



TO:

The Secretary
Senate Community Affairs Reference Committee
Suite S1 59
Parliament House
Canberra ACT 2600

**Submission to Senate Community Affairs
Reference Committee into
Poverty and Financial Hardship in Australia.**

FROM:

Darebin City Council
274 Gower Street Preston
Victoria, Australia

Postal Address
PO Box 91, Preston
Victoria 3072

CONTACT:

Mr John Smith
Policy & Research Officer
Darebin City Council
Tel: (03) 9230 4365
Email: jsmith@darebin.vic.gov.au

Darebin City Council Poverty Inquiry

To experience poverty in Darebin...is to be excluded from the normal spheres of activity and consumption which define social participation and identity. (Darebin Poverty Inquiry, 2001)

Background:

Darebin

The City of Darebin is a municipal area in the inner northern suburbs of Melbourne, 10 kilometres from Melbourne's CBD. It covers an area of 53 square kilometres and has a population of approximately 130,000⁷. The population is aging with increasing percentage of the population over 30 years while the percentage of the population of children and those in their twenties is decreasing. Cultural and linguistic diversity is higher in Darebin than for the greater Melbourne area with almost half the population speaking a language other than English at home. Darebin also has the largest population of Aboriginal and Torres Strait Islanders in the Melbourne metropolitan area.

Poverty Inquiry

The Darebin Poverty Inquiry arose from a Council resolution in May 1999 to undertake an investigation into the causes and manifestation of poverty in the Darebin municipal area, with a specific focus on:

- Unemployment
- Housing affordability
- Gambling

The Inquiry involved extensive community consultation in order to get a better understanding of what it means to be living in poverty in Darebin at the beginning of the 21st Century.

Critical Issues:

The key findings from the research indicate that the lack of an income sufficient to provide for an adequate standard of living represents the biggest barrier to a person's ability to participate in community life. While financial or economic poverty tends to be the underlying cause of poverty, in many ways the social impacts of poverty represent the most important issues to be addressed.

Actions to alleviate poverty in Darebin focus on five specific areas:

1. Housing affordability
2. Unemployment, paid and unpaid work
3. Income security
4. Gambling
5. Community building

It is recognised that Council alone cannot address poverty; it requires a whole of community approach working in partnership with other levels of government, business and community sectors.

⁷ population figures are from the 2001 census.

The Final Report was launched by the former Federal member for Northcote, Brian Howe in July 2001. A Poverty Action Group has been formed to provide community input into the implementation of the recommended actions.

Advocacy

Based on the findings of the report, we will continue to advocate for the development of a State Poverty Strategy, with targets and goals for a reduction in poverty across key whole of government areas in consultation with the broader community.

Council will also advocate on behalf of its community for the Federal Government to:

- Establish a Royal Commission into poverty in Australia with the aim of developing measures to determine an adequate standard of living for all people and to make recommendations as to how poverty in Australia can be eradicated
- Increase all pensions and benefits to at least 25% of male total average weekly earnings.

Conclusion

General

The attached Darebin Poverty Inquiry goes some way towards illustrating the extent of poverty in Darebin, and many places in Australia similar to Darebin.

However, two other important related aspects of poverty in Australia must be kept in mind:

1. The nature and extent of poverty is always changing and
2. Government response to poverty has to change and develop in order to be effective.

Emerging trends

In Darebin, evidence of new forms and directions of poverty are becoming evident. This is primarily based on anecdotal information from Council services and other service providers in the community.

For example, where the gentrification of the area was seen as leading to there being less affordable housing rental, this has moved on to the stage where there is less affordable flat rental. The flat stock, now, as well as the housing stock, is being gentrified with this traditionally lower cost accommodation for (often) older, rent-supported tenants being renovated by building owners to be taken up by younger and upwardly mobile tenants.

As another example, the relative nature of poverty appears to be expanding. Many researchers point out that the absolute poverty often seen extensively overseas (ie where there is no income, no access to education, shelter, clean water, employment, adequate food etc) should not be used to diminish the impact of relative poverty, seen in Australia. There are indications that relative poverty is extending into what might formerly have been thought as the safe middle class. In the new global business environment, large companies collapse and workers' entitlements are not secure (eg Ansett Airlines). This coupled with ever extending access to credit (eg property equity loans and increasing credit card limits) can lead to significant numbers of comfortably middle class people precipitously descending into poverty.

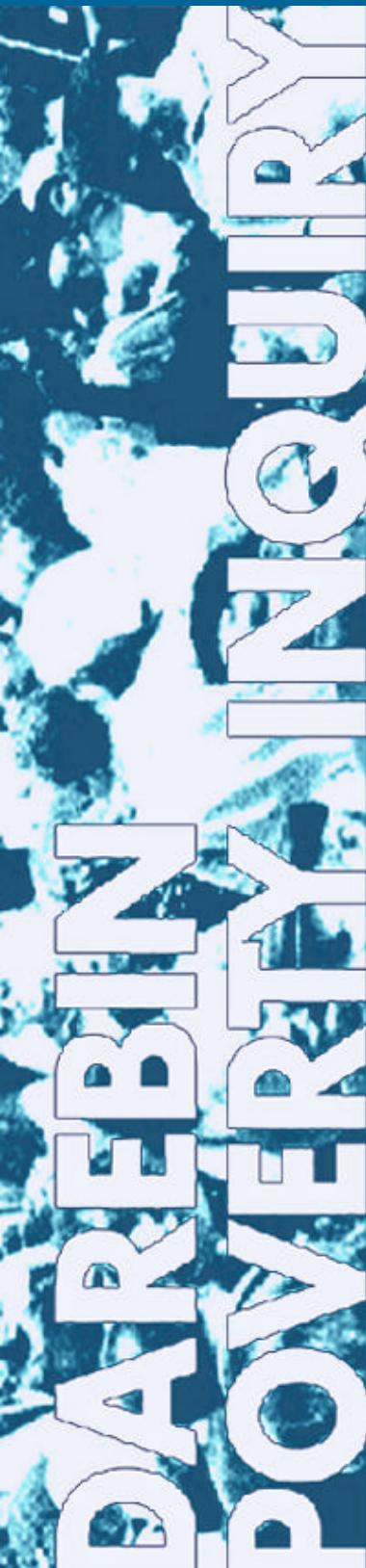
There are other instances of areas where the welfare services are having to take up tasks that they are either not designed for or not budgeted for. This is expected to impact on the delivery of welfare to those who they were originally designated for. For example, there is the emerging

phenomenon of the working poor. These are members of the community who are counted as employed but are either only employed part-time or employed on a low wage due to the pressures of globalisation, or often both. Families in such situations can be seen to be putting pressure on the resources of schools where increasingly they are having to rely on 'voluntary' fees which increasingly the community the schools service are less able to pay. As another example, the limited access to the welfare system for asylum seekers has often meant that they have had to turn to councils like Darebin for makeshift responses which cannot be delivered in the efficient manner developed over time by Commonwealth and State Government agencies.

Trends in Federal government policy are seen as leading to increased poverty in the community. As indicated above, this extends to immigration policy, housing policy and welfare policy and beyond.

Attachment

Darebin Poverty Inquiry



Darebin Poverty Inquiry

FINAL REPORT – May 2001

Prepared by the Community,
Planning and Advocacy Branch



Darebin Poverty Inquiry: Final Report, May 2001
Community, Planning and Advocacy Branch
City of Darebin

ISBN: 0 9585 4008 X

This report was endorsed by Darebin City Council on the 21 May 2001.

For further information contact Glenn Menner, Social Policy Officer, City of Darebin.

Mail: PO Box 91, Preston 3072
Phone: (03) 9239 4470
Fax: (03) 9471 2104
Email: mailbox@darebin.vic.gov.au
Website: www.darebin.vic.gov.au

Cover design and document layout: Ching Ching Ly and Gilbert Rochecouste,
Dolphiniumm, Phone (03) 9650 0080

ACKNOWLEDGEMENTS

This report would not have been possible without the assistance and input of many people, either representing organisations or a wide variety of community interests in Darebin.

