided financial relief for thousands of services, educators and families across Australia. According to Chief Executive Women, around 350,000 parents using childcare had reduced employment in April. They said the relief package has allowed essential workers and people who have work to continue being productive and contributing to the economy. There are also concerns that child care centres may shut-down, reducing women's participation in paid employment, if further support for early years does not continue beyond July.
- Low infection rates of First Nations peoples: Close working and co-operation between the Federal Government and Indigenous leaders and health organisations has avoided high rates of infection. The Centre for Aboriginal Economic Policy Research at the ANU has stated: "the low infection rate is testament to the quick and early action of Indigenous peak bodies and leadership. Their decisive actions resulted from a range of factors, including Indigenous expertise and the mobilisation of very effective Indigenous networked information and communication flows between Indigenous peak bodies and leadership, and government collaboration with Indigenous groups."¹²
- Hotels for the Homeless and other initiatives getting homeless people off the streets have avoided severe infection rates among these vulnerable people. For example, Melbourne Salvos Project 614 has helped 216 of the city's homeless off the streets and into hotel accommodation. Concerns remain about a lack of long-term solutions and action to increase housing affordability.

What needs urgent attention?

- Lack of any income support for temporary visa holders. A survey¹³ of more than 460 people on temporary humanitarian or bridging visas in NSW between 14-18 May found more that 80% of people had lost their job or had their hours reduced in the past 8 weeks. This is far higher than the rate of job losses in the wider NSW economy. The survey found 76% could not pay the rent or a mortgage on time; 62% said they have gone without meals; 52% have had to forgo their medication and 50% have not accessed the health services they needed. The majority of respondents (60%) had been resident in NSW for 2 years or more and a further 20% had been resident for 1-2 years.
- Daniel says "Living on the streets is not easy. Being hungry is very difficult. I've seen a
 lot of people sleeping on the street or in their cars."¹⁴ Foodbank Australia has received a
 letter from the Nepalese Embassy thanking them for their work helping some 1,000
 members of the Nepalese community.¹⁵ Nepal is one of many countries with a lockdown
 travel restriction so citizens are not able to return home. See also Senate COVID-19
 Committee submissions 7, 8, 38.





of particular concern are women in Australia on temporary visas who are seeking to leave a violent relationship. A survey conducted by Domestic Violence NSW found that since the pandemic began, 45% of workers looking after women on temporary visas reported their clients had experienced more violence and 60% had less access to income, food and essentials. Victoria's InTouch Multicultural Centre Against Family Violence has seen a 20% increase in the number of calls for assistance with family violence since March. Their CEO Michal Morris said just over half of her clients are on some form of temporary visa, and many of them are international students. ¹⁷

What else is the community sector and data telling us? Incomes

- The **ABS COVID-19 Household Impact** survey undertaken 14-17 April found nearly a third of Australians (31%) reported that their household finances had worsened due to COVID-19. It was 35% for those under 65 years of age. Approximately 1 in 8 (12%) reported that their household could raise \$500 but not \$2,000 for something important within a week, and 1 in 20 (5%) reported that their household could not raise \$500. 18 One in 20 or 5% of Australians aged 18 years and over who had superannuation applied for early access (9% of people who did not have a job in mid-May compared with 3% who did). People who had applied for early access were asked about the ways they used or planned to use the money: nearly 60% (57%) used or planned to use the money to pay household bills, mortgage, rent and other debts; and just over 1 in 3 (36%) added or planned to add it to savings. 19
- The Monash COVID-19 Work and Health Study (early findings of 611 participants released 28/4/20) found 81% of people in the study reported an average weekly income of \$500 or more before they lost employment. The same people reported large drops in their income, with 29% reporting more than \$500 of income in the most recent week and 40% indicated they would find it difficult to raise \$2,000 within a week. More than 28% of those who had lost their jobs reported that they were not eligible for any Centrelink benefits.
- Salvos Victoria Project 614 in Melbourne which provides meals, clothing, counselling and other services to the most vulnerable in society, has seen the demand for emergency relief triple since the COVID-19 crisis began. Many of those being people who have never reached out before. South Australia's Salvation Army's free financial counselling service Moneycare reports there has been a steady increase in need from a wide cross-section of the community. "This increase in requests for help mostly stems from loss of employment, the need for food and concerns about how to pay the rent," says Sharon Maslen, Program Manager, Salvos Statewide Financial Counselling Services.²⁰



