



Youth Affairs Council of Western Australia Submission to Senate Standing Committees on
Community Affairs into the **Extent of income inequality in Australia**
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To whom it may concern

Submission to the Senate Standing Committees on Community Affairs Inquiry into the Extent of Income Inequality in Australia

The Youth Affairs Council of Western Australia (YACWA) is the peak non-government youth organisation in Western Australia with a membership of over 300 youth service organisations, community organisations, academics, individuals and most importantly young people themselves. Established in 1980, YACWA has worked tirelessly for 30 years to deliver high-level representation and advocacy for the Western Australian youth sector and young people.

YACWA's mission is to be the leading peak body working to ensure that young people and the workforce that support them are valued, informed and have opportunities to influence public policy.

YACWA's vision is to develop a Western Australian community where all young people are empowered and have their human rights maintained. A community that values young people's skills, knowledge and engages them in decision-making.

Our work is premised upon the following objectives:

- That young people are driving the agenda and ensuring public policy addresses their needs
- That the workforce that supports them is competent and confident in delivering evidence bases, quality services to young people
- That we are independent
- That we proactively respond to youth issues with professionalism
- That all our decision making and advocacy is open and transparent and supported by our members

The Youth Affairs Council of Western Australia is thankful for the opportunity to submit to this important inquiry. The extent of income inequality impacting upon young people in Australia, particularly Western Australia, is a continuously growing issue and must be addressed urgently to reverse current trends. It is integral for not only those involved in policy, but also our communities, to be engaged in active discussion and in the development of solutions, with regards to this far reaching issue.

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Executive Summary

Our submission explores all of the terms of reference and their particular impact on young people living in Western Australia. Our summary of which is as follows:

Term of reference 1: The extent of income inequality is wide and continues to increase, much to the detriment of young people across Western Australia.

Term of Reference 2: The existence of income inequality in Western Australia is significantly impacting on a young person's access to health, housing, education and employment, negatively affecting outcomes achieved.

Term of Reference 3: Young people in general are specifically vulnerable to income inequality, however those who are Aboriginal or Torres Strait Islander; female; living with a disability; living in rural or remote areas; culturally or linguistically diverse; or experiencing homelessness, are even more susceptible to being negatively impacted by this issue.

Term of Reference 4: The Federal Budget 2014-15 will clearly negatively impact on young people negatively. Cuts and reductions in areas such as education, training, welfare support, health, and other specific programs, will worsen rates of income inequality in Australia.

Term of Reference 5: Social welfare support is critical in reducing income inequality in Western Australia, however currently it is inadequate and its provision must be expanded to ensure equality within our communities.

Term of Reference 6: The role of Government is critical in addressing current rates of income inequality in Australia. There is an extensive evidence base regarding effective policies and initiatives to reduce this, including appropriate and adequate income support payments.

However, it should be noted that more broadly we wanted to facilitate discussion about why income inequality exists, and more importantly, why in our opinion, it is increasing. To understand the impact of income inequality, we engaged in direct consultation with a diverse range of young people and those who support them. We spoke to young people who were unemployed; who were studying; involved in casual or part-time work; youth workers; and teachers amongst others. This was conducted through direct dialogue, online surveys and social media discussion. In total, our contact was with over 100 young people and those who support them living in Western Australia, allowing us to gauge the impact of income inequality on a diverse range of young people throughout our communities. In these discussions it was evident that young people are deeply concerned about the existence of significant income inequality in our communities. YACWA urges Government to undertake immediate action on the issue of income inequality impacting upon children and young people.

Australia's International Human Rights Commitments

The following submission has been premised upon Australia's international human rights obligations, as defined in numerous treaties, relating to the responsibility of government to ensure and enhance the rights of its citizens. The link between income inequality and human rights is clearly evident, with a running global data set on 162 countries between 1980 and 2004 revealing a direct correlation between income inequality and human rights protection.¹ In particular, the importance of democracy was emphasised as a way for citizens to voice grievances and challenge the concentration of resources. However, YACWA believes that recently democratic mechanisms have been reduced, highlighted by the reduction of advocacy related to government funding, and in a state of worsening income inequality, this continual development is deeply concerning.

Directly relevant to the issue of income inequality, particularly impacting upon young people, are the following legal documents; First, the international catalogue of rights set out in the *Universal Declaration of Human Rights* ('UDHR') includes both civil and political rights and economic, social and cultural rights. These rights are further strengthened by the introduction of the *International Covenant on Economic, Social and Cultural Rights* ('ICESCR') and directly relating to young people, the *Convention on the Rights of the Child* ('CRC'). Regarding specific disadvantaged groups of young people, the *Convention on the Elimination of All Forms of Racial Discrimination* ('CERD'), the *Convention on the Rights of Persons with Disabilities* ('CPRD'), the *Refugee Convention*, and the *Convention to Eliminate all Forms of Discrimination Against Women* ('CEDAW') all ensure protection of rights relating to income inequality. Despite Australia being a signatory to these Declarations and Conventions, and as such have undertaken an oath of good faith in ensuring the rights outlined within, YACWA believes that we still see many children and young people placed at a significant economic disadvantage in our communities.

Under the UDHR, broadly relating to the issue of income inequality, Article 25 states that:

"Everyone has the right to a standard of living adequate for the health and well-being of himself and of his family, including food, clothing, housing and medical care and necessary social services, and the right to security in the event of unemployment, sickness, disability, widowhood, old age or other lack of livelihood in circumstances beyond his control."

Further, ICESCR imposes an obligation on signatory countries, such as Australia, to ensure that at the very least, no individual is deprived of access to access education, nutritious food, shelter and appropriate housing and at least, basic health care, water and sanitation.² Failure to do so results in a direct violation under this Convention. Specific articles pertaining to the issue of income inequality are non-discrimination (Article 2), gender equality (Article 3), right to employment (Article 6), employment conditions (Article 7), social security (Article 9), standard of living (Article 11), standard of health (Article 12), and education (Article 13).