Thanks are due to the members of the Poverty Inquiry Reference Group, not only for their diligent and constructive discussion and feedback, but also in terms of their passion and commitment to the Inquiry.

Particular mention should be made of Jenny-Lynn Potter, a Family and Consumer Studies student at Deakin University, whose work-placement at Darebin Council included valuable contributions to the literature review and general assistance during the Inquiry.

Finally, thank you to the people of the Darebin community who related their first-hand perceptions and experiences of poverty to the Inquiry. It is hoped that this report will be the catalyst for direct action to ensure the rights of all members of the Darebin community to enjoy a decent standard of living.

TABLE OF CONTENTS

ACKNOWLEDGEMENTS	i
EXECUTIVE SUMMARY	1
CHAPTER ONE - INTRODUCTION	5
CHAPTER TWO - BACKGROUND	7
CHAPTER THREE - METHODOLOGY	9
Overview of Research Methods	9
Review of statistical data and literature	9
Public Forum	10
Poverty Reference Group	10
Community forums	11
Individual Interviews	12
Action Against Poverty Workshops	14
Partnerships and strategic alliances	14
CHAPTER FOUR - CONTEXT	17
The City of Darebin: A Profile	17
Definitions and Attitudes to Poverty	17
Community perceptions of poverty	18
Absolute and relative poverty	19
Structural and behavioural causes	19
Financial and social poverty	19
Socio-economic Indicators and Trends	19
Who is more likely to be living in poverty?	21
Income distribution	22
Household expenditure	23
Socio-economic disadvantage	24
Housing affordability and appropriateness	26
Labour market changes	31
Gambling	34
CHAPTER FIVE - RESEARCH FINDINGS	37
Perceptions of Poverty	37
Housing	40
Access	40
Affordability	42
Appropriateness	43
Security of tenure	45
Unemployment, paid and unpaid work	46
Income security	52
Income support	52
Household expenditure	55
Gambling	60
Access to services	65

CHAPTER SIX - SUMMARY OF RESEARCH FINDINGS	71
A definition of poverty in Darebin	71
Causes and manifestations of poverty	71
Who is more likely to be living in poverty?.....	72
Key issues.....	72
CHAPTER SEVEN - CONCLUSION AND RECOMMENDATIONS.....	77
Recommendations	78
CHAPTER EIGHT - STRATEGIES AND ACTIONS.....	81
1. Affordable and Appropriate Housing	84
2. Unemployment, paid and unpaid work	89
3. Income Security	94
4. Gambling	97
5. Community building	100
CHAPTER NINE - BIBLIOGRAPHY.....	107

EXECUTIVE SUMMARY

The Darebin Poverty Inquiry arose from a resolution by Darebin City Council in March 1999 to undertake an investigation into the causes and manifestations of poverty in Darebin, with a specific focus on unemployment, housing affordability and gambling. The aim of the research is to go beyond the statistics to get a better understanding of not only what it means to be living in poverty in Darebin at the end of the 20th century, but also the implications this has for the community as a whole in the future.

What do we mean by poverty in Darebin?

"to be experiencing poverty in Darebin in the late 1990s...is to be excluded from the normal spheres of activity and consumption which define social participation and identity".

Poverty is characterised by unequal access to essential resources which determine a person's ability to maintain an adequate standard of living and participate in community life. These resources include:

- Adequate income
- Food and clothing
- Housing
- Education
- Employment
- Health care
- Social, cultural and recreational activities
- Transport

Who is most at risk of living in poverty?

There are a number of groups of people in Darebin who are particularly vulnerable to the onset of poverty. Obviously, a person's income level is a key indicator of poverty. While labour market status or entitlement to social security can influence the risk of poverty, there are other issues such as discrimination, family breakdown and social isolation that are also of relevance.

Research methodology

A range of qualitative and quantitative research methods were used to gain a better understanding of the causes and manifestations of poverty in Darebin. There was a particular emphasis on exploring the implications of poverty for both individuals and the community as a whole.

Extensive consultation with members of the Darebin community occurred through public and community forums, workshops, group and individual interviews. A Poverty Reference Group was established to provide guidance and community input into the research. Relevant literature was examined to identify socio-economic indicators and trends impacting on Darebin.

Key research findings

The findings from the research indicate that the basic structural causes of poverty are still prevalent in Darebin. That is, the lack of an income sufficient to provide for an adequate standard of living represents the biggest barrier to a person's ability to participate in community life. While financial stress tends to be the underlying cause of poverty, the social impacts of poverty have far-reaching consequences for the health and well-being of the Darebin community as a whole.

Access to affordable housing that provides security of tenure, is of good quality and is well located is critical in providing people with a secure base in which to access other essential resources. In Darebin, the impacts of gentrification and persistent unemployment means that home ownership is largely out of reach to low and moderate income households, while low cost private rental accommodation is rapidly disappearing. The limited supply of public and community housing means that increasing numbers of households on low to moderate incomes are forced to seek housing in an increasingly competitive private rental market.

Social isolation is a major issue for many people experiencing poverty in Darebin. Once the stability of people's lives are threatened, due to factors such as unstable or insufficient income, lack of employment options or homelessness, people feel increasingly disconnected from social and community networks. The widespread availability of poker machines in Darebin puts increased pressure on vulnerable groups in the community who are already at risk of experiencing financial or social poverty.

By increasing access to adequate housing, a stable income stream, sustainable employment, education and training options and a broad range of leisure and recreation activities, people will have greater opportunities to interact with others and hence develop stronger social networks which are essential to the development of a more harmonious and sustainable community in Darebin.

Strategies and actions

Darebin City Council has a strong tradition of working with members of its community to strengthen their capacity to address issues concerning poverty. Council neither has the resources or the power to solve poverty in its own right; therefore a ‘whole of community’ approach is required. Potential Council roles to alleviate poverty include:

- Further **research** into poverty-related issues
- **Policy development** and actions regarding social and economic trends
- **Leadership** and **advocacy**: lobbying Federal and State governments on social policy issues
- **Coordination** and **facilitation** of specific programs and services; either as a direct provider or in partnership with service providers or community groups
- **Partnerships** and **strategic alliances** with community groups, local government and church and welfare peaks

The further development of partnerships and strategic alliances with different levels of government, the business sector, non-government organisations and the local community is critical to the success of Council’s lobbying and advocacy role on poverty. While Darebin City Council acting alone may not result in tangible changes to government policy directions, a collaborative approach may well be more influential.

The City of Darebin is not immune to the effects of regional, national and global trends; the changing face and nature of poverty in Darebin at the beginning of the 21st Century is testament to this. Whether the unequal distribution of resources is characterised as poverty, disadvantage or inadequate living standards, governments cannot ignore the cumulative impacts on individuals, families or the community as a whole.

By adopting a ‘whole of community’ approach to addressing poverty, Darebin City Council can demonstrate a leadership role in promoting the rights of all members of the Darebin community to an adequate standard of living and assist in the amelioration of the effects of poverty.

CHAPTER ONE - INTRODUCTION

The increased incidence of poverty in an advanced capitalist society such as Australia at the beginning of the 21st century is in many ways the most pressing economic and social policy issue confronting all levels of government.

Whether described as disadvantage, inequality or inadequate standard of living, poverty has implications for the health and well being of the community as a whole.

International and national socio-economic trends have left their mark on local communities; as have changing Federal and State government priorities. The City of Darebin, a municipality located in the inner north of Melbourne, Victoria, has in many ways, borne the brunt of the negative impacts arising from these trends and changes.

Darebin City Council, in conjunction with its community, is extremely concerned about the increased incidence of poverty. As a result, Council resolved in March 1999 to undertake an investigation into the causes and manifestations of poverty in Darebin, with a specific focus on unemployment, housing affordability and gambling.