Employment

- **Before Covid-19 and bushfires:** more than 1 million Australians and at least 300,000 children were receiving unemployment and associated payments. Analysis of people receiving Newstart in December 2019 shows: more than two-thirds of people receiving unemployment payments had done so for at least a year; 2 in 5 had some form of disability which meant they only had a partial capacity to work; half were aged over 45 years with nearly 200,000 aged over 55 years and 17% had earnings from work.²¹
- **Since COVID-19:** the number of people receiving DSS unemployment payments has more than doubled (from 813,721 in December 2019 to 1,640,773 on 22 May 2020).²²
- The April ABS Employment data 6202.0 shows between March and April the number of **people underemployed** (working fewer hours than wanted) jumped from 1.2 to 1.8 million. The rate increased from 8.8% to 13.7%. In April 2020, there were around 5.6 million people who worked fewer than their usual hours. Two-thirds of these were full-time workers and the rest were part-time.
- The largest **states** have all had their unemployment rates increase by 4 percentage points or more, and now stand upwards of 9% if adjusted using excess flows of workers between employment or unemployment to not in the labour force. NSW, QLD and VIC suffered the largest absolute employment losses. The number of people receiving DSS unemployment payments increased most in VIC, NSW and QLD from December 2019 to April 2020.²³

Housing and Homelessness

- Rent affordability: Anglicare Australia 2020 Rental Affordable Snapshot released 28/4/20 (which takes account of new Coronavirus Supplement) found 1.5% of Australian rentals are affordable for a single person on the JobSeeker Payment, even with this extra \$550 per fortnight. Without the increase, just 9 rentals out of 69,997 (0%) would be affordable for jobseekers and not a single rental (0) would be affordable for jobseekers in the major cities of Sydney, Melbourne, Adelaide, Darwin, or Canberra.
- The National Cabinet has agreed to a national **rental eviction moratorium** but implementation and interpretation of the moratorium has been varied across different states and territories.

Other Basic needs

Ask Izzy is a search engine to access over 360,000 services who provide domestic violence, housing, meals, healthcare, counselling, legal advice, addiction treatment etc. During March and April 2020 there were over 450,000 searches for help from across the community – the highest since the service started 4 years ago. Food and emergency relief services have been the most requested search categories. After an initial spike in mid to late March, demand reduced in April, but was still 124% compared with same time in 2019.²⁴



- Foodbank Australia has seen a 78% increase in the number of people they serve, above the 815,000 **food insecure** people a month they were supporting pre-bushfires and COVID-19. The largest groups receiving support were people who are newly unemployed (44%), families (13%), students (13%) and temporary visa holders (10%). Nearly half (48%) of the charities continuing to operate during May were seeing an increase in people seeking food relief.²⁵
- Salvos Sydney Streetlevel Mission in Surry Hills have had a 60% **increase in demand for the meal services** due to COVID-19 and are providing about 80 takeaway lunches every day. They provide assistance and emergency relief to anyone in need through free meals and emotional and personal support. Liverpool Salvos have been serving 250 meals per week (an increase of 130 meals from before the crisis). The demand for Emergency Relief services has also increased by 60%, to 240 people per week. The Salvos in Sydney's North Shore have provided 450 boxes of fruit and vegetables and loaves of bread to people experiencing hardship with another 160 boxes being delivered to the elderly, people with disability and people who are unemployed. Salvos SA are seeing new demographics of people present to their services for assistance, including many from affluent suburbs who have lost their jobs due to COVID-19.
- The Smith Family has reported that one of first things that closed down at schools were **breakfast clubs**, which many students relied on daily.²⁶

