

MISSION
AUSTRALIA | together
we stand

Federal Pre-budget Submission 2021-2022

January 2021



About Mission Australia

Mission Australia is a national, non-denominational Christian that has been serving Australia for more than 160 years. Our vision is an Australia where all of us have a safe home and can thrive. In the 2019-20 financial year, we supported close to 170,000 individuals through almost 500 programs and services across Australia.ⁱ

Summary of people assisted in the year 2019-20



1. Includes Domestic & Family Violence, Financial Support and Justice & Corrections

Introduction

In 2019-20, Mission Australia worked with close to 170,000 people to support them with a range of challenges they are facing. Most of the people we work with are on very low or low incomes; many are reliant on income support payments, while many others are in low-paid work or are underemployed. We have observed an increasing trend of people in low-paid, insecure and casual work who are unable to afford the basic necessities, including housing, and who have sought support from us and other community service organisations. This trend was significantly exacerbated in the past year, with the COVID-19 public health and economic crises resulting in greater numbers experiencing unemployment and financial instability, particularly among those in low-paid, insecure work.ⁱⁱ

Stable housing and adequate income are necessary to build opportunities for social and economic participation, including in education and employment. This is imperative for the long-term future of individuals and families, and also of the Australian economy, and is reflected in the following Budget recommendations.

Our submission focuses on Federal Government measures needed to prevent homelessness, to invest in social and affordable housing to meet demand for people on low and moderate incomes, to deliver adequate income supports where needed to support stable connections to housing, education and employment, and to focus on areas of locational disadvantage where people are at particular risk of poor social and economic outcomes.

Further information on any of these recommendations can be provided on request.

Summary of recommendations

Homelessness

- Develop a national plan with clear targets to end homelessness by 2030, including a specific target for youth homelessness and homelessness among older people.
- Fully fund and expand the Reconnect program to ensure it operates effectively to prevent young people experiencing prolonged homelessness and to meet rising demand.
- Fund the construction of new specialist homelessness residential aged care facilities through the Aged Care Approvals Round, based on an assessment of need.
- Modify the Aged Care Funding Instrument (ACFI) funding model to more accurately account for the complex needs of people living in specialist homelessness residential aged care facilities, particularly with respect to non-physical limitations.
- Provide short-term grants to resource the additional costs faced by Residential Aged Care providers that need to comply with both the NDIS Practice Standards and Aged Care Quality Standards.

Social and affordable housing

- Invest in 30,000 social housing units over a four-year period under the proposed Social Housing Acceleration and Renovation Program.
- Activate the capacity of the National Housing Finance and Investment Corporation (NHFIC) to provide equity participation in affordable housing developments.
- Create a capital housing aggregator to leverage government co-investment and attract private sector investment in social and affordable housing.

Income support

- Permanently increase the base rate of income support payments to ensure that they are adequate and keep people out of poverty.

- Increase Commonwealth Rent Assistance to better reflect minimum rents paid by people on low incomes.

Strengthening communities

- Initiate and fund place-based approaches to entrenched locational disadvantage, targeted to areas of concentrated inter-generational welfare dependency.
- Adequately fund Family and Children Services within the Department of Social Services to cover providers' cost and time in implementing changes to reporting systems, data security, outcomes measurement and professional development and training.

Young people's mental health

- Expand evidence-based early intervention and prevention mental health programs for young people, to be delivered in schools and other community settings.
- Address system gaps where young people seeking support to overcome ice, other drug or alcohol dependency cannot receive treatment, by funding new youth-specific alcohol and other drug (AOD) residential services in metro and non-metro hot spots, including tailored services for Aboriginal and Torres Strait Islander young people.

Equal Remuneration Order and supplementation

- Prevent erosion of the financial viability of services funded under Commonwealth-State agreements, including the National Housing and Homelessness Agreement (NHHA), by incorporating the existing rate of ERO supplementation.