The aim of the Darebin Poverty Inquiry was to go beyond the statistics to get a better understanding of not only what it means to be living in poverty in Darebin at the end of the 20th century, but also the implications this has for the community as a whole in the future.

The findings of the Darebin Poverty Inquiry are based on extensive consultation with the Darebin community. A Poverty Reference Group was established to provide community input into the scope and direction of the research. A range of consultative mechanisms have occurred, including public and community forums, workshops, group and individual interviews.

Darebin City Council has a strong tradition of working with members of its diverse community to strengthen their capacity to address issues concerning poverty. While Darebin City Council neither has the resources or the power to solve poverty in its own right, a 'whole of community' approach is required. A range of strategies and actions have been identified to alleviate poverty in Darebin, involving partnerships with a range of stakeholders including all levels of government, business and community sectors.

The strategies and actions are premised on Darebin City Council undertaking a leadership role in advocating on behalf of its community on structural issues such as unemployment, access to affordable housing and problem gambling. At the same time, many of the actions revolve around Council promoting greater opportunities for community participation at the local level to address the social impacts of poverty.

The structure of this report is as follows:

Chapter Two – Background, provides an overview of the genesis of the Darebin Poverty Inquiry, in particular Council responding to requests for action from the local community.

Chapter Three – Methodology, provides a summary of the research methods used, including both primary and secondary data sources.

Chapter Four – Context, examines the socio-economic trends impacting on the incidence of poverty in Darebin.

Chapter Five – Research Findings, outlines the results of the community consultation concerning the causes and manifestations of poverty in Darebin.

Chapter Six – Summary of Findings, provides an overview of the key research findings pertaining to poverty in Darebin.

Chapter Seven – Conclusion and Recommendations, integrates the key research findings with recommended actions.

Chapter Eight - Strategies and Actions, provides a comprehensive list of actions to alleviate poverty, including the role of Council and relevant stakeholders.

Chapter Nine – Bibliography, lists the references used for the literature review.

* Please note that the Appendices referred to in the body of the report are contained in Volume Two.

CHAPTER TWO - BACKGROUND

Darebin Council resolved in March 1999 to undertake an investigation into poverty in the City of Darebin. The Darebin Poverty Inquiry primarily focused on three specific aspects of poverty:

- unemployment;
- gambling; and
- housing affordability.

The Darebin Poverty Inquiry sought to identify the causes and manifestations of poverty in Darebin and develop strategies to alleviate poverty. In particular, the Darebin Poverty Inquiry focuses on the interrelationships between each aspect of poverty through a process of research and community consultation.

The impetus for the Darebin Poverty Inquiry was two-fold: firstly, the concerns raised by local community groups such as the Preston Reservoir Progress Association regarding the increased incidence of poverty in Darebin; and secondly, the findings of the *Darebin Food Insecurity Project*.

The Preston Reservoir Progress Association wrote to Council in February 1999 highlighting the urgent need to establish the degree of poverty in Darebin. In particular, the Association requested Council to demonstrate leadership by calling together those organisations involved in alleviating poverty to get a better understanding of the extent of poverty in Darebin.

VicHealth provided funding to Darebin Community Health to conduct research into food-related poverty in Darebin. The *Darebin Food Insecurity Project* sought to gather information on food insecurity in the City of Darebin; as well as developing an approach to addressing the barriers that vulnerable groups of people experience in obtaining suitable foods (Cox and Ballinger, 1999:7). Darebin Community Health, in conjunction with the principal researchers for the Darebin Food Insecurity Project, wrote to Council in March 1999 seeking its support in addressing issues of poverty and social justice.

Council further resolved in May 1999 to hold a public forum to establish the parameters and methodology of the Darebin Poverty Inquiry, including the establishment of a steering committee to guide the project.

An internal Working Group, consisting of Council Officers from a number of Departments and Branches, was formed to develop the brief for the Darebin Poverty Inquiry. A number of research questions were also developed to guide the methodology for the Darebin Poverty Inquiry.

Purpose of Darebin Poverty Inquiry

- *To identify the causes and manifestations of poverty in Darebin, with a particular emphasis on housing affordability, unemployment and underemployment, gambling and access to services;*
- *To develop strategies to address poverty and related issues in Darebin.*

Research Questions

1. What do we mean by poverty as it relates to Darebin?
2. What are the causes of poverty?
3. Who is living in poverty in Darebin?
4. What is the extent of poverty being experienced by Darebin residents?
5. What are the effects of poverty on individuals and families who are experiencing poverty?
6. What are the effects of increased poverty on the local community? On service delivery? Other effects?
7. What are the implications for the future if high numbers of people continue to live in poverty? For individuals experiencing poverty, for the wider community?
8. What should be done? By whom?
 - By Council;
 - By other agencies.

CHAPTER THREE - METHODOLOGY

Overview of Research Methods

The primary purpose of the Darebin Poverty Inquiry was to understand the breadth and depth of poverty related issues in Darebin and then to consider strategies to address these issues. The resources available for this task were limited, whilst the extent of the issues are almost limitless. Therefore, it is important to identify methods which are capable of capturing and then reflecting the depth of knowledge, expertise, experience and feelings which exist in Darebin in relation to this issue. With this in mind, a range of research methods were utilised to capture existing quantitative data and explore in greater detail, using qualitative methods, the actual experiences and manifestations of poverty in Darebin. The data was obtained using a combination of primary and secondary data sources.

The methods undertaken include:

1. Review of existing statistical data and literature
2. Public Forum
3. Community Forums
4. Individual Interviews
5. Poverty Action Workshops
6. Partnerships and Strategic Alliances

Review of statistical data and literature

There is a body of statistical data and related literature available at international, national, state and local levels which provide a quantitative overview of the incidence of poverty and socio-economic indicators. The first stage of the Darebin Poverty Inquiry was to gather this data and review the relevant literature. This has provided to some extent the quantitative answers to the questions about the extent of poverty in Darebin. For example, indicators of income distribution, unemployment, housing and gambling are examined in Chapter 4 – Context.

However, statistical information has a number of shortfalls and is only able to provide a general overview of the issues. The use of statistics alone may misrepresent the views and needs of people who are marginalised by poverty, by unemployment, by homelessness or other factors related to social and economic disadvantage. For this reason a range of qualitative research methods were used to gather more detailed and local information for the Darebin Poverty Inquiry.

Public Forum

A Public Forum was conducted in November 1999 to launch the Darebin Poverty Inquiry and to scope the project. Over 60 people attended the Public Forum, including representatives of local community organisations and residents. The keynote speaker was Mr. Brian Howe, the former Federal Minister for Urban and Regional Development in the Keating Labor Government. Mr Howe addressed the topic '*The Changing Nature of the Welfare State*'.

Small group discussions were conducted based on the following themes:

1. Poverty;
2. Unemployment/ Underemployment;
3. Housing Access/Affordability;
4. Gambling;
5. Access to Services.

The small groups were provided with a range of questions to discuss, with a particular emphasis on investigating the extent of the problem, the causes, the effects and who is likely to be affected by this issue. People attending the Public Forum were asked to express interest in participating in a Reference Group to guide the further work of the Darebin Poverty Inquiry.

(See appendices for summary of small group sessions).

Poverty Reference Group

The Poverty Reference Group has provided an important vehicle for community input into the Darebin Poverty Inquiry, both in terms of how the research was to be conducted and also in analysing the research findings.

The Terms of Reference for the Poverty Reference Group were:

- To bring together local knowledge and expertise in relation to poverty and poverty-related issues in Darebin;
- To provide timely advice on the conduct of the Darebin Poverty Inquiry;
- To ensure that the Darebin Poverty Inquiry results in the development of strategies to alleviate poverty and its effects in Darebin.

Chaired by the Mayor of Darebin, the Poverty Reference Group currently has a diverse membership of 24 people representing a broad range of organisations and interests, including peak welfare groups, churches, service providers, community groups and local residents.

(See Appendices for a full list of members of the Poverty Reference Group).