¹ Landman, T and Larizza, M, *'Inequality and Human Rights: Who Controls What, When, and* [<http://www.gsdr.org/go/display&type=Document&id=3618>]

² General Comment 3, UN General Assembly, *International Covenant on Economic, Social and Cultural Rights*, 16 December 1966, United Nations, Treaty Series, vol. 993, p. 3, available at: <http://www.refworld.org/docid/3ae6b36c0.html> [accessed 20 August 2014]

Similarly, Government has significant and substantial obligations resulting in being a signatory to the *CRC*, to eliminate child poverty and reverse the trend towards greater income inequality. This Convention recognises the increased vulnerability of children and young people to be denied access to and/or fulfillment of their rights, and requires our governments to provide every child with a standard of living adequate for their full human development. In achieving this, our governments have an obligation to “undertake such measures to the maximum extent of their available resources.” Articles directly relevant to this discussion are those relating to non-discrimination (*Article 2*), best interests (*Article 3*), Article 6 (*Life, survival and development*), social security (*Article 26*), standard of living (*Article 27*), education – particularly in vocational and alternative options (*Article 28*) and economic exploitation (*Article 32*).

Despite the obligations undertaken by successive governments that the above rights will be ensured and enhanced in Australia, we still see the rights of young people to enjoy these either not fulfilled or improved. The impacts of which are through direct and indirect laws and legislations. It is critical in reflection, to adhere to our international human rights law obligations, to ensure that children and young people can enjoy these rights to their maximum potential.

Income Inequality in Western Australia: The Widening Divide

Income inequality is a very real issue facing a significant amount of young people. Whilst Australia has recently experienced an unrivalled period of sustained economic growth, income inequality is increasing. This is evidenced by the fact that the poorest 10% of Australians experienced the fifth greatest increase in their incomes, whereas the richest decile had the largest increase of any developed country in 2011. The *Organisation for Economic Co-operation and Development* ('OECD') in its most recent report indicated that Australia's increasing income inequality is concerning, when compared to other developed economies. Currently, we have the 11th most unequal wage disparity of the 34 OECD members,³ particularly noting that within this context, it is young people and poor people who have fared the worse.⁴

Significantly, statistics show that income inequality has increased most markedly in Western Australia. Currently, we are most similar to Portugal in terms of inequality, just above the United States. This has been attributed due to a result of average income of the richest 20 per cent of Western Australians more than doubling, and also receiving more than half of all income growth that the state's households enjoyed over a fifteen-year period.⁵ Despite increases in average incomes broadly, these have clearly not been fairly and equally distributed amongst our communities. The impact of which worsens as prices of essential services increase faster than wages, and housing affordability issues develop.

In our consultations with young people, it was clearly evident that income inequality is a major problem impacting their ability to be financially secure, find employment, access health services, and affordable housing. In particular, one young person spoke of the substantial difficulty they experienced in balancing education; housing costs and basic living expenses, leaving them with \$50 for food each fortnight once rent and other essential expendables were taken out. However, experiences of this nature are not unique in Western Australia, and are in fact becoming more common as more young people are pulled towards poverty, as the effects of income inequality becomes systemic issues.

It is clear, through both economic data⁶ and the experience of young people in Western Australia, that the extent of income inequality undermines access to a broad range of services, whilst it is also increasing without adequate government intervention. YACWA urges Government to adhere to its human rights obligations, and effectively address the existence of income inequality impacting upon young people.

³ Organisation for Economic Co-operation and Development, '*OECD Income Distribution Database: Gini, poverty, income, Methods and Concepts*' (19 June 2014) <<http://www.oecd.org/els/soc/income-distribution-database.htm>>.

⁴ Organisation for Economic Co-operation and Development, '*Income Inequality Update – June 2014*' (June 2014) <<http://www.oecd.org/els/soc/OECD2014-Income-Inequality-Update.pdf>>

⁵ Peter Whiteford, '*Are the rich getting richer and the poor getting poorer?*' (28 September 2011) <<http://inside.org.au/are-the-rich-getting-richer-and-the-poor-getting-poorer/>>

⁶ United Nations Development Programme, '*Humanity Divided: Confronting Inequality in Developing Countries*' (November 2013) <http://www.gy.undp.org/content/dam/guyana/docs/HumanityDivided_Full-Report.pdf>

Income inequality and its impact on a young person's access to health, housing, education and employment

Extensive and constantly developing research provides conclusive evidence that income inequality has a detrimental impact on not only the health of our economy, but also on individual access and outcomes relating to health, housing, education, and employment.⁷ Nations with higher levels of income inequality also have a greater proportion of their population living in poverty.⁸ Current ABS data indicate around 12% of Australians live under the poverty line, with this number increasing and disproportionately affecting young people. In particular those who are among the aboriginal population, migrants and asylum seekers, and people with disabilities are at even greater risk.⁹ Those young people affected by income inequality experience hardship and a decline in their social mobility, as their standard of housing, diet, health care and education is reduced, leading to a deterioration of both physical and mental health. This will subsequently place more stress on already stretched community and welfare services, particularly those working young people experiencing disadvantage.

Health

In our consultations, young people identified health as a key issue within the context of income inequality, with income inequality affecting the frequency of visits and outcomes achieved. Several international studies have found that economic status is a critical determinant of health amongst children, with poverty being the most powerful aspect of the social context associated with ill-health in children and young people.¹⁰ We heard that young people often avoid seeking help for health issues as they cannot afford to pay for medical appointments or prescriptions, and that generally our health system is too expensive. This example was provided to us via a respondent to our online survey:

"A young person becomes sick and only works a casual job, hence there is no paid sick leave on top of the lower rate of pay. This lack of pay means beyond the rent, less food is available. This combined with the sickness means it is harder to complete a TAFE certificate, without which a better paying job is out of the question and in turn a deposit on a house or even a mortgage is unavailable."

Similarly, we heard that young people are:

⁷ Equality Trust, 'The Equality Trust Research Update' 6 (2012)

<<https://www.equalitytrust.org.uk/sites/default/files/research-update-do-people-die-from-inequality.pdf>>

⁸ OECD, 'Crisis squeezes income and puts pressure on inequality and poverty' (May 2013)

<<http://www.oecd.org/els/soc/OECD2013-Inequality-and-Poverty-8p.pdf>>

⁹ UN Committee on the Rights of the Child (CRC), *UN Committee on the Rights of the Child: Concluding Observations, Australia*, 28 August

2012, CRC/AUS/CO/4, <http://www2.ohchr.org/english/bodies/crc/docs/co/CRC_C_AUS_CO_4.pdf> [accessed 20 August 2014]

¹⁰ Children's Rights Alliance, 'News Release', (9 October 2001)

<http://www.childrensrights.ie/sites/default/files/press_materials/files/156-PR_BudgetESRChildPoverty091001_0.pdf>

“Unable to obtain and or continue with purchase of medications, pay for appointments, accommodation and etc. Without the basics they are further put at risk in terms of education, employment as well.”