Homelessness

The costs of homelessness are significant, with an estimated average annual figure of \$32,254 in health, justice and welfare costs for each person experiencing homelessness.ⁱⁱⁱ

Homelessness was already a major issue in Australia prior to the COVID-19 pandemic, with over 116,400 people homeless on Census night 2016. A further 97,000 people were at risk of homelessness living in marginal housing such as crowded dwellings.^{1,iv} In 2019-20, over 290,400 people sought support from Specialist Homelessness Services.^v

Several known drivers of homelessness have increased during the COVID-19 pandemic, including mental health issues^{vi} and domestic and family violence.^{vii} Unemployment has been uneven across the labour market, much more deeply affecting those in low-paid, insecure work.^{viii} Rising unemployment and the removal of the Coronavirus Supplement from income support payments are forecast to lead to a 9% increase in homelessness and a 24% increase in housing stress by June 2021.^{ix}

A national plan is needed to guide and drive action to prevent homelessness, with specific targets for particular at-risk cohorts. An adequate supply of social and affordable housing is a critical response

¹ Marginal housing is housing that does not meet the statistical definition of homelessness but is considered by the Australian Bureau of Statistics to place them at risk of homelessness – for example, crowded dwellings or living long-term in caravan parks.

to homelessness due to the significant shortfall between the number of houses needed and those available.

Recommendation:

- Develop a national plan with clear targets to end homelessness by 2030, including a specific target for youth homelessness and homelessness among older people.

Young people

It is an avoidable tragedy and cost imposition on Australian taxpayers that over 27, 600 children and young people were homeless on Census night in 2016. Some 58,200 teenagers and young people sought help from Specialist Homelessness Services in 2019-20,^x including over 42,300 who presented alone.^{xi} The total costs of health services and the justice system due to young people experiencing homelessness is an average of \$17,868 per person per year, not including the additional lifetime impact of early school leaving and low engagement with employment.^{xii}

For children and young people, homelessness can be particularly devastating to their development and its effects are often long-lasting. Stable, affordable and suitable housing is essential for every young person's economic, mental, physical and social wellbeing. It is also connected to a positive sense of self, good health, social cohesion and educational completion.^{xiii}

Early intervention services that prevent young people becoming homeless before they reach crisis point are critical, both to avoid adverse life outcomes and to limit costs of homelessness to taxpayers. The Reconnect program, currently funded through the Department of Social Services, assists young people aged 12 to 18 years who are experiencing homelessness or at risk of homelessness. It has been positively evaluated and found to promote housing permanency, relationships within families and with the community and improved engagement with employment, education and training.^{xiv}

The Government has only committed to fund Reconnect until 2023, which jeopardises the stability of this well-established program. The Federal Government should commit to funding the Reconnect program over the next five years and at an adequate level, to ensure it effectively caters for the needs of young people with complex issues, and to expanding its reach to meet rising demand.

Recommendation:

- Fully fund and expand the Reconnect program to ensure it operates effectively to prevent young people experiencing prolonged homelessness and to meet rising demand.

Older people (aged 55+)

Older people are the fastest growing subpopulation of people experiencing homelessness and of people using homelessness services in Australia.^{xv} There was a 28% increase in the number of people aged 55 years and above experiencing homelessness between the last two Censuses.^{xvi} In 2019–20, about 24,400 older people sought help from homelessness services.^{xvii}

Many older people who become homeless have conventional housing histories and lose their housing through a combination of low income, high housing costs and a life shock such as illness or separation. Affordable housing is a needed response for this group.

We acknowledge the Federal Government's substantial investment in aged care in the 2020-21 Budget, including \$1.6 billion for 23,000 additional home care packages designed to assist older people to live in their own home for longer.

However, older people with long histories of homelessness often have complex mental and physical health care needs that mean they are unable to live independently. This group generally requires specialist homelessness residential aged care facilities that provide permanent accommodation and 24-hour medical care. Mission Australia runs three Residential Aged Care Facilities (RACFs) in NSW specifically dealing with a population who: experience homelessness; have a mental health issue, a drug and alcohol issue, a cognitive impairment or a mixed morbidity; and are socially isolated. However, there are insufficient facilities across Australia to meet the high demand for these very vulnerable individuals.

Care for residents in specialist homelessness residential aged care facilities is subsidised through the Aged Care Funding Instrument (ACFI).^{xviii} The current ACFI model does take into account the physical limitations of such residents, but inadequately accounts for the non-physical limitations experienced by this cohort, in particular mental illness and alcohol and other drug addiction.