Given the size of the Reference Group a number of working groups were formed on an 'as needs basis'. One such working group considered the methodology and ethical concerns for conducting individual interviews with people experiencing poverty.

Community forums

A key feature of the Darebin Poverty Inquiry has been the different forms of consultation undertaken with members of the Darebin community. The community consultation undertaken during the *People Together Project* was a significant influence in developing the consultative process for the Darebin Poverty Inquiry. The *People Together Project* commenced in 1993 in response to the concerns of many Victorians regarding the impact of State Government policies on local communities. The *People Together Project* conducted a series of public hearings in relation to issues such as Compulsory Competitive Tendering and Education. Local residents and community organisations were invited to either speak or lodge a written submission to a panel and interested members of the public.

For the purposes of the Darebin Poverty Inquiry, it was felt that the notion of a public hearing was too formal and may inhibit people from speaking or writing about their concerns. Hence the consultations were titled 'Community Forums'. Local residents and community organisations were invited to talk about their experiences or perceptions of poverty, the effects poverty and poverty related issues are having on Darebin and thoughts on potential strategies which could be used to begin to address poverty and related issues.

A panel was established including the then Mayor, Cr. Chris Kelly, and a number of prominent local community leaders. The criteria for determining the composition of the panel were to select people well known to the local community and who make a significant contribution to the wellbeing of the municipality.

Members of the community were invited to present to the panel in either a written or verbal format, with notes provided to assist in collation of the material. The key research questions were used to provide a format for presentations. For reasons of confidentiality, people were given the opportunity to present information to the panel in-camera.

The Community Forums were widely advertised in local newspapers and invitations were extended to a broad range of community organisations. It was purposely decided to hold the Community Forums in smaller community venues, so as to ensure optimum access and to emphasise their informal nature.

Three Community Forums were conducted across the municipality in March 2000. The Community Forums were held at Northcote Library, the Darebin Community Health Service in East Preston and the Reservoir Maternal and Child Health Centre. There were 21 oral presentations by a diverse range of individuals and organisations. A number of written submissions were also received.

(See Appendices for a list of presenters and guidelines for presentations at the Community Forums).

Individual Interviews

There were some concerns as to whether people who are actually affected by poverty would attend the community forums. Not everyone is comfortable with making a verbal presentation in a public forum, or necessarily able to put their thoughts in writing. People may not wish to speak about their personal experiences in a public forum, but may prefer to share these experiences with the Darebin Poverty Inquiry anonymously.

Twelve interviews were conducted during June and July 2000 with individuals who are currently living in poverty or who have experienced poverty in the recent past. The main purpose of the interviews was to understand the impacts of poverty, of increased housing costs, of unemployment and underemployment, of decreased access to services and of problem gambling on individuals and families.

Individuals were sought for interviews through advertising for the Darebin Poverty Inquiry and via the Reference Group and its networks. Flyers were developed in order to seek out interested people to talk about their experiences of poverty and what needed to be done to address poverty. The flyers were posted at a number of community agencies across Darebin, including Centrelink, employment, housing, health and problem gambling services.

A ‘semi- structured’ interview format was utilised. The questions were designed to allow for opening up of the subject and seeking out solutions rather than being limited to investigating a particular aspect of poverty. The use of a semi structured interview format allows for greater control of the process by the informants in setting the agenda, rather than more structured tools such as surveys.

The questions were based on those of the Community Forum presentations, but constructed to be able to elicit more in-depth information. There was an emphasis on moving on from individual, family or community experiences of poverty to views about the causes of poverty and related issues and then to ideas about strategies to address the issues at a structural/policy level.

The interview questions sought to identify and describe different experiences of poverty. However, at the same time common themes which emerged in the interviews and the forums were able to be analysed around the key themes.

A broad cross-section of people were interviewed, in terms of their background and circumstances. Respondents were paid \$30 for participating in the interviews, which took approximately one to one and a half hours. Permission was sought from those interviewed to tape record the interviews. People interviewed chose a pseudonym to be utilised in the reporting of the Darebin Poverty Inquiry. The strictest confidence was maintained in relation to personal and identifiable material.

The interviews were conducted by the principal researchers. However, in two instances, it was felt that it was more appropriate to engage a Council officer with experience in particular issues concerning the person’s personal circumstances.

(See Appendices for a list of Individual Interview questions and consent form for respondents).

Action Against Poverty Workshops

Following the initial consultations, it was determined that further consultation with the community should take place to examine the findings of the research to date and to identify specific actions to alleviate poverty.

Two Action Against Poverty workshops were held during October and November 2000. The workshops were facilitated by Robyn Gregory, a lecturer in the Department of Social Work and Social Policy at Latrobe University. Approximately 60 people attended the two workshops, representing a broad range of organisations and interests.

The aims of the workshops were to:

1. present findings of research into poverty in Darebin; and
2. identify strategies and actions that Darebin City Council can undertake to alleviate poverty.

At the first Action Against Poverty workshop, the results of the research to date were presented to provide a context for further discussion. Small group discussions were conducted to identify strategies and actions to alleviate poverty and what role Darebin City Council may play in alleviating poverty. Small groups were used to develop strategies based on the following themes:

1. Housing affordability
2. Paid and unpaid work
3. Income security
4. Gambling
5. Social cohesion/community building

Given the complexity of the issues and themes discussed at the first workshop, a second Action Against Poverty workshop was held in November 2000 to refine and prioritise the strategies and actions identified at the first workshop.

Partnerships and strategic alliances

There are a number of community groups and networks that already come together on specific issues related to poverty. As a result, the principal researchers attended meetings of a number of different committees and networks to provide information about the Darebin Poverty Inquiry and to discuss poverty issues.

One of the features of the process undertaken during the Darebin Poverty Inquiry has been the development of partnerships with a range of individuals and agencies concerned with poverty. These alliances have occurred through participation in state government policy reviews, peak church and welfare organisations, local government, regional and local committees and networks.

For example, Darebin City Council was one of the original stakeholders in the establishment of the National Coalition Against Poverty, an alliance of peak church, local government, welfare organisations and community agencies in Victoria who are attempting to raise poverty issues on the political agenda. The principal researchers also addressed the meetings of locally based committees such as the Darebin Emergency Relief Network.

(See Appendices for a list of committees and networks that the Darebin Poverty Inquiry has consulted).

CHAPTER FOUR - CONTEXT

The City of Darebin: A Profile

The City of Darebin is located in the inner north of Melbourne and incorporates the suburbs of Northcote, Alphington, Fairfield, Thornbury, Preston, Reservoir, Kingsbury and Bundoora. Darebin's population in 1999 was 128,732, the second highest population of any municipality in the Northern Metropolitan Region of Melbourne.

Darebin has a culturally diverse community. In 1996, 61% of Darebin's population were first or second generation immigrants, with 51% of this group from a Non-English Speaking Background (NESB). The largest groups of overseas-born in Darebin are Italian, Greek, British, Chinese, Vietnamese and Lebanese. Further, Darebin has the largest indigenous population of any city in metropolitan Melbourne, with over 1000 people identified as being of Aboriginal or Torres Strait Islander descent in 1996.

Darebin's population demonstrates relatively high levels of socio-economic disadvantage, with significant numbers of low income households living below the poverty line. Darebin has higher levels of unemployment than regional, metropolitan or State averages. Many areas of Darebin are experiencing gentrification, with the result that house prices and private rents have significantly increased over the last few years.

Definitions and Attitudes to Poverty

One of the key questions that needs to be answered is "what do we mean by poverty"? Poverty has a variety of definitions and differing levels of understanding, both on the part of policy makers and the broader community. In particular, the causes and manifestations of poverty have changed over the last few decades, as a result of economic, social and political trends occurring both internationally and within Australia.

Community perceptions of poverty

There is a wide range of views in Australian society concerning poverty. Recent research by the Brotherhood of St Laurence (2000) concerning community attitudes towards poverty found that there was a strong concern across all levels of the community relating to a perceived widening of the division between the 'haves and have-nots' within Australian society.