It is also important to acknowledge the impact of income inequality on a young person's mental health. Currently, we are seeing rising rates of mental health illness amongst young people. Statistics show that 75% of mental health problems emerge before the age of 25, with 1 in 4 young people experiencing these each year. Income inequality is intrinsically linked with higher rates of mental health illness, with a recent study discovering a causal link between high levels of inequality and an increased risk of schizophrenia.¹¹ It was also raised in our consultations by young people, that due to the impact of income inequality on their future prospects, they are constantly under stress and anxious. It is vital in this context, that income inequality is actively reduced to counter the likelihood of young people experiencing ill mental health relating to reduced financial capacity and security.

Education

With regards to education, it is clear that income inequality is reducing young people's access to this critical right and pathway into their future. Population-based studies have revealed that income is perhaps most strongly linked to education outcomes, particularly in areas related to cognition and behavior.¹² Similar research is also emerging indicating correlations between low scores in math's and reading and income inequality between countries and between US states, as well as a link between lower average science, math's and reading scores and inequality.¹³ However, these outcomes can be improved with significant learning gains in young people through even modest increases in income.

In Western Australia, we have recently seen increases in TAFE course fees by our State Government. TAFE plays a critical role in ensuring young people who may have not finished main stream education, can access further study or training opportunities. During previous consultations regarding this issue, young people showed strong concern about their future accessibility to their education, particularly in key fields such as nursing and youth work. Reducing financial accessibility of this pathway further increases the impact of income inequality on young people.

In our consultations, we also spoke to a class group of young people aged 14 years to 25 years who were attending COMET (*Community Outreach Model of Education and Training*) in Joondalup, north of Perth. COMET is an alternative education program that allows young

¹¹ Burns JK, Tomita A, Kapadia AS, ***'Income inequality and schizophrenia: increased schizophrenia incidence in countries with high levels of income inequality'*** (2014) 60(2) ***Int J Soc Psychiatry***, 185-96'.

¹² UN Human Rights Council, *UN Human Rights Council: Addendum to the Report of the Special Rapporteur on Adequate Housing as a Component of the Right to an Adequate Standard of Living, Mission to Australia (31 July to 15 August 2006)*, 11 May 2007, A/HRC/4/18/Add.2, available at:

<http://www.refworld.org/docid/46652ba52.html> [accessed 20 August 2014]

¹³ Micahel Morrison, *'Economic Inequality is Inversely Related to PISA Educational Outcomes'* (25 May 2012) <<http://www.decisionsonevidence.com/2012/05/economic-inequality-is-inversely-related-to-pisa-educational-outcomes/>>

people to complete TAFE certificates in general education (Year 9, 10 and 12 equivalents) as well as other TAFE accredited certificates in IT, Business and Workplace Preparation. Young people spoke of their concern regarding increases in the costs of education, the minimal welfare support they receive whilst studying, and the difficulties on managing the cost of housing, employment, education and the purchasing of basic necessities. They spoke of their reliance on family to support them through education and training, highlighting the lack of adequate government support within these areas.

It was further identified in our consultation of the importance that the nationally funded Youth Connections Program plays in reducing income inequality in our communities. Youth Connections is a program that

Education is proven to be a critical factor in reducing income inequality, however our current system allows too many young people to fall through gaps. Further reductions in accessibility will only continue recent trends in income inequality. YACWA urges Government to implement immediate policies to address current barriers preventing all young people from accessing adequate education, specific to their individual needs. Further, we recommend that the Government continue funding of the highly successful and critically important, *Youth Connections Program*.

Housing

Young people are increasingly being priced out of private housing, and pushed out of public housing. The extent of housing unaffordability in Australia is well known, with recent statistics provided by the OECD showing that Australia has one of the least affordable markets across developed countries. Specifically, young people are experiencing issues pertaining to availability and accessibility. Further, in violation of our human rights obligations, we continue to see disturbingly high rates of children and young people experiencing homelessness. Whilst the factors contributing to homelessness are complex and multifaceted, two key drivers are income inequality and a lack of affordable housing.

YACWA previously made a submission to our *Senate Standing Committee on Economics Inquiry into Affordable Housing* (Cth) regarding housing affordability and its impact on young Western Australians. Within this submission, we recommended that Government assistance must be increased in addressing issues pertaining to housing affordability, social housing and homelessness. Current policies are not adequately addressing these issues, of which are further exacerbated by increasing income inequality. For more information regarding YACWA's submission, please find it attached.

Whilst housing affordability is worsening due to the existence of income inequality, we must also highlight that Western Australia has some of the highest rates of youth homelessness nationally. In recent consultations undertaken in relation to housing affordability, it was clear that these rates are only increasing, with the limited services available already under significant pressure. In many circumstances this resulted in substantial amounts of young people being turned away from accommodation services every night. In particular, it was noted in our survey that with regards to income inequality and homelessness:

"With homeless young people, many have little income and this increases their crisis and find themselves at a loss and or being left behind and out."

Similarly, in our consultations with students at COMET, young people often spoke of their difficulties in accessing affordable housing, placing significant stress on their financial situation, and ultimately their well being. These concerns are substantiated by statistics released recently by *AnglicareWA*, where it noted that ‘the current rental market in Western Australia is clearly beyond the affordable price range of people on benefits, pensions or a minimum wage... In particular, the benefits paid through Newstart and the Youth Allowance are grossly inadequate’.¹⁴

The result of income inequality on housing is precariously balanced. If Government does not address the factors contributing to income inequality, then issues such as housing affordability, homelessness and poverty will continue to worsen. Considering that a home is critical to the well being of young people and their life and employment opportunities, we recommend that Government introduce evidence-based policies that will effectively increase housing affordability.

Employment

YACWA is concerned about rising rates of unemployment amongst young people, and the subsequent increasing gap of wealth between young and older Australians. A young person’s income is said to be most directly affected by whether they engage in paid work and/or study, with those studying and working earning about half of what their counterparts earn in full-time work.¹⁵ As such, it is critical that we ensure young people are employed and that those who are not, to be adequately supported in achieving this.