Mental Health

- Monash COVID-19 Work and Health Study: early findings of 611 participants released in late April found the rates of psychological distress are much higher in people losing work during COVID-19 than typically seen in working age Australians. More than 35% of people are recording high levels of distress, a rate almost <u>four times</u> that usually observed in employed Australian adults. Another third of study participants have moderate distress, again much higher than normally observed.
- Modelling in Victoria alone suggests a 30% increase in mental illness with an additional 82,000 young people aged 12 to 24 years expected to require treatment as a result of COVID-19.²⁷
- Some experts have predicted a 50% increase in **suicide rates** in the wake of economic deterioration, with more than 40% of those expected to be among young people.²⁸
- The Turner Institute for Brain and Mental Health at Monash University said their study of more than 2,000 respondents found 46% have slept poorly during the pandemic, compared with 25% beforehand. More than 2 in 5 are waking at night 3 or more times a week. Melinda Jackson from the Institute said the causes of **sleep disruption** included pandemic stress, anxiety, job changes and financial distress.²⁹
- ABS Households Impact of COVID-19 survey undertaken from 29 April to 4 May found the most commonly experienced personal stressor due to COVID-19 was **loneliness** (22%), with women more likely to report feeling lonely than men (28% compared with 16%).³⁰ An earlier survey (14-17 April) found almost twice as many adults reported experiencing feelings associated with **anxiety**, such as nervousness or restlessness, at least some of the time, compared to results from the *2017-18 National Health Survey*.³¹



Specific population needs and issues

People already vulnerable or living in poverty

• The Melbourne University analysis of HILDA data³² found that people in vulnerable households (where the highest earner in the household is employed in adversely affected industries) have much higher rates of poor general health and poor mental health, higher rates of disability, were poorer, less skilled and more likely to be single parents or singles living alone. They concluded that "those most severely impacted by the economic shutdown are also those least able to cope with it".

First Nations peoples

• The Change the Record report Critical Condition the impact of COVID-19 policies, policing and prisons on First Nations people released on 27 May found that First Nations prisoners have been subject to an increased use of lockdowns in prisons and have had reduced access to lawyers and visits from families. Victim-survivors of family violence have been unable to access police protection and support services due to staffing shortages (a particular concern because there is evidence such violence is increasing) and some First Nations parents have been unable to visit with their children in out-of-home care.³³

Young People

- Analysis of DSS data of people claiming unemployment payments show a 107% increase in the numbers receiving YAO or JSA and aged under 25 years from December to April. April ABS Employment data for April show that workers aged 15 to 24 lost about 11% of employment compared to 3.4% for those aged 25 to 54, and 4.3% for the over 55s.
- Researchers have previously highlighted the particular dangers of macroeconomic events, like the GFC, in the potential to "knock youth off a typical developmental track; delaying transitions, interfering with increasing independence from parents, and extending periods of career and educational uncertainty". The Australian Youth Action Coalition has stated that without action, the impacts of the COVID-19 crisis may leave a generation of young people without employment and adequate income leading to more mental ill-health, homelessness and a lack of hope. The impacts of the covince income leading to more mental ill-health.

Women

- Women have been hurt more than men in terms of **unemployment**, losing 11.5% of the hours worked in March, compared to men who lost 7.5%. More women than men left the labour force as well (an extra 2.9% of women out of the labour force compared to an extra 2.1% for men). A joint Melbourne University Policy Lab and La Trobe University study *Life During Lockdown* study found women are *less* likely than men to be working at home with their hours and pay unchanged. A
- **Sole parent mothers** have fared badly, according to analysis of April ABS data. In every family type that includes children (young or dependent), the impact on women has been greater than men. Sole parent females with dependent children had the largest fall in employment 8% compared with 5.2% for male sole parents with young or dependent





children.³⁸ This confirms findings from the <u>new poverty report</u> released by ACOSS and UNSW which show single parent families in which the main earner is a woman the rate of poverty (37%) is twice that in which the main earner is a man (18%). This is also a big contributor to very high rates of poverty for children in Australia (more than 1 in 6). Nearly half the children in sole parent families live in poverty (44%) compared with 13% for children living with both parents. Women have also been hit hard by job loss during COVID-19 due to the industries worst affected. We can't get an accurate picture on the number of women claiming DSS payments as some of the relevant payments are not being reported on monthly.