Yet at the same time, there has been a 'hardening' of the Australian public's attitude or 'turning a blind eye' towards poverty and its manifestations (Johnson, 2000). In many cases this was found to be attributable to a general lack of understanding pertaining to the experience of poverty within the community (St. Vincent de Paul, 1999). Poverty within Australia was identified as not having a strong presence, largely due to it being removed from and peripheral to community life (Johnson and Taylor, 2000).

Although Australian conceptions and attitudes towards poverty identify a concern amongst the Australian public for the seriousness of the effects of poverty, there is a subsequent sense of powerlessness felt by the public when seeking to address poverty, largely attributable to its lack of visibility (St. Vincent de Paul, 1999). It was also highlighted that the lack of an acceptable indicator of the nature and extent of poverty also contributes to this difficulty (Johnson, 2000).

Differing levels of tolerance regarding the life situation of those in poverty were also identified, with indigenous Australians, newly arrived migrants and sole parents most commonly being subject to various prejudices and assumptions (Johnson, 2000). Once again the 'hidden' nature of Australian poverty is largely held accountable for the misunderstandings and misinformation of the general public, often manifested in the blame for poverty being placed on those experiencing it (St. Vincent de Paul, 1999).

However, whilst the demise of Australia's egalitarian attitude was often cited as being responsible for a reduction in tolerance and concern for those in poverty, there is a strong belief that no-one should actually be living in poverty today within a country like Australia (Johnson, 2000).

Poverty is often described in terms of 'inequality', 'disadvantage', and 'hardship'. However, the term 'poverty' has been found to still represent the most meaningful description for the Australian public (Johnson, 2000).

Absolute and relative poverty

Poverty tends to be defined in absolute and relative terms. Absolute poverty refers to people lacking basic life essentials such as food and shelter. Absolute poverty is generally characterised as something that is more prevalent in Third World countries than in Australia. This is despite the fact that many indigenous people in non-urban areas of Australia are living in Third World conditions. In contrast, relative poverty is based more on contemporary living standards, in terms of personal experience and life situation (Johnson, 2000).

Structural and behavioural causes

Traditional notions of poverty tend to focus on two themes: structural or behavioural. Structural causes of poverty are attributed to social and economic influences outside of an individual's control. In contrast, behavioural poverty is attributed to personal factors whereby the individual is seen to be largely responsible for their own situation and circumstances (Taylor, 1999).

Financial and social poverty

Poverty is predominantly described in financial terms; that is, the lack of an income sufficient to maintain an adequate standard of living. However, poverty has much wider manifestations. Attempts have been made to measure the human aspects of poverty (Fincher & Nieuwenhuysen, 1998) including the less quantifiable elements of spiritual and emotional disadvantage (St. Vincent de Paul, 1999). A holistic view of poverty encompassing the many determinants of 'wellbeing' is increasingly being promoted, effectively identifying the manifestations of poverty as being more than just financial or material disadvantage.

Socio-economic Indicators and Trends

The nature and extent of poverty in Australia has altered since the 1970s. This is due in part to the broader definitions of poverty highlighted earlier. It is also due to changes in demographics, labour markets and housing, as well as shifting government policy directions.

People are experiencing greater uncertainty over the life course in terms of access to essential resources such as employment and housing. Beck (1992) describes contemporary western capitalist societies such as Australia as ‘risk societies’ that have resulted from ‘manufactured uncertainty’. In a risk society, what has gone before is becoming disconnected from what will happen in an individual’s future due to increased uncertainties and responses to these uncertainties (Beck, 1992; Winter and Stone, 1999).

While this uncertainty may provide increased opportunities for income generation for some, in terms of flexible working arrangements, it can lead to exploitation for those who are less able to access job opportunities in a volatile and competitive labour market. This acts as a barrier to home ownership, in terms of the ability of individuals to manage mortgage payments over a 25 to 30 year period. There are also significant changes to household composition. Family structures are moving away from the traditional two parent couple and children towards single person or single parent households.

Over the past three decades there has been an increase in the number of Australians living in poverty. This is largely accountable to the rise in unemployment from the mid-1970’s to the present day (Fincher and Nieuwenhuysen, 1998). It is predicted that this trend will continue due to the persistence of this rise and the polarisation of the community through the skewed distribution of available jobs (Fincher and Nieuwenhuysen, 1998:4).

Research conducted by The Smith Family and the National Centre for Social and Economic Modeling (NATSEM) in 2000 focused on both the risk of poverty and the depth of poverty that currently exists in Australia. The research attributed the causes of ‘deep poverty’ to situations such as changes in circumstances, waiting periods for benefits, newly arrived migrants, low or negative business or investment incomes and non-dependent children still living at home (Harding and Szukalska, 2000:21).

Life cycle variations influence an individual’s susceptibility to poverty, and patterns in this cycle have remained broadly similar over the past three decades with maximum incomes being earned in the middle years of life and lower incomes being received earlier and later (Fincher and Nieuwenhuysen, 1998:6).

A new geography of the poor is recognised, attributable largely to socio-economic disparities within cities, declining towns and rural areas and emerging coastal welfare regions. Likewise ‘internal migration’, or the relocation of low income households to outside capital cities to reduce living costs, has positioned people in a situation of reduced employment opportunities (Fincher and Nieuwenhuysen, 1998:7).

Who is more likely to be living in poverty?

Poverty now largely affects those of working age. The unemployed are identified as one of the main groups at risk of poverty along with indigenous people, sole parent families, immigrants and refugees, low income earners, and the homeless (Fincher and Nieuwenhuysen, 1998:5).

Families whose main source of income is government cash benefits constitute just over one-half of Australia's poor (Harding and Szukalska, 2000:4). Of this group, single young people under the age of 21 who are reliant upon Youth Allowance payments are particularly susceptible to financial disadvantage. Of young people living outside of their parental home, almost one third were found to be living in poverty (Harding and Szukalska, 2000:22).

Sole parents are particularly at risk of experiencing poverty. Since 1974 the single parent population has more than doubled (183,000 to 424,000 in 1994), of which the vast majority (88 %) are women (Brotherhood of St Laurence, 1999:22). Almost 50 percent of sole parents were recorded as having no paid work in June 1998. As a result, most sole parents have to rely to some extent on social security benefits (Brotherhood of St Laurence, 1999:22).

There is also the trend of increased numbers of 'working poor', or households where at least one member is in the labour force. In 1972-73 this group constituted 27 percent of those living in poverty. By 1996 this had risen to 42 percent (Fincher and Nieuwenhuysen, 1998:4, Harding and Szukalska, 2000:8).

One group for whom there appears to have been a decrease in the numbers of those experiencing poverty is older people. In 1972-73 46% of those living in poverty were elderly people. By 1996 the proportion of older persons experiencing poverty had decreased to 29%. This decrease is largely due to increases in government benefits (Fincher and Nieuwenhuysen, 1998:6).

The Society of St Vincent de Paul (1999) examined its own emergency relief data to get a better understanding of the circumstances of those experiencing poverty. Single unemployed people remain the largest category of emergency relief applicants, followed by sole parents. Other groups identified at risk are people with disabilities, rural families, and Aboriginal and Torres Strait Islanders (St Vincent de Paul, 1999).

Income distribution

There has been a growing divide between rich and poor households in Australia over the last three decades. A study of income distribution in ten OECD countries in the 1970s concluded that Australia, along with Japan and Sweden, had the lowest degree of after-tax income inequality (Saunders, 2001).

According to the Luxembourg Income Study (LIS) of modern industrialised nations during the mid-1990s, Australia ranks 16th out of 21 countries in after-tax income distribution (Saunders, 2001). Australia has now become one of the most unequal countries in the Western world, with high income households averaging more than four times the spending power of low income households.

The most common benchmark for measuring income-related poverty in Australia is based on the original poverty line developed by Professor Henderson following the Australian Government's *Commission of Inquiry into Poverty* in the 1970's. The Henderson Poverty Line is used to calculate the amount of money in which a household requires to cover basic living costs. It is estimated that the number of households living below the poverty line in Australia has increased by one third since the 1970s.