Recently announced national statistics released by the *Australian Bureau of Statistics* (‘ABS’) show that unemployment for 15 to 24 year olds has reached 14.1 per cent – a peak not experienced since October 2001. Figures are worse for 15 to 19 year olds, whom of which 20.4% are unemployed.¹⁶ Long-term employment is also higher for young Australians than for the general population.¹⁷ These statistics are also markedly higher for young Australians vulnerable to disadvantage.

Discrimination also exists in the disparity of wages between young people and adults, for doing the same or similar jobs. In our consultations we heard that:

“The wage for young people needs to reach parity with the adult wage for doing the exact same job. There may need to be research into ways in which employers

¹⁴ Anglicare Australia, Snapshot: Anglicare WA, Western Australia (28 April 2013) <<https://www.anglicarewa.org.au/theme/anglicarewaorgau/assets/public/File/Rental%20Affordability%20Snapshot/Anglicare%20WA%20Rental%20Affordability%20Snapshot%202013.pdf>>

¹⁵ Office for Youth (Cth), ‘State of Australia’s Young People: A Report on the social economic, health and family lives of young people’ (2009) <https://www.sprc.unsw.edu.au/media/SPRCFile/41_Report_YoungPeopleReport.pdf>

¹⁶ Australian Bureau of Statistics (Cth), ‘Labour Force, Australia July 2014’ (2014) <<http://www.abs.gov.au/ausstats/abs@.nsf/mf/6202.0>>

¹⁷ Office for Youth (Cth), ‘State of Australia’s Young People: A Report on the social economic, health and family lives of young people’ (2009) <https://www.sprc.unsw.edu.au/media/SPRCFile/41_Report_YoungPeopleReport.pdf>

discriminate against young people so young people may be able to alert unions to possible misconduct. This would help more young people enter the workforce or find better paying jobs.”

Further, recent developments indicate that both the current Federal and Western Australia's State Government's could cut penalty rates. Such action has been recommended within a Federal Fair Work Commission review, whilst Premier Colin Barnett has spoken of the perceived disadvantage impacting small business by award rates. These calls are unjustified, as penalty rates are vitally important in protecting the rights of many young people. Young people often work late nights and weekends whilst balancing education and other commitments. In our consultations, it was provided that penalty rates provide young people with an incentive to work outside 'normal' business hours due to the opportunity to substantially increase their income. YACWA believes that any reduction of these rights would result in further disparity between the incomes of young people and the rest of our population.

A 2012 report commissioned by the Australian Government noted that *'increasingly young Australian's are spending longer periods after leaving school in insecure part-time work, unemployment or inactivity, even if at times interspersed with periods of education and training or full time work'*.¹⁸ This impacts upon job security as well as comparative earnings. It is clear that young people are spending more time finding full-time employment after leaving secondary education than it traditionally has taken in recent history, and those who are living alone and without family support are most at risk of experiencing poverty. YACWA urges Government to introduce policies to remove discrimination in wage earnings and increase availability of full-time employment to young people. In the event that this is not possible, then to provide adequate support both through social welfare and/or education/training to young people.

¹⁸ Dandolopartners, *'Second interim evaluation of the national partnership in youth attainment and transition: A report for the Department of Education, Employment and Workplace Relations'* (2012),
<http://foi.deewr.gov.au/system/files/doc/other/interim_evaluation_of_the_national_partnership_on_youth_attainment_and_transitions.pdf>

Vulnerability of young people experiencing disadvantage

YACWA stresses that all children and young people are particularly vulnerable to income inequality and its wider impact, and as such should be recognised specifically within any discussion of inequality impacting on disadvantaged groups within the community. This vulnerability has consequently been addressed throughout our submission. However, this is further compounded if the young person identifies as Aboriginal or Torres Strait Islander; is culturally and linguistically diverse or a refugee; lives in rural or remote areas; is female; or lives with a disability or mental illness; or is experiencing homelessness. The effect of which results in an incomprehensible decline in health, education, employment, social mobility and participation outcomes, which will further contribute to a cycle of poor disadvantage which may persist across generations.¹⁹ YACWA believes that it is unacceptable for such levels of disparity and discrimination to exist in our communities, and that these must be urgently addressed by Government.

These impacts were also brought up constantly in our consultations:

“Income inequality has the effect of entrenching the marginalisation of disadvantaged groups of young people by making it harder to overcome challenges and stereotypes associated by others about their group, a particular strong one being income inequality.”

“The gap widens, the opportunities are less, young people give up. More depression, drug problems...”

“Those already struggling – making it more difficult – and consequential impacts, particularly for mental health/spiraling impacts.”

Young people who are Aboriginal or Torres Strait Islander

Aboriginal and Torres Strait Islander young people continue to experience greater levels of income inequality, with the gap increasing over the last decade, despite commitments by Federal and State Governments to reduce this. Previous studies have indicated that indigenous young people are less likely to be employed than all Australian young people to be employed, with this worsening, as teenagers become adults.²⁰ An intolerable amount of discrimination still exists across many areas of life for Aboriginal and Torres Strait Islander young people, a product of systemic and structural discrimination in Australia.

Consistently, we see young Aboriginal or Torres Strait Islander people experience significantly poorer outcomes in fundamental life quality determinants such as access to adequate

¹⁹ Goldman N, ‘Social inequalities in health: disentangling the underlying mechanisms’ (2001) Ann NY Acad Sci 954:118–39.

²⁰ Office for Youth (Cth), ‘State of Australia’s Young People: A Report on the social economic, health and family lives of young people’ (2009) <
https://www.sprc.unsw.edu.au/media/SPRCFile/41_Report_YoungPeopleReport.pdf>

education and training, health care, employment opportunities.²¹ The *Closing the Gap* strategy, aimed at the improving the socio-economic conditions of Aboriginal Australians needs to be further expanded and supported to ensure its goals are achieved. YACWA urges both our Federal and State Governments to take immediate action in urgently expanding current initiatives and introduce new strategies to reduce the devastating impact discrimination is having on young indigenous people in relation to income inequality.

Young women

Pertaining to the issue of gender inequality, figures released on August 14, 2014 by the *Australian Bureau of Statistics* provide that female workers in Western Australia get paid an average \$452 a week less than men, the worst pay gap in Australia.²² This has been attributed to a range of reasons, including discrimination and the undervaluation of occupations dominated by women. Further, this inequality worsens when women have children. It is clear that significant discrimination continues to exist with regards to gender income inequality, breaching several of our obligations pertaining to non-discrimination and equality.