Women and domestic violence

- Nationally there have been 12 homicides of women by their current or former partners during the COVID-19 pandemic to date according to the President of the Australian Law Council.³⁹
- Women's Safety NSW said on 28 April that at least 100 women and children were accessing domestic and family services in NSW each month. Another survey of 53 frontline women's specialist domestic and family violence workers from 27 family and domestic violence services in NSW conducted between 4-8 May found: The most common reason for a reported increase in case load was demand from new clients (56%), followed by demand from existing clients (20%). Around half (51%) reported that there has been an increase in the involvement of alcohol in family violence situations since the COVID-19 restrictions were introduced. Current issues with alcohol use and family violence identified included: increased alcohol use because of changed circumstances; alcohol use increasing verbal and physical abuse; alcohol adding to financial strain on the family.

Future editions of the *COVID-19 Update from the Community Sector* will focus on other specific population groups.

This briefing paper was prepared for ACOSS by Toni Wren at Cuttagee Consulting.

¹ https://www.theage.com.au/politics/federal/families-headed-by-single-mothers-twice-as-likely-to-be-battling-poverty-says-new-research-20200526-p54wm2.html

² https://www.abc.net.au/news/2020-05-28/coronavirus-supplement-rollback-could-be-devastating-for-women/12290540

³ Australia at Home Poverty Special, 25/5/20

⁴ Ebbs House is a transitional accommodation service for adult men and women who are experiencing homelessness operated by Mission Australia in Brookvale NSW. Residents are supported with case management, practical support and social connection to help them transition into sustainable housing.

⁵ Real time spending tracker, AlphaBeta consultancy, as reported in <u>SMH</u>, <u>20/4/20</u>

⁶ ABS 4940.0 – Households Impacts of COVID-19 Survey, 14-17 April 2020

⁷ Treasury ATO Joint Media Statement 22/5/20

⁸ ACOSS Media Release 27/4/20 and Early Childhood Australia Media Release 21/4/20

⁹ Early Childhood Australia Media Release, 2/4/20 and 21/5/20

¹⁰ CEW report "Ensuring Childcare Supports Recovery", 29/5/20, AM interview, 29/5/20 plus The Age, 29/5/20

¹¹ <u>CEW report "Ensuring Childcare Supports Recovery", 29/5/20</u>, <u>AM interview</u>, 29/5/20 plus <u>The Age</u>, 29/5/20 plus Early Childhood Australia <u>Media Release 21/5/20</u>

¹² Centre for Aboriginal Economic Policy Research, The Australian National University, Submission to Senate COVID-19 Committee, May 2020