- *In 1973 around 6% of Australian adults & 7% of children lived in households with incomes below the poverty line.*
- *In 1996, 10% of adults & 14% of children live in households with incomes below the poverty line (King, 1998:83).*

An analysis of official poverty line figures by the Australian Council of Social Service (ACOSS, 2000) found that unemployment benefits for single adults are 21% below the poverty line and benefits for singles under 21 are 33% below the poverty line. According to ACOSS:

"there are up to one million Australians living on unemployment benefits of only \$163 a week. They have just \$23 a day to eat, travel, wash, socialise and meet the extra costs associated with job searching" (ACOSS, 2000).

A recent study conducted by the Smith Family and the National Centre for Social and Economic Modeling (NATSEM) found that one in every seven Australians currently live in a 'financially disadvantaged family', that being a family with a low income relative to their needs (Harding and Szukalaska, 2000:3).

These trends are particularly relevant to Darebin. Darebin has proportionately more low income households and proportionately fewer high income households than any Local Government Area in the Northern Metropolitan Region or the Melbourne Statistical Division (MSD) average. In 1996, around 27% of Darebin households had incomes below \$300 per week compared to 19% for the MSD. Whereas 7% of households in Darebin had incomes above \$1,500 per week, compared to 13% for the MSD (City of Darebin, 1999b: 5-2).

Table 1: Weekly Household Incomes, 1996

Local Government Area	% Household incomes <\$300 per week	% Household incomes >\$1500 per week
Darebin	27.0	7.4
Moreland	25.7	7.8
Yarra	23.0	16.6
Banyule	17.7	15.3
Hume	14.4	9.8
Whittlesea	13.9	8.9
MSD	19.3	13.4

Source: ABS Census, 1996

In Darebin, household incomes have become increasingly polarised. Households within Darebin's lower middle income categories have become poorer while those within the upper middle income categories have become richer during the 1990s (City of Darebin, 1999b: 5-2).

In Darebin, 22% of people living alone and 40% of families had incomes below the poverty line in 1996 (City of Darebin, 1999b: 5-5). This places Darebin as one of the poorest communities in metropolitan Melbourne.

Household expenditure

As highlighted earlier, the incidence of poverty in Australia is usually measured according to the level of income a particular household has to its disposal. However, it is important to examine more closely household expenditure patterns, particularly when treating poverty as relative to societal living standards and quality of life.

The Australian Bureau of Statistics *1998-1999 Household Expenditure Survey* (ABS, 2000) found significant variations in household expenditure on goods and services across different income groups. Households in the lowest income quintile (the lowest 20%) were found to be spending an average of \$343 per week on goods and services, whereas those in the highest income quintile were spending on average \$1,171 per week (ABS, 2000:2).

Low income households tend to spend proportionately more than high income groups on essentials such as housing, food and non-alcoholic beverages, household services, domestic fuel and power expenditure. For example housing costs represented approximately 17% for those in the lowest income quintile compared to approximately 12% for those in the highest (ABS, 2000:2). In contrast, low income households tend to spend proportionately less than high income households on recreation, clothing and footwear and miscellaneous goods and services.

A recent study by the Brotherhood of St Laurence (1998) found that the costs of electricity, gas and water were identified as a serious and on-going problem for low income households.

There is a trend concerning increased demand for emergency relief amongst welfare agencies in Darebin. The *Darebin Food Insecurity Project* found that the number of people accessing emergency relief services in Darebin increased from 5000 in 1996 to 9000 in 1998, a rise of over 40% (Cox and Ballinger 1999:4).

Socio-economic disadvantage

An indicator of socio-economic status at the local level is the ABS Socio-Economic Index For Areas (SEIFA). The SEIFA summarise information from a variety of social and economic data from the census for a particular area. For example, the Index of Relative Socio-Economic Disadvantage covers the variables of low income levels, low educational attainment, high unemployment levels and jobs in relatively unskilled occupations. The lower the score, the higher the relative socio-economic disadvantage.

Table 2: Index of Relative Socio-Economic Disadvantage, 1996

Area	Index of Disadvantage
Nillumbik	1126.1
Banyule	1058.6
Metro Melbourne	1018.7
Victoria	1016.0
Northern Metro Region	994.0
Yarra	984.0
Whittlesea	982.7
Hume	976.4
Moreland	958.1
Darebin	944.46
<i>Fairfield/Alphington</i>	<i>1028.13</i>
<i>Northcote</i>	<i>1008.29</i>
<i>Thornbury</i>	<i>957.18</i>
<i>Kingsbury/Bundoora</i>	<i>948.71</i>
<i>Preston West</i>	<i>946.23</i>
<i>Reservoir West</i>	<i>929.76</i>
<i>Preston East</i>	<i>899.90</i>
<i>Reservoir East</i>	<i>896.51</i>

Source: ABS Census, 1996

According to the Index of Relative Socio-Economic Disadvantage, Darebin as a whole is more disadvantaged when compared to Victoria, Melbourne and other Local Government Areas within the Northern Metropolitan Region. Within Darebin, Reservoir East is the most disadvantaged precinct, while the Fairfield/Alphington precinct is the least disadvantaged (City of Darebin, May 2000).

(See Appendices for map of Darebin's SEIFA by precinct).

Jesuit Social Services conducted research into the incidence and levels of social disadvantage in Victoria and New South Wales in 1999. Postcode areas were ranked according to the prevalence of ten indicators of social disadvantage (Vinson, 1999).

Each postcode in Victoria and NSW was ranked according to the overall degree of cumulative disadvantage. The indicators most likely to be associated with a high ranking were identified as unemployment, low income, child abuse, court defendants, leaving school before age fifteen and emergency assistance (Vinson, 1999:23).

Of the top ten postcodes in Victoria with the highest degree of cumulative disadvantage, the only metropolitan postcodes featured were Braybrook, Broadmeadows and West Heidelberg. Of postcodes located within Darebin, Preston was ranked 40th, Reservoir 65th, and Thornbury 120th (Vinson, 1999). While the postcodes in Darebin appear to have lesser degrees of social disadvantage than those ranked in the 'top ten', it is necessary to examine more closely the specific indicators of social disadvantage that individual postcodes exhibit for comparative purposes.

When looking at the distribution of social disadvantage at a regional level, it is clear that there is a cluster of postcodes within the municipalities of Darebin, Moreland, Hume, Whittlesea and Banyule that have a relatively high degree of social disadvantage.

(See Appendices for map showing the distribution of social disadvantage in Melbourne Metropolitan Area).

Housing affordability and appropriateness

Australia has traditionally enjoyed one of the highest rates of home ownership in the world. However, the ability of households to gain access to home ownership has become more difficult since the 1970s. The impacts of globalisation on labour markets have resulted in higher levels of unemployment and underemployment. This, combined with increasing house prices, means that home ownership is now becoming largely restricted to households with two full time income earners (Burke, 1998:174).

According to the 1996 ABS Census, around 69% of all households in Australia either own or are purchasing their home, with approximately 20% renting privately and 5% in government-owned housing. However, there has been a decline in the home ownership rate amongst low income working age households from the mid 1970s to the mid 1990s, with this trend expected to continue (Yates & Wulff, 1999:4).

Changes to household composition means that the stereotypical family unit of husband, wife and children is no longer the norm. Single person and sole parent households are currently the fastest growing household type (City of Darebin, 1999b: 7-2). Therefore, those households that do not consist of dual income earners, such as single persons, sole parents, those who rely on a single income or who are on social security benefits, may find it difficult to obtain access to home ownership in the future.