A survey respondent provided that:

"[Gender income inequality] means my partner earns more than me in a similar job role. That means he contributes more to the house financially. So I feel like I'm letting the team down. It's an awful feeling. We need to legislate that companies have standardised wages for roles, at least at the start."

Despite progress in areas such as education and some progress in health outcomes, statistics indicate that young women continue to lag behind in terms of access to livelihood, whilst remaining disproportionately represented in insecure employment and continue to earn significantly less than men. Further, a recent Government report stated that at 24 years old, women have almost peaked in their capacity, while men's earnings continue to increase considerably as they age.²³ These issues are often compounded for pregnant young women, of which research indicates are at greater risk of experiencing low socio-economic status, low levels of education, and low levels of social support.²⁴

²¹ Australian Human Rights Commission, 'Information concerning Australia and the Convention on the Rights of the Child' (2011) <<https://www.humanrights.gov.au/information-concerning-australia-and-convention-rights-child-0>>

²² Average Weekly Earnings, Australia, May 2014' (Australian Bureau of Statistics) in particular data tables 3 (Australia), 13A (NSW), 13B (Victoria), 13C (Queensland), 13D (SA), 13E (WA), 13F (Tasmania) -

<<http://www.abs.gov.au/AUSSTATS/abs@.nsf/DetailsPage/6302.0May%202014?OpenDocument>>

²³ Office for Youth (Cth), 'State of Australia's Young People: A Report on the social economic, health and family lives of young people' (2009) <https://www.sprc.unsw.edu.au/media/SPRCFile/41_Report_YoungPeopleReport.pdf> 55.

²⁴ ³⁹¹ D Loxton, J Stewart Williams and L Adamson, 'Barriers to Service Delivery for Young Pregnant Women and Mothers' (2007)

At http://www.deewr.gov.au/Youth/Programs/NYARS/Documents/ServiceDeliveryBarriers_Report.pdf, (viewed 25 May 2011).

YACWA believes that these outcomes are unacceptable, and recommends that Government implements the necessary legislative change, funding and provision of services to assist young women, and ultimately to counter current gender-based discrimination impacting upon income inequality.

Young people living with a disability

Currently, statistics indicate that 6% of young people aged between 15-24 are currently living with a disability in Australia. People with disabilities are more likely to have lower incomes; live in poverty; and be socially excluded or marginalised; and have difficulty accessing appropriate health care.²⁵ Despite Australia being one the wealthiest countries in the world, young people with disabilities still struggle to access basic necessities of life – where to work, and where to live. This was underlined by the fact that their relative income was much worse when compared against other countries, and in fact the worst of all 27 countries in the OECD.

Under our obligations pertaining to the United Nations (UN) *Convention on the Rights of Persons with Disabilities* (which Australia ratified in 2008), we must ensure that young people living with disabilities are free from barriers that hinder their full and effective participation in society on an equal basis with others'. In addressing this systemic issue, it is important to facilitate employment opportunities to young people with disabilities, ensure adequate social welfare support, and ensure adequate support in accessing education, health care and other basic necessities. YACWA urges Government to increase participation of young people living with a disability in our communities, and to ensure that those who cannot participate are provided with adequate support, consistent with current average standard of livings and costs.

Young people who live in rural or remote areas

It is widely understood that people living in rural and regional Australia face particular hardships, exemplified by continued programs by Government at addressing rural and remote disadvantage. People living these areas are also over-represented in ABS data relating to disadvantage²⁶, and are at a greater risk of experiencing poverty. Young people living in rural and regional communities receive generally lower incomes compared to those living in urban areas; experience reduced access to services such as health, education and transport; and, experience reduced employment opportunities.

One survey respondent commented that:

"In the case of rural youth, the lack of income equality will mean it is harder for them to be able to pay for expenses unique to rural areas such as the high cost of transport, petrol, owning a car, further entrenching their disadvantage."

²⁵ World Health Organization & World Bank Group 2011, *World report on disability*, WHO, Geneva < http://www.who.int/disabilities/world_report/2011/report.pdf>

²⁶ Australian Bureau of Statistics, *'Australian Social Trends'* (2000)
<<http://www.abs.gov.au/ausstats/abs@.nsf/2f762f95845417aeca25706c00834efa/a30c81b7fbcf02aeca2570ec000e215b!OpenDocument>>

The link between education and income inequality is conclusive,²⁷ and young people living in rural and remote areas are less likely to complete high school and less likely to commence higher education, significantly impacting upon their potential income. Further, compounding this is the significant proportion of young Aboriginal and Torres Strait Islander people living outside urban areas, and as such experiencing compounding disadvantages. YACWA urges Government to introduce new, and expand existing, programs and supports for young people living in rural or regional Australia.

Culturally or linguistically diverse background and/or refugees

Young people who are from a culturally or linguistically diverse background or whom are refugees, experience significant difficulties in accessing adequate and appropriate education, employment and training. This impact results in income disparity due to factors such as language difficulties, workplace discrimination and a lack of adequate Government support. In previous discussions undertaken by YACWA with services working with culturally or linguistically diverse young people, it was highlighted that many people within these groups live in poverty, and critically struggle to make ends meet, often experiencing homelessness and social isolation as a result. The result of which has seen marked inequalities in health amongst these groups, attributed to weakened socioeconomic status.²⁸ YACWA recommends that Government implement culturally appropriate responses to effectively address income inequality being experienced by young people from culturally or linguistically diverse backgrounds and/or who are refugees.

Young people experiencing homelessness

In Western Australia, children and young people disproportionately contribute to over 40% of those who are homeless on any given night.²⁹ In its Concluding Observations, the CRC Committee commented that currently standard of living protections are not equitable to everyone, and called for a holistic anti-poverty strategy. They further recommended “Government improve its social services, including education, income support, the health system, the disability service system and employment systems and the coordination amongst these, to strengthen their responsiveness to the needs of children and youth who are at risk of homelessness”. YACWA supports this recommendation, and believes that by actively reducing youth homelessness, the extent of income inequality will be reduced amongst young people, particularly those experiencing specific disadvantage.