In addition, there is a pressing requirement to provide extra short-term funds to RACFs that support NDIS participants, to enable them to meet the extra accreditation costs created by the recently-introduced requirement to comply with both the Aged Care Quality Standards and the NDIS Practice Standards.^{xix} Meeting the new NDIS requirements draws additional resources from all Aged Care providers, especially those supporting vulnerable groups; a third of the residents of Mission Australia's RACFs are NDIS participants.

The recent introduction of these changes at the same time as the sector is managing through the COVID-19 pandemic is causing significant challenges, including further cost pressures on an already-low funding base.

Recommendations

- Fund the construction of new specialist homelessness residential aged care facilities through the Aged Care Approvals Round, based on an assessment of need.
- Modify the ACFI funding model to more accurately account for the complex needs of people living in specialist homelessness residential aged care facilities, particularly with respect to non-physical limitations.
- Provide short-term grants to resource the additional costs faced by Residential Aged Care providers that need to comply with both the NDIS Practice Standards and Aged Care Quality Standards.

Social and affordable housing

There is a chronic shortage of housing for people on low and moderate incomes. There are currently 150,000 people on waiting lists for social housing^{xx} and 900,000 households in housing stress and therefore at risk of homelessness.^{2,xxi}

Investment in building, upgrading and improving social and affordable housing will support the economic recovery, reduce homelessness and improve social and economic outcomes for people on low incomes. The Federal Government must play a role in direct investment in social and affordable housing, as well as supporting private and institutional investment.

Direct investment in social and affordable housing

The Social Housing Acceleration and Renovation Program (SHARP) proposal has been designed as an immediate stimulus to the economy given the recession associated with the COVID-19 pandemic. It outlines how 30,000 social housing units can be built over a four-year period, as well as acceleration of the maintenance and renovation of existing social housing stock.^{xxii}

The SHARP proposal calls for total government investment of \$7.7 billion, including \$7.2 billion for new build/acquisitions and \$500 million for the renovation of existing homes. Federal Government contributions should be complemented by state and territory governments in the form of land and/or capital.

SHARP could be rolled out quickly due to land and workforce availability, pent up demand for social housing and a backlog of maintenance work required on existing social housing. On average over the four-year period, SHARP would support between 15,500 and 18,000 full-time equivalent (FTE) jobs. It is estimated that SHARP would raise output in Australia by \$15.7 billion to \$18.2 billion in total over the four years of construction and increase GDP by between \$5.8 billion to \$6.7 billion, largely offsetting the initial government investment.

Supporting private and institutional investment

As a complement to direct investment in social and affordable housing, further incentives should be provided to enable private and institutional investment in such housing. The National Housing Finance and Investment Corporation (NHFIC) is making a useful contribution in providing concessional funding to Community Housing Providers. However, current NHFIC activity is insufficient to generate the investment required to address the existing shortfall in social and affordable housing.

Private and institutional investors, including superannuation funds, have considerable appetite and capital available to leverage government contributions through investing in below-market residential property in Australia, but require the right incentives to do so.

There is an opportunity for NHFIC to activate its capacity to provide equity participation in affordable housing developments, helping to improve and incentivise financial returns to investors. This could significantly increase the capacity of Community Housing Providers to borrow for, and invest in, affordable housing and thereby increase housing stock across the country.

² Housing stress is defined as: households in the bottom 40% of income, paying more than 30% of their income on housing-related costs.

In addition, the Federal Government should establish a housing aggregator to enable large scale private investment in affordable housing. This proposal, developed by the Constellation Project^{xxiii} - a joint initiative of the corporate, academic and community sectors – demonstrates how private institutional investment can be pooled into construction capital for affordable housing, which can be unlocked by future recurrent government co-investment.^{xxiv}

Recommendations

- Invest in 30,000 social housing units over a four-year period under the proposed Social Housing Acceleration and Renovation Program.
- Activate the capacity of NHFIC to provide equity participation in affordable housing developments.
- Create a capital housing aggregator to leverage government co-investment and attract private sector investment into social and affordable housing.