The provision of government funds for social housing has been a critical element in addressing housing need in Australia over the past 50 years. Social housing is broadly defined as housing that is either owned or managed by government or community-based agencies that meets social objectives such as affordable rents. Examples of social housing in Victoria include:

- ❖ Crisis housing;
- ❖ Transitional housing;
- ❖ Public housing; and
- ❖ Community housing

There has been a trend of reduced government intervention into housing markets in Australia. The primary mechanism for distribution of government funds for housing assistance is the Commonwealth State Housing Agreement (CSHA). Yet between 1984-85 and 1994-95, the Commonwealth government's share of funding under the CSHA has reduced by 25% in real terms (Australian Institute of Health and Welfare, 1997).

The reduced emphasis by successive Commonwealth governments on capital funding for social housing has left its mark at the state level. The previous Kennett Victorian Government introduced a number of changes to housing policies and programs during the 1990s, based on the principle of targeting social housing to those most in need. While many households in the past would have been eligible for public or community housing based on their low income status, access is becoming increasingly restricted to those with multiple needs, such as homeless people or those with significant health or behavioral problems.

The Commonwealth Government has placed an increased emphasis on providing income support for low income households in the private rental market. Despite the Commonwealth government expending a total of \$1,505m in 1998-99 on Commonwealth Rent Assistance (CRA), this has not resulted in improved housing affordability for private renters on low incomes.

An indicator of housing affordability is the proportion of income spent on housing costs. Households are considered to have affordability problems if their gross income is in the bottom 40% of all incomes and they spend more than 25% of gross income on housing costs (National Housing Strategy, 1992). While the average Australian household spends 13% of their income on housing costs, 42% of households receiving rent assistance spend more than 30% of their income on housing costs (Steering Committee for the Review of Commonwealth/State Service Provision, 2000).

The nature of the private rental market has changed significantly since the 1980s. Private rental has traditionally been viewed as a transitional housing tenure, in terms of acting as a stepping stone to home ownership during a person's lifecycle. However, due to reduced access to home ownership and social housing, it appears that private rental may become a permanent housing tenure for many households. Despite a significant growth of low income households in the private rental market, between 1986 and 1996 the proportion of low cost private rental stock declined by 28% (Yates & Wulff, 1999:7).

There is also a trend of increasing levels of homelessness. On Census night in 1996, 105,000 people were counted as homeless in Australia. Of this number, only 12% were provided accommodation by the Commonwealth government's Supported Accommodation Assistance Program (SAAP) funded services (Australian Bureau of Statistics, 1999). Nationally, during 1997-98 the number of homeless people approaching SAAP services increased by 11.4% (Australian Institute of Health and Welfare, 1999).

It is evident that access to different levels of the housing market in Australia has become increasingly constrained during the 1990s. As such, there will be greater numbers of low to moderate income households who previously would have either purchased their own homes or gained access to social housing who will have to compete in the private rental housing market in the future.

These trends are particularly apparent in Darebin. In 1996, Darebin had comparatively lower proportions of housing stock that were either owned or being purchased (63%) compared to Melbourne or Australia. Significantly, the proportion of Darebin households who were purchasing their homes in 1996 (18%) is much lower than the Australian or Melbourne averages and is declining over time. The proportion of dwellings owned outright in Darebin (45%) is slightly higher than the Melbourne or Australian averages. Further, Darebin has higher proportions of private rental (24%) and public rental (7%) properties compared to the Australian or Melbourne averages.

Table 3: Housing tenure, private dwellings, Darebin/Melbourne/Australia 1996

Housing tenure	Darebin %	Melbourne %	Australia %
Owned outright	45	44.3	42.5
Purchasing	18	28.9	26.5
Total owned	63	73.2	69.0
Rental – private	24	20.2	20.5
Rental – public	7	3.0	5.3
Total rental	31	23.2	25.8

Source: ABS Census, 1996

The demand for housing in close proximity to central Melbourne has resulted in a process of gentrification occurring in the southern parts of Darebin, whereby dual income professional households are purchasing older housing stock in areas such as Northcote, Thornbury and Fairfield for either owner-occupation or investment purposes.

House prices have increased significantly in Darebin over the last few years. Between 1995 and mid 1998, house prices at the lower end of the market in the south of Darebin rose by 30%, while house prices in central Darebin increased by 40% and those in the north of Darebin have almost doubled in price (City of Darebin, 1999b: 7-7).

Despite a slowdown in the residential housing market over the last 12 months, median house prices in Darebin have still increased across the board. According to the Real Estate Institute of Victoria (REIV, 2000), median house prices in Northcote increased by 9.3% between June 1999 and June 2000. Median house prices for Darebin in the June quarter 2000 ranged from \$168,750 for Reservoir to \$281,000 for Alphington/Fairfield. While unit prices decreased in Fairfield by 7.7% between June 1999 and June 2000, unit prices increased by 15.7% in Thornbury and 13.5% in Northcote. Median unit prices for Darebin in the June quarter 2000 ranged from \$116,000 for Fairfield to \$151,500 for Preston.

Table 4: Median house prices, Darebin, June quarter 1999 - June quarter 2000

Suburb	Median June 2000		Median June 1999		% annual change	
	Flats	Houses	Flats	Houses	Flats	Houses
Fairfield	\$116,000	\$281,000	\$125,000	\$261,500	-7.7	7.5
Northcote	\$139,000	\$263,000	\$122,500	\$240,700	13.5	9.3
Thornbury	\$127,250	\$247,500	\$110,000	\$241,250	15.7	2.6
Preston	\$151,500	\$200,000	\$143,250	\$186,000	5.8	7.5
Reservoir	\$130,000	\$168,750	\$132,500	\$162,250	-1.9	4.0

Source: Real Estate Institute of Victoria, June 2000

The increased demand for housing in Darebin, as reflected by increasing house prices, has flowed on to the private rental market as well. Median rents in Darebin on the whole have continued to increase over the last 12 months. In the March quarter 2000, the median rent for a 2 bedroom house in Reservoir was \$165 per week, representing a 10% increase since the March quarter 1999. The median rent for a 2 bedroom flat in Fairfield for the March quarter 2000 was \$155, representing a 10.7% increase since the March quarter 1999 (Office of Housing, 2000).

Private rents have increased to the degree that median rents for 3 bedroom houses in all areas of Darebin with the exception of Reservoir are either equal to or exceed the median rent for 3 bedroom houses in Melbourne as a whole.

The vacancy rate for private rental in Melbourne for the June quarter 2000 was 3.5% (Office of Housing, 2000). This means that the balance between supply and demand for rental accommodation in Melbourne is relatively even. However, this does not take into account regional or local variations in housing markets, nor does it distinguish between supply and demand for different market segments.

Low cost private rental housing stock appears to be in short supply in the region. For example, between June 1999 and March 2000, only 15% of new private rental leases in north-east Melbourne were considered affordable, representing only 10% of total new leases (OoH, unpublished).

Table 5: Median rents, Darebin, March Quarter 2000

Suburb	1 Br Flats		2 Br Flats		2 Br Houses		3 Br Houses	
	Median weekly rent	% change 99-00						
Fairfield / Alphington	\$125	9.6	\$155	10.7	N/A	N/A	\$245	2.1
Northcote	\$110	1.9	\$160	6.7	\$225	7.1	\$250	4.2
Thornbury	\$110	N/A	\$150	N/A	\$200	N/A	\$240	N/A
Preston	\$105	-4.6	\$150	0.0	\$175	6.1	\$190	-2.6
Reservoir	\$110	0.0	\$150	4.9	\$165	10.0	\$175	6.1
North East	\$115	4.5	\$160	6.7	\$180	0.0	\$190	2.7
Melbourne	\$135	4.7	\$170	-3.4	\$200	-2.9	\$190	-5.9

Source: Office of Housing, March Quarter 2000

In the Northern Metropolitan Region (NMR) of Melbourne as of June 1999, there were more than 7,500 households with incomes of less than \$300 per week receiving Centrelink rent assistance who were paying more than 30% of their income on rent. Single people aged between 21 and 54 made up over 40% of rent assistance recipients experiencing housing affordability problems, while sole parents accounted for over 20%. Within the NMR, Moreland (1,923 households) and Darebin (1,889 households) had the highest levels of people experiencing housing affordability problems, despite these groups receiving rent assistance (Stevens, 2000:12).