²⁷ Australian Council of Social Service, ‘Poverty Report Update’ (October 2011)
<http://acoss.org.au/images/uploads/ACOSS_Poverty_October_2011.pdf>

²⁸ Australian Institute of Health and Welfare, ‘Australia’s health 2004’ (2004)
<http://www.vichealth.vic.gov.au/~media/ResourceCentre/PublicationsandResources/Health%20Inequalities/HI_Position_Paper_latest.ashx>

²⁹ Australian Bureau of Statistics, ‘Census of Population and Housing: Estimating Homelessness’ (2012)

Australian Institute of Health and Welfare, ‘Specialist Homelessness Services’ 2012-13 (2013)

A budget that leaves our future behind

YACWA holds substantial concerns about the potential impact the Federal Government's Budget 2014-2015 will have on increasing income inequality amongst young people. The budget includes a raft of significant changes that directly and indirectly affect young Western Australians, particularly their potential incomes. These areas include, but are not limited to, education, training, health, housing employment, welfare and advocacy, which have previously been identified as being critical factors impacting upon income inequality. It was clearly evident from our discussions with young people, that they are extremely concerned about this budgets impact on their future.

Education and Training

YACWA is concerned about the impact of proposed changes to all areas of education contained within the Budget. In particular, the deregulation of university fees; reducing the income threshold when HELP debts will be repaid; reduction in Government contribution to university fees by about 20%; reductions in funding from Trade Training Centre's and the vital national Youth Connections Program; and, the loss of the Community Partnership Brokers Program will all unfairly impact upon young people and increase the extent of income inequality. We are also concerned that Government continues to fund National Schools Chaplaincy Program, providing \$243.5 million over 5 years. This money should be directed toward specifically trained youth workers, who can assist young people experiencing disadvantage more effectively, softening the impact of income inequality.

Regarding the changes to higher education, one young person stated that:

"Considering I want to do a post-graduate degree, the uni fee increase will not help my case for this. Having experienced unemployment before, it would be extremely hard to keep afloat if I did not have a family home to go to if I was to lose New Start, so I am one of the lucky ones."

Whilst also hearing that:

"This (the Budget) will impact on young people seeing further education who come from low income families. They won't be able to afford it."

Regarding the cessation of funding to the highly successful *Youth Connections* program, which assists young people who have disengaged from mainstream education, one youth worker stated that:

"What support is there going to be for young people now?"

Whilst another provided that:

"The budget 2014-15 with its abolition of very successful programs such as youth connections will only widen the gap of income inequality of young people, with it becoming even harder for young people to get job training and direct employment."

It is clear that evidence shows that equal access to high quality education and training reduces income inequality. As such, YACWA is deeply concerned that proposals contained within the Federal Budget 2014-15 will reduce accessibility and equitability to education, further entrenching disadvantaged groups and increasing the extent of income inequality in Western Australia. We urge the Government to oblige to their international commitments and ensure that all young people have access to high quality education and training.

Social Welfare Support

YACWA is concerned that significant changes with regards to the provision and compliance measures proposed in the Federal 2014-15 Budget will worsen the extent of income inequality upon young people in Western Australia. These include pecuniary 6-month waiting periods for people under the age of 30 to access unemployment benefits (which will be cut off every 6 months); tightening of access to the Disability Support Pension for those persons under the age of 35; and, Newstart recipients aged between 22 to 25 who will be pushed back onto the lower-value Youth Allowance (other) payment.

In 2012, the OECD concluded that Australia's unemployment benefit was so low as to 'raise issues about its effectiveness' in providing the financial resources needed to assist Australians make the transition into employment or participate in skills acquisition, study or training. Further, a recent Anglicare Affordability report found that single young people living on Newstart or Youth Allowances could afford less than 0.1 per cent of available rental accommodation in its national catchment areas.³⁰ It is evident that current social welfare support in Australia is significantly inadequate, particularly with regards to payments available to young people.

Regarding proposed changes to Newstart allowance, it was quoted that:

"My partner and I are getting married next year and want to start a family shortly after. The plan was for me to stop working to raise our kids. But he's a chef so they don't have the same rights we do... If he was fired we're under 30 so it would be possible we wouldn't have any money coming in at all, because of the 6-month wait and all that. Which means we couldn't pay the bills and we'd be homeless in a few months. So we're going to have to off having kids, just incase."

And, we further heard that:

"The abolition of new start will also make it harder for young people to live independently of their family."

YACWA believes that reductions in social welfare payments is likely to lead to greater instability in young people's income levels, poverty rates and ultimately income inequality. In the context of unacceptable levels of youth unemployment currently being experienced nationally, it is integral that social welfare support is strengthened, not reduced. In comparison, marked improvements in income inequality have occurred when substantial increases to

³⁰ Anglicare Australia, 'Rental Affordability Snapshot' (April 2014) Canberra
<http://www.anglicare.com.au/data/RAS_National_Report_2014_final.pdf>

government pensions where implemented by Government since 2009.³¹ As such, we recommend that Government reverse current proposals outlined in the Budget and further strengthen social welfare support to young people.

Health

Despite welcoming the provision of new investment with regards to mental health services for young people, YACWA is concerned that other proposed changes in the Budget will negatively impact young people's access to health care and services. In particular, the introduction of Medicare co-payments on GP visits, and increased fees on purchasing prescription medicine, will further reduce a young person's access to adequate health care. It is also likely that these measures will also be greater felt by young women, in areas such as reproductive and sexual health care.

During our consultations, young people constantly spoke of their concerns currently about accessing affordable health care, which will clearly be worsened via a 'user pays' method. For example, a young person who needs a sexual health test (+\$7) will, will then be required to see a pathologist (+\$7); who will have to return to find the result (+\$7); then if they require treatment, be required to pay an additional \$5 for the prescription. This will total \$26 extra that a young person will have to pay on top of current costs involved. YACWA believes that these costs will create additional barriers to healthcare services for a majority of young people, resulting in declining health rates amongst this cohort.

Other concerns

YACWA also holds concerns about the potential impact of other proposed Budget measures on income inequality and young people. These include; the half a billion cut in funds Aboriginal and Torres Strait Islander's by rationalising indigenous affairs; transferring more than 150 ATSI programs into just 5; and cuts to National Aboriginal and Torres Strait Islander Legal Services (NATSILs) and the Aboriginal Family Violence Prevention and Legal Service. We have also seen widespread reductions and cuts to peak and representative bodies, vital for ensuring the advocacy of specific disadvantaged groups within our community; and cuts to National Rental Assistance Scheme round five funding with no commitment to the program's future.

Our members also indicated concern around the impact of funding reductions for community services:

"Limited access to services both early intervention and those designed around re-engagement. Young people will not receive support or fall through the gaps."