Income support

Current income support levels are inadequate for keeping Australians out of poverty. While the original rates of the Coronavirus Supplement and JobKeeper payment were responsible for reducing poverty in Australia by 32%, the decrease in payment amounts are projected to lead to a rise of those living in poverty.^{3,xxv}

The payments at the enhanced level made a tangible difference in the lives of many of the people that Mission Australia serves and millions of others living around Australia. These measures acknowledged that the old rate of \$40/day was inadequate and introduced a response that enabled people to make significant strides towards gaining control of their finances and paying for housing, education, healthcare and other essentials. As the payment rates have decreased, we have seen a significant increase in the number of people returning to seek financial assistance from our services.

As Australia transitions from crisis responses to recovery, the Government has a unique opportunity to build on the gains initially seen and redesign the income support system to ensure that it assists people to remain out of poverty and supports them to look for work and be job ready. Economic modelling has found that increasing income support payments will not act as a disincentive to work, and did not do so even during the time the highest level of Coronavirus Supplement was applied. On the contrary, higher income support levels facilitate job seeking as they provide resources for people to pay associated costs including transport and clothing for interviews.^{xxvi}

Commonwealth Rent Assistance is available to eligible people who rent in the private rental market or community housing. At its current level it does not meet the needs of people on low incomes facing the highest rents, particularly in capital cities.^{xxvii} It should be increased to better reflect minimum rents paid by people on low incomes.

³ By 740,000, compared to the original payment rates

Recommendations

- Permanently increase the base rate of income support payments to ensure that they are adequate and keep people out of poverty.
- Increase Commonwealth Rent Assistance to better reflect minimum rents paid by people on low incomes.

Strengthening communities

Entrenched disadvantage is present in a small but persistent number of locations in each state and territory across Australia.^{xxix} This disadvantage includes high levels of unemployment, low levels of income and education, housing stress, a high level of criminal offending and inter-generational welfare dependency. This limits opportunities for individuals living in these communities, and imposes high avoidable costs for taxpayers.

Locational disadvantage is a complex problem that is best addressed by a coordinated, collaborative place-based approach, led by communities but enabled by support from the Federal Government in conjunction with state/territory and local governments, as well as local service providers. This approach requires long term funding, with a minimum of ten years' commitment plus upfront funding to address the complex and intergenerational issues.

In respect of reforms currently being undertaken by the Department of Social Services to Family and Children Services, we welcome the commitment to five-year grant agreements which will provide greater certainty for service delivery. Nevertheless, as noted above, 10-year contracts are important for place-based programs under this stream operating in areas of entrenched disadvantage such as Communities for Children. We welcome the proposed shift in focus to “encourage and champion evidence, outcomes measurement and reporting, evaluation and better targeting services to families experiencing vulnerability, or with multiple and/or complex needs.” However, so that implementation of this does not divert providers' resources away from delivering frontline services, program budgets must be enhanced to adequately to cover providers' cost and time to:

1. implement reporting systems and manage data security;
2. implement and manage outcomes measurement specifications; and
3. regularly provide or promote professional development and training in new methodologies, and in system and reporting changes.

Recommendations

- Initiate and fund place-based approaches to entrenched locational disadvantage, targeted to areas of concentrated inter-generational welfare dependency.
- Adequately fund Family and Children Services within the Department of Social Services to cover providers' cost and time in implementing changes to reporting systems, data security, outcomes measurement and professional development and training.

Young people's mental health and AOD

Mental health issues can impact children and young people at a personal, social and economic level, as well as reduce their life expectancy.^{xxx} When experienced early in life, mental illness can seriously derail pathways into adulthood through poor academic performance, higher levels of school drop-out and absenteeism, unemployment, interpersonal problems, increased risk of substance dependence and an increased likelihood of self-harm.^{xxxi}

Even before COVID-19, the prevalence of mental health issues among young Australians was deeply concerning. Nearly one in seven (14.4%) adolescents aged 12-17 years had experienced a mental disorder in the previous year and, of those, 23.1% had a severe disorder.^{xxxii} COVID-19 has added multiple stressors for young people, including uncertainty about their future, social isolation, increasing rates of unemployment and financial distress. This is increasing psychological distress among young people, making them more vulnerable to mental ill health, with a concurrent rise in suicide rates predicted.^{xxxiii}

Mission Australia's annual Youth Survey, the largest survey of its kind in Australia, has continued to highlight the ongoing prominence of mental health issues as a concern for young Australians. In 2020, the top three issues of concern for young people were coping with stress, mental health and body image. One in four young people told us that they felt stressed either all or most of the time, and one-third identified mental health as the most important issue in Australia.