- ¹³ Settlement Services International, Temporary Visa Holder Survey, 18/5/20
- ¹⁴ <u>Craig Foster tweet 26/5/20</u>: Please meet Daniel, telling his story to help others. On a Temp work visa, 24 years old and an environmental engineer from Peru. Lost his job due to COVID-19. No support. Slept for 5 weeks in his car at Parramatta train station.
- ¹⁵ Foodbank have assisted more than 1,000 Nepalese students in Australia with food relief. The Embassy of Nepal, Deputy Chief of Mission, Durapada Sapkota, expressed his gratitude to Foodbank Australia in a recent letter: "Thank you for providing food parcels and supporting the students at this crucial time. We express our solidarity with the Australian Government in its fight against COVID-19 and really appreciate its efforts to contain it."
- ¹⁶ SBS report 27/5/20
- ¹⁷ The Saturday Paper, <u>Temporary Visa Holders at Risk</u>, 30/5/20
- ¹⁸ ABS 4940.0 Households Impacts of COVID-19 Survey, 14-17 April 2020
- ¹⁹ ABS 4940.0 Household Impacts of COVID-19 Survey, 12-15 May 2020
- ²⁰ https://www.salvationarmy.org.au/about-us/news-and-stories/media-newsroom/newly-vulnerable-aussies-are-turning-to-the-salvos-during-covid-19-as-demand-for-emergency-relief-triples/
- ²¹ DSS Demographics, December 2019, released 21/4/20
- ²² Answer to Question on Notice SQ20-00425, supplied to Senate Committee on COVID-19, 2/6/20. JobSeeker Payment (formerly Newstart) and Youth Allowance Other for those under 21 years and under.
- ²³ <u>Bankwest Curtin Economics Centre, Labour Market Update April 2020</u>, 18/5/20 and Anti-Poverty Week <u>Poverty, Unemployment and COVID-19</u> briefing, 28/5/20
- ²⁴ Ask Izzy Data released 5/5
- ²⁵ Note 20% of Foodbank related agencies are closed due to the pandemic and half of those have no plans to reopen in the next month. 90% of the charities that remain open have changed the way they operate due to the pandemic. Most are offering takeaway or home delivery hampers or prepared meals and some have drivethrough collection. Only 3% are now providing meals on site with appropriate social distancing arrangements. Source is unpublished *Foodbank Australia COVID-19 Dashboard*, 29/5/20 based on results of a survey of 540 charities conducted by Foodbank SA, QLD, TAS, NT and NSW & ACT in May 2020
- ²⁶ The Smith Family, COVID-19 Insights Snapshot 25/5/20
- ²⁷ Towell, N. & McCauley, D. 2020, <u>Alarm raised over pandemic-linked mental health crisis</u>, The Age 14 May 2020, cited in Australian Youth Affairs Coalition draft Submission to COVID-19 Senate Committee, May 2020
 ²⁸ O'Sullivan, J. 2020, <u>University of Sydney Brain and Mind Institute warns of up to 50 per cent increase in the submission.</u>
- suicide amid COVID-19 downturn, Canberra Times, 7 May 2020, cited in Australian Youth Affairs Coalition draft Submission to COVID-19 Senate Committee, May 2020
- ²⁹ Virus opens eyes to unwelcome nightlife, Sun Herald, 31/5/20
- 30 ABS 4940.0 Household Impacts of COVID-19 Survey, 29 Apr 4 May 2020
- 31 ABS 4940.0 Households Impacts of COVID-19 Survey, 14-17 April 2020
- ³² Melbourne University, Who's hit hardest by the economic effects of COVID-19?, May 2020. Note directly adversely affected industries defined by study are those which were largely forced to cease operations as a result of public health measures Food and Beverage Services; Air and Space Transport; Heritage Activities; Creative and Performing Arts Activities; Sports and Recreation Activities; and Gambling Activities.
- ³³Lorana Bartels & Thalia Anthony, <u>For First Nations people, coronavirus has meant fewer services, separated families and over-policing:new report,</u> The Conversation, 27/5/20
- ³⁴ Parker, P. D., Jerrim, J., Anders, J. 2016, What effect did the Global Financial Crisis have upon youth wellbeing? Evidence from four Australian Cohorts, Developmental Psychology, Vol 52, No 4, pp 640-651 cited in Australian Youth Affairs Coalition, *Young Australians and our response to COVID-19 Member Briefing*, May 2020 ³⁵ Australian Youth Affairs Coalition, *Young Australians and our response to COVID-19 Member Briefing*, May 2020
- ³⁶ Jeff Borland, Were it not for JobKeeper, unemployment would be 11.7%, up from 5.2% in one month. Here's how the numbers pan out, The Conversation, 14/5/20.
- ³⁷ SMH, This is laying the groundwork for some pretty serious poverty for women, 22/5/20
- ³⁸ Callam Pickering, Indeed, 21/5/20
- ³⁹ Interview on ABC Radio AM program, 1/6/20