Whilst, highlighting the broad negative impact it may potentially have on young people:

³¹ United Nations Development Programme, *'Humanity Divided: Confronting Inequality in Developing Countries'* (November 2013)
<http://www.gy.undp.org/content/dam/guyana/docs/HumanityDivided_Full-Report.pdf>

“[The Budgets Impact will be] Massive, especially in terms of survival and just living. The changes are likely to see an increase in criminal activity and more young people becoming homeless and at risk and even at an earlier age.”

Also, noting the detrimental impact that this disadvantage will have:

“I think the budget made most young people feel like they were being kicked while they were down. It’s like, ‘we know it’s already hard but we don’t care, work it out for yourself’. So we know the problem will only get worse and that leads to an awful sense of hopelessness (which leads on to much worse things like mental health issues and disengagement from society.”

YACWA believes that Government action remains the most important determinant in addressing the existence and extent of income inequality experienced by young people. Whilst the Budget may have some short-term impact on those with high incomes, YACWA believes that these proposed measures will have long-term and severe impacts on those living on low incomes. Critically, this is the majority of young people, who have the least capacity to bear this burden, with a concerning absence of any measures identified within the Budget to redress these impacts. We are ultimately concerned by significant cuts and reductions in government spending across a myriad of key areas shown to significantly impact upon income inequality. We urge Government to reverse these proposed measures, and instead foster investment and development in young people to ensure their rights are not impacted by income inequality.

Social welfare and its integral role in supporting young people

In seeking to reduce the existence of income inequality in Australia, redistributing wealth equitably throughout our communities should be the primary consideration of policy makers. However, currently this is not being undertaken effectively, resulting in a significant amount of people falling further behind, and subsequently living in poverty. Under international human rights law, our Government has an obligation to ensure that everyone has the right to social security, and to ensure that we are all able to achieve ‘an adequate standard of living for [themselves] and [their] family, including adequate food, clothing and housing, and to the continuous improvement of living conditions’ and that ‘appropriate steps’ should be taken to ‘ensure the realisation of this right’.³² However, currently there are significant barriers in existence, limiting young people from effectively transitioning into employment, training or education whilst receiving social welfare support. These barriers exist due to a failure by our Federal Government in ensuring consistent adequacy of social welfare support in Australia. This represents a clear derogation from the principles established under international human rights law guiding the provision of social welfare.

YACWA recently made a submission to the *Reference Group on Welfare Reform* regarding the *Review of Australia’s Welfare System*. Within this, we outlined a raft of recommendations outlining where current social welfare management can be improved, in light of the recommendations made within the *McClure Welfare Review*. Within our submission we identified strategies outlining how to reduce and remove barriers impacting upon a young person’s support in moving into employment or education, ultimately impacting upon income inequality. For more information about YACWA’s position regarding this inquiry, please find our submission attached.

Generally the principles that should underpin the provision of social welfare support relate to ensuring accessibility, availability and equality, of which are all established under our international human rights law obligations. We believe everyone has the right to accessing social security.³³ The provision of which is required to be enough to ensure that all their citizens achieve “an adequate standard of living for [themselves] and [their] family, including adequate food, clothing and housing, and to the continuous improvement of living conditions”.³⁴ Australia is obliged to take “appropriate steps” to “ensure the realisation of this right”. These obligations are defined further in *Article 9 General Comment 19*, which provides:

“The rights to access and maintain benefits, whether in cash or in kind, without discrimination in order to secure protection, inter alia, from
a) lack of work related income caused by sickness, disability, maternity, employment injury, unemployment, old age, or death of a family member.
B) Unaffordable access to health care

³² Article 9, Article 11 UN General Assembly, *International Covenant on Economic, Social and Cultural Rights*, 16 December 1966, United Nations, Treaty Series, vol. 993, p. 3, available at: <http://www.refworld.org/docid/3ae6b36c0.html> [accessed 21 August 2014]

³³ Article 9 UN General Assembly, *International Covenant on Economic, Social and Cultural Rights*, 16 December 1966, United Nations, Treaty Series, vol. 993, p. 3, available at: <http://www.refworld.org/docid/3ae6b36c0.html> [accessed 21 August 2014]

³⁴ Article 11.1 UN General Assembly, *International Covenant on Economic, Social and Cultural Rights*, 16 December 1966, United Nations, Treaty Series, vol. 993, p. 3, available at: <http://www.refworld.org/docid/3ae6b36c0.html> [accessed 21 August 2014]

c) Insufficient family support, particularly for children and adult dependents. State parties undertake to implement the right to the maximum of their available resources.”

Children and young people are further recognised under international human rights law as a particularly vulnerable group. As such, there are specific principles that should be adopted in the specific provision of social welfare to young people. YACWA advocates for social welfare support to be premised upon the following principles, of which guide the *Convention on the Rights of the Child*;

1. *Non-discrimination*: Children and young people should be ensured the same rights regarding social welfare regardless of race, colour, gender, language, religion, national, social or ethnic origin, or because of any political or other opinion; because of their caste, property or birth status; or because they are disabled.
2. *Best interests*: The best interests of all children and young people should be the primary consideration of any social welfare policy or programs, and benefit them in the best possible way.
3. *Survival, development and protection*: Social welfare support provided to young people must protect and help ensure children and young people their full development.
4. *A voice*: Children and young people have a right to have their day in decisions regarding social welfare that affect them and to have these opinions taken into account.

YACWA believes that the obligations and commitment's outlined above, are not being adhered to by Government. We believe that the current amount provided to those young people on Youth Allowance, Newstart and Rent Assistance are inadequate. These payments are significantly lower than pensions, in spite of their relative costs of living. A 2011 report by the Australian Council of Social Services stated that the difference between pensions and income support is unjust.³⁵ Furthermore, the difference between payments is increasing. The existence of such inadequacy will continue to see vulnerable young people fall further behind, widening income inequality disparity, whilst also increasing the risk of experiencing poverty and homelessness.

Similarly, punitive policies such as income management do nothing to support young people receiving assistance to get back onto their feet. In our consultations, one participant stated that they couldn't:

“Walk into a shop and use a BasicsCard without being close to tears, no one wants to be relying on welfare, but at least it's your private business” but with a BasicsCard when you “try to buy groceries...everyone in the area can see that you're buying them on one of those dole cards.”