Although a significant amount of funding has been devoted to mental health in response to COVID-19, ongoing need is anticipated and funding must keep up with demand. The estimated investment needed to address the immediate impacts of COVID-19 on Australia's mental health and contribute to the longer-term task of ongoing national mental health reform is \$3.7 billion over four years.^{xxxiv}

The Productivity Commission has identified mental health prevention and early intervention for children and young people as a priority reform area, with a particular focus on promoting wellbeing through schools.^{xxxv} In our service experience, some young people may not reach out for support due to stigma or lack of awareness about services and we are therefore particularly advocating for online and outreach mental health services that more help to meet young people 'where they are at'.

Alcohol and other drugs are a key mental health issue for young people. There is high unmet need for AOD treatment services for young people, particularly residential rehabilitation and detoxification services, but inadequate funding from all levels of government. In particular, there is a lack of:

- youth-specific AOD treatment facilities, meaning that some young people are treated in adult centres;
- treatment options in rural and regional areas; and
- treatment options for Aboriginal and Torres Strait Islander young people.^{xxxvi}

Recommendations

- Expand evidence-based early intervention and prevention mental health programs for young people, to be delivered in schools and other community settings.

- Address system gaps where young people seeking support to overcome ice, other drug or alcohol dependency cannot receive treatment, by funding new youth-specific AOD residential services in metro and non-metro hot spots, including tailored services for Aboriginal and Torres Strait Islander young people.

Equal Remuneration Order and Supplementation

In 2012 the Fair Work Commission made a landmark decision that addresses the gendered undervaluation of work performed in much of the community services sector. Most governments across Australia, including the Federal Government, provided additional funding to ensure that community sector organisations could pay the resulting increased wages and maintain essential services to our communities. However, this funding is due to cease in June 2021.

Welcome provisions were made within the 2020-21 Federal Budget to ensure the base rate of some applicable grants would be permanently increased so as to incorporate the existing rate of ERO supplementation. However, in other areas, the Government has not made this commitment, including extending it to Commonwealth-State agreements such as the National Housing and Homelessness Agreement (NHHA).

The Federal Government must act to ensure that services funded under Commonwealth-State agreements incorporate the existing rate of ERO supplementation, so that service delivery to vulnerable people is not affected.

Recommendations

- Prevent erosion of the financial viability of services funded under Commonwealth-State agreements, including the NHHA, by incorporating the existing rate of ERO supplementation.

End notes

ⁱ Mission Australia (2020) Annual Report: 2019-20, accessible at:

<https://www.missionaustralia.com.au/publications/annual-reports/annual-report-2020>

ⁱⁱ Nahum, D and Standford, J (2020) Briefing paper: 2020 Year-End Labour Market Review: Insecure Work and the Covid-19 Pandemic, The Australia Institute, accessible at

https://d3n8a8pro7vhmx.cloudfront.net/theausinstitute/pages/3411/attachments/original/1609197941/Year-End_Labour_Market_2020.pdf?1609197941

ⁱⁱⁱ Conroy, C, Bower, M, Flatau, P, Zaretsky, K, Eardley, T and Burns L (2013) The MISHA Project: From homelessness to sustained housing 2010-2013, accessible at <https://www.missionaustralia.com.au/what-we-do/research-impact-policy-advocacy/misha>

^{iv} Australian Bureau of Statistics, (2018) Census of Population and Housing: Estimating homelessness, accessible at <https://www.abs.gov.au/statistics/people/housing/census-population-and-housing-estimating-homelessness/latest-release#data-download>

^v Australian Institute of Health and Welfare (2020) Specialist homelessness services annual report 2019-20, Cat. No. HOU 322, accessible at <https://www.aihw.gov.au/reports/homelessness-services/specialist-homelessness-services-annual-report/contents/clients-services-and-outcomes>

^{vi} Kaleveld, L, Bock, C, Maycock-Sayce, R (2020) COVID-19 and mental health: CSI response, accessible at https://www.csi.edu.au/media/uploads/csi_fact_sheet_covid_and_mental_health.pdf

^{vii} Pfitzner, N, Fitz-Gibbon, K and True, J (2020). Responding to the 'shadow pandemic': practitioner views on the nature of and responses to violence against women in Victoria, Australia during the COVID-19 restrictions. Monash Gender and Family Violence Prevention Centre, Monash University, Victoria, Australia.

^{viii} Nahum, D and Standford, J op cit

-
- ^{ix} Equity Economics (2020) Double return: How investing in social housing can address the growing homelessness crisis and boost Australia's economic recovery, accessible at <https://everybodyhome.com.au/wp-content/uploads/2020/12/201215-Double-Return-Homelessness-Report-UpdatedProofed2.pdf>
- ^x Table CLIENTS.1, Australian Institute of Health and Welfare (2020) Specialist homelessness services annual report 2019-20, Cat. No. HOU 322, accessible at <https://www.aihw.gov.au/reports/homelessness-services/specialist-homelessness-services-annual-report/data>
- ^{xi} Australian Institute of Health and Welfare (2020) Specialist homelessness services annual report 2019-20, Cat. No. HOU 322, Young people presenting alone summary, accessible at <https://www.aihw.gov.au/reports/homelessness-services/specialist-homelessness-services-annual-report/contents/young-people-presenting-alone>
- ^{xii} MacKenzie, D, Flatau, P, Steen, A and Thielking, M (2016) The cost of youth homelessness in Australia, accessible at <https://apo.org.au/sites/default/files/resource-files/2016-04/apo-nid63479.pdf>
- ^{xiii} Australian Institute of Health and Welfare (2020) Australia's children. Cat. no. CWS 69. Canberra: AIHW. Accessible at <https://www.aihw.gov.au/reports/children-youth/australias-children>
- ^{xiv} Mission Australia (2016) Reconnect Evaluation, accessible at <https://www.missionaustralia.com.au/publications/research/homelessness/687-reconnect-evaluation-report/file>
- ^{xv} Australian Institute of Health and Welfare (2020) Specialist homelessness services annual report 2019-20, Cat. No. HOU 322, Older clients summary, accessible at <https://www.aihw.gov.au/reports/homelessness-services/specialist-homelessness-services-annual-report/contents/older-clients>
- ^{xvi} Australian Bureau of Statistics op cit
- ^{xvii} Australian Institute of Health and Welfare (2020) Specialist homelessness services annual report 2019-20, Cat. No. HOU 322, Older clients summary, accessible at <https://www.aihw.gov.au/reports/homelessness-services/specialist-homelessness-services-annual-report/contents/older-clients>
- ^{xviii} Federal Department of Health (2020), The Aged Care Funding Instrument (ACFI), webpage accessible at <https://www.health.gov.au/initiatives-and-programs/residential-aged-care/funding-for-residential-aged-care/the-aged-care-funding-instrument-acfi>
- ^{xix} NDIS Quality and Safeguards Commission (undated webpage) NDIS participants in residential aged care, webpage accessible at <https://www.ndiscommission.gov.au/providers/participants-residential-aged-care>
- ^{xx} Australian Institute of Health and Welfare (2020) Housing assistance in Australia 2020, Cat. No. HOU 320, Priority groups and waiting lists summary, accessible at <https://www.aihw.gov.au/reports/housing-assistance/housing-assistance-in-australia-2020/contents/priority-groups-and-waiting-lists>
- ^{xxi} Australian Bureau of Statistics (2017) 4130.0 Housing Occupancy and Costs, 2015-16– Table 22.1, accessible at: <http://www.abs.gov.au/AUSSTATS/abs@.nsf/DetailsPage/4130.02015-16?OpenDocument>
- ^{xxii} Community Housing Industry Association (2020) Social Housing Acceleration and Renovation Program (SHARP), accessible at: <https://www.communityhousing.com.au/wp-content/uploads/2020/05/SHARP-Full-Report-1.pdf?x59559>
- ^{xxiii} The Constellation Project (undated webpage) Who we are, accessible at: <https://www.theconstellationproject.com.au/about-the-project/>
- ^{xxiv} The Constellation Project (2019) The case for a housing aggregator, accessible at: https://theconstellationproject.com.au/wp-content/uploads/2020/02/Housing-Capital_Redesign_WEB.pdf
- ^{xxv} Phillips, B, Gray, M and Biddle, N (2020) COVID-19 JobKeeper and JobSeeker impacts on poverty and housing stress under current and alternative economic and policy scenarios, accessible at https://csrcm.cass.anu.edu.au/sites/default/files/docs/2020/8/Impact_of_Covid19_JobKeeper_and_Jobseeker_measures_on_Poverty_and_Financial_Stress_FINAL.pdf
- ^{xxvi} Borland, J (2020) New finding: Boosting JobSeeker wouldn't keep Australians away from paid work, in The Conversation, accessible at <https://theconversation.com/new-finding-boosting-jobseeker-wouldnt-keep-australians-away-from-paid-work-150454>
- ^{xxvii} SGS Economics and Planning (2020) Rental Affordability Index, December 2020 key findings, accessible at http://shelter.org.au/site/wp-content/uploads/RAI-2020-FINAL_compressed.pdf
- ^{xxviii} Australian Council of Social Service (2020) Next steps for income support: Briefing July 2020, accessible at https://www.acoss.org.au/wp-content/uploads/2020/09/Social-security-next-steps-JUL-UPDATED-2-9_.pdf
- ^{xxix} Productivity Commission (2013) Deep and persistent disadvantage in Australia, accessible at <https://www.pc.gov.au/research/supporting/deep-persistent-disadvantage> and Jesuit Social Services and Catholic Social Services Australia (2015) Dropping Off the Edge 2015, accessible at www.dote.org.au
- ^{xxx} Erskine, H, Moffitt, T, Copeland, W, Costello, E, Ferrari, A, Patton, G, Degenhardt, L, Vos, T, Whiteford, H, and Scott, J (2015) A heavy burden on young minds: The global burden of mental and substance use disorders in children and youth, in Psychological Medicine 45, no. 7: 1551–63, and Lawrence, D, Johnson, S, Hafekost, J, Boterhoven De Haan, K, Sawyer, M, Ainley, J and Zubrick, S (2015) The mental health of children and adolescents: Report on the Second Australian Child and Adolescent Survey of Mental Health and Wellbeing, Canberra, ACT, Department of Health and Ageing, accessible at <https://research-repository.uwa.edu.au/en/publications/the-mental-health-of-children-and-adolescents-report-on-the-second>
- ^{xxxi} Lawrence et al. op cit and National Research Council (US) (2009) Preventing mental, emotional and behavioral disorders among young people: Progress and possibilities, Edited by Mary Ellen O'Connell, Thomas Boat, and Kenneth E. Warner, The