We also hold significant concerns regarding changes to eligibility criteria pertaining to disability support, and the availability of public rentals to young people in Western Australia.

³⁵ Australian Council of Social Services, 'Who is missing out? Material deprivation and income support payments: ACOSS Paper 187 (2012)
<http://acoss.org.au/images/uploads/Missing_Out_2012_ACOSS.pdf>

As identified previously in our submission, Government has also committed to ensure that young people who experience specific disadvantage require further support. Despite the fact that these principles should ensure the adequacy of social welfare payments to young people in Western Australia, we continue to see social welfare support unnecessarily vulnerable to economic, social or political changes. The impact of which has, and will continue to do so, place the future of young Australian's who need it most, at a further disadvantage for many years to come. YACWA urges Government to implement the principles outlined above, to ensure that young people's access to social welfare support is adequate pursuant to their human rights.

Working together to effectively remove the toxicity of income inequality

Income inequality is an increasing issue within Western Australia, the impact of which is already being felt by many young people. It is widely held that the most important factor in addressing income inequality remains those actions undertaken by Government. In its most recent *Concluding Observations* on Australia's performance in relation to its commitments under the CRC, the *Committee on the Rights of the Child* recommended that there is a range of measures that Government can implement to reduce income inequality. These included various types of subsidies, tax reductions and returns and other support for those on lower incomes. However, the *Committee* stated that it remains concerned that these are currently not equitably available to all children and young people in need, nor provided without distinction of place of residence or other discriminating factors.³⁶ YACWA supports the immediate implementation of these recommendations.

The theme of Government action was also consistent within our consultations, as we saw wide spread support for the increasing of current services and programs that support young people. One survey respondent provided that in relation to measures that can be introduced to reduce income inequality:

"Greater focus on services that support young people both in early intervention and re-engagement. Housing, mental health, education. Reverse policy relating to access to welfare payments."

Australia is said to be one of the lowest taxing countries in the world, whilst conversely being one of the richest. YACWA recommends that policies promoting a more equitable distribution of income and wealth need to be introduced, and that any excuse otherwise is completely unjustified given our current economic health. These can be facilitated by a more equitable and fair taxation system, ensuring that those who need support have access to it.

In our consultations, we heard that:

"Remove tax breaks for the wealthy. Have equal taxing on wages (around 45% - all wages). Charge no tax to people [earning] under \$25,000 (meaning return it all) and to families or people who are putting more into superannuation, give more money back)."

The OECD's conclusion in the *Divided We Stand* report was that ensuring equal access for all population to high quality public services such as education, health and family care will help to reduce inequality and provide equal opportunities of personal and professional development for all citizens.³⁷ This was noted to be particularly important in a country such as Australia, where the provision of publically provided services in these areas was shown to have a higher propensity to impact upon income inequality outcomes than in other countries.³⁸

³⁶ UN Committee on the Rights of the Child (CRC), *UN Committee on the Rights of the Child: Concluding Observations, Australia*, 28 August

³⁷ Michael Fletcher, Ben Guttman, *'Income Inequality in Australia'* (2013) Economic Roundup Issue 2 <<http://www.treasury.gov.au/PublicationsAndMedia/Publications/2013/Economic-Roundup-Issue-2/Economic-Roundup/Income-inequality-in-Australia>>

³⁸ <http://www.oecd.org/australia/41525263.pdf>

With regards to the implementation of specific programs addressing income inequality amongst groups encountering negative impacts of income inequality, it was evident in our consultations that more services and support needs to be introduced. We heard that:

“Provision of better quality and more services to assist rather than a set of punishment policies. More suitable training options, as well as programs aimed at assisting to improve and empower rather than being forced into rescue systems;”

YACWA recommends that carefully evaluated research be undertaken to ensure that these are effective and appropriate. These can be facilitated through both State and Federal initiatives, and as such we recommend state-specific and collaborative programs to be developed. In relation to affordable housing, there was support for State Government initiatives such as Keystart Loans, and the need to expand these within our consultations.

As identified above, the provision of social welfare is critical in addressing the existence of income inequality in our communities, in particular youth income support. It was a common theme in our consultations that current social welfare support for young people just isn't enough.

“Appropriate financial support to young people studying or working, access to affordable housing for young people.”

YACWA recommends that our Federal Government raise the amount young people receive under Newstart and Youth Allowance payments. With regards to employment, YACWA recommends that both Federal and State Governments continue to provide incentives for young people to enter employment. These should consist of enhanced training and workforce preparation programs.

Overall, the factors that contribute to income inequality and the availability of policies regarding its reduction impacting on young people are vast and complex. They require variety, collaboration, persistence and continuation. However, what is common is that achieving these outcomes will all fulfill and enhance our human rights, fostering a stronger and cohesive community.

Conclusion

The extent of income inequality in Australia has clearly reached unacceptable levels, and is no doubt increasing based on current statistics and research. YACWA believes that young people are one of the most negatively impacted groups within our community by income inequality, with it further constraining young people vulnerable to particular disadvantages, in breach of their human rights. However, this experience is clearly not unique to Australia, and there exists a multitude of initiatives that can be undertaken by our policy makers to reverse current trends. Whilst these will no doubt require additional government commitments to support these initiatives, we quite simply have the capacity. Further, the benefits more broadly to restoring parity in income equality will be far-reaching, and in turn will foster a stronger community and economy for all future Australians to enjoy.

Recommendations

YACWA recommends the following to Government to reduce income inequality impacting upon young people:

1. First and foremost, that Government adheres to our commitments as undertaken as signatories to various international human rights law instruments.
2. That Government increases the fairness and adequacy of government revenue through consideration of taxation reforms.
2. That Government increases accessibility to health care and services, to all young people, free from discriminatory factors.
3. That Government increases accessibility to all forms of education and training, to all young people, free from discriminatory factors.
4. That Government increases accessibility of affordable housing to young people, particularly through the provision of social welfare support and further initiatives aimed at providing equality.
5. That Government ensures equality of wages irrespective of age, and increase programs aimed at increasing youth employment.
6. That Government increases support and initiatives specific to those young people experiencing specific disadvantage, to reduce current discriminatory factors.
7. That Government reverse all proposed as outlined above, with regards to the Federal Budget 2014-15 that will negatively impact the financial situation of young people.
8. That Government increase its provision of social welfare support available to young people, and that this support must be adequate with regards to our obligations under international human rights law.