National Academies Collection: Reports Funded by National Institutes of Health Washington (DC): Committee on the Prevention of Mental Disorders and Substance Abuse Among Children, Youth, and Young Adults: Research Advances and Promising Interventions, accessible at <http://www.ncbi.nlm.nih.gov/books/NBK32775/>

^{xxxii} Lawrence et al. op cit

^{xxxiii} Dolgin, R. (2020) The impact of Covid-19 on suicide rates, accessible at <https://www.psychom.net/covid-19-suicide-rates>

^{xxxiv} The University of Sydney Brain and Mind Centre and Australian National University (2020) Mental health funding priorities: Responding to COVID-19 and building longer-term reform, accessible at <https://www.sydney.edu.au/content/dam/corporate/documents/brain-and-mind-centre/mental-health-priorities-15-september-2020.pdf>

^{xxxv} Productivity Commission (2020) Mental health: Productivity Commission Inquiry Report Vol 1, No, 95, accessible at <https://www.pc.gov.au/inquiries/completed/mental-health/report/mental-health-volume1.pdf>

^{xxxvi} Sir David Martin Foundation (2020) Evolve: Are we doing enough for young people with drug and alcohol addiction?, accessible at https://www.martinfoundation.org.au/wp-content/uploads/dlm_uploads/2020/08/SDMF-Research-Report-2020-singles-1.pdf