Labour market changes

The broad trend of a shift away from manufacturing-type occupations towards service industry occupations occurring in Australia is also reflected in Darebin. The proportion of Darebin residents employed in manufacturing fell from 27% in 1986 to 20% in 1996 (City of Darebin, 1999b: 6-14). During the same period, the number of Darebin residents employed in service industry occupations such as accommodation, cafes and restaurants has almost doubled (City of Darebin, 1999b: 6-15).

In 1986, 'blue collar' workers (labourers, tradespersons, production and transport) constituted half of the resident population in Darebin who were in paid employment. By 1996, the proportion of residents in such occupations had fallen to 36% (City of Darebin, 1999b: 6-12).

In 1986, 20% of Darebin residents were employed in 'white-collar' occupations (professional, associate professional, managerial and administrative). By 1996, this group comprised 35% of Darebin's resident workforce (City of Darebin, 1999b: 6-13).

Between 1986 and 1996, the proportion of Darebin residents engaged in clerical, sales and service occupations has remained at around 30% of the resident workforce (City of Darebin, 1999b: 6-12).

Table 6: Resident Occupations – Darebin 1986-1996

Occupation	1986 %	1991 %	1996 %
Managers & admin	2.5	4.6	5.1
Professionals	11.6	15.8	19.2
Associate professionals	5.7	7.1	10.2
Tradespersons & related	18.0	15.7	13.8
Advanced clerical/service	5.8	6.0	3.7
Intermediate clerical, sales/service	11.7	12.5	16.2
Intermediate production & transport	16.9	13.4	12.0
Elementary clerical, sales/service	12.4	12.1	9.4
Labourers & related	15.4	12.9	10.3
Total	100	100	100

Source: ABS Census 1996

Between 1986 and 1996, the number of Darebin residents in paid full time employment fell dramatically, while the number in paid part-time employment increased by almost one third (City of Darebin, 1999b: 6-5).

Darebin has been characterised by consistently high levels of unemployment during the 1990s, despite reductions in unemployment both nationally and in Victoria. Unemployment rates for Victoria dropped from 8.1% in June 1998 to 6.6% in June 2000 and from 7.8% to 6.3% for Melbourne during the same period. Yet the unemployment rates for Darebin during this time declined only marginally from 11.7% to 10.7% for the Northcote Statistical Local Area (SLA) and from 12.7% to 12.6% for Preston SLA.

Table 7: Unemployment rates, Darebin/Melbourne/Victoria, June 1998 – June 2000

	June 98	June 99	June 2000
Darebin – Northcote SLA	11.7	11.5	10.7
Darebin – Preston SLA	12.7	12.9	12.6
Melbourne	7.8	7.4	6.3
Victoria	8.1	7.6	6.6

Source: DEWRSB Small Area Labour Markets - June Quarter 2000

In June 1999, a total of 7,482 people in Darebin were registered as unemployed. Of this number, 2,837 people in Northcote SLA and 4,645 people in Preston SLA were registered as unemployed. As of June 2000, a total of 7,356 people were registered as unemployed, with 2,710 unemployed persons in Northcote SLA and 4,646 unemployed persons in Preston SLA. Hence while unemployment has decreased in both Melbourne and Victoria over the last two years, Darebin continues to have relatively high levels of unemployment which is remaining static.

Particular groups in Darebin are at risk of experiencing unemployment. In 1996, 24% of Indigenous people in Darebin were unemployed; 21% youth; 12% mature aged; 12% women; and 10% from a non-English speaking background (City of Darebin, August 2000). While Darebin's Indigenous unemployment rate has fallen over the last 10 years, it is still proportionately higher than the total unemployment rate for Darebin and for Melbourne's Indigenous population (City of Darebin, August 2000).

There has been a trend towards increasing numbers of people who are receiving disability pensions. In Australia, the number of people receiving the Disability Support Pension has doubled over the last decade. In March 1999, 6,783 people in Darebin were in receipt of the Disability Support Pension. This is almost equivalent to the total number of persons in Darebin registered as unemployed.

Gambling

The Productivity Commission's (1999) Inquiry into *Australia's Gambling Industries* has highlighted the recent trend of governments promoting gambling as a form of revenue raising.

Total expenditure on gambling in Australia has doubled in the past decade and trebled over the past 15 years. Around \$11 billion a year is lost by Australian punters (Productivity Commission, 1999:xviii).

The major growth in gambling revenue has occurred through the increase in popularity in electronic gaming machines (EGMs), to the extent that Australia has around 20% of the world's EGMs (Productivity Commission, 1999).

Approximately 2 million Australians feel the social and financial impact of problem gambling. The social impact of gambling is estimated to cost Australia between \$1 billion and \$5 billion per year (Productivity Commission, 1999:xxxviii).

There are around 330,000 problem gamblers in Australia, or 2.3% of the adult population, who lost an average of \$12,000 each per year (Productivity Commission, 1999:xxix). It is estimated that for every problem gambler, five to ten people are adversely affected (Productivity Commission, 1999:xxx).

The Victorian Government has actively promoted gambling as a form of revenue raising over the last decade. Gambling tax revenue in Victoria currently represents around 15% of total state taxes (Productivity Commission, 1999:lvii). There has been a 51% increase in gambling expenditure per adult in Victoria, from \$615 per adult in 1994-95 to \$927 per adult in 1997-98. Victorian gamblers lost a total of \$3.262 billion in 1997-98 (Productivity Commission, 1999:xviii).

Gambling is a regressive form of taxation that concentrates the negative impacts on those communities least able to bear them. In Victoria, a trend has emerged whereby increasing numbers of gaming machines are located in areas of high socio-economic disadvantage such as Darebin.

In February 2001, Darebin had a total of 17 gaming venues, comprised of nine hotels and eight clubs. Darebin has a total of 1006 electronic gaming machines (EGMs), with 9.7 machines per 1,000 adults (VCGA, 2001). The density of EGMs in Darebin is the sixth highest of any municipality in metropolitan Melbourne.

Between 1992 and 2000, a total of \$407,367,182 was lost by gamblers in Darebin gaming venues (VCGA, 2001). This figure is the fifth highest of any municipality in metropolitan Melbourne. \$84.506 million was lost by gamblers in Darebin in 1999-2000 alone (VCGA, 2001). This figure is the sixth highest of any municipality in metropolitan Melbourne, representing an eight-fold increase in gambling losses per annum in Darebin since 1992-93.

In 1999-2000, the average player loss in Darebin was \$807.68 per adult, the eighth highest in metropolitan Melbourne. When average player losses are linked to socio-economic disadvantage, as measured by ABS Socio-Economic Index For Areas (SEIFA) data, Darebin ranks the third highest of any municipality in metropolitan Melbourne (VUT, 2000).

Darebin's 1999 *Household Survey* found that approximately 30% of respondents gamble, with a majority (71.4%) reporting that they frequent gaming venues "occasionally" (City of Darebin, 1999a). Within Darebin, Preston East and Thornbury recorded the highest levels of gambling frequency, i.e. respondents who gamble on a weekly or fortnightly basis.

In acknowledging the uneven distribution of gambling impacts in Victoria, the State Government announced in February 2001 that regional caps on EGMs will be introduced in the five most adversely affected areas in Victoria. The regions selected were Maribyrnong Plus, Greater Dandenong Plus, Darebin Plus, Bass Coast Shire and Latrobe City.

The Darebin Plus regional cap includes the municipality of Darebin and the adjoining postcode areas of Bellfield, Bundoora, Campbellfield, Coburg, Coburg North, Fawkner, Heidelberg Heights, Heidelberg West, Macleod and Thomastown.

Despite Darebin being identified as one of the five areas in Victoria most adversely affected by gambling, the State Government has determined that no EGMs are to be removed from the Darebin Plus region. Indeed, the lack of clarity concerning the operation of the regional caps and the basis of the formula for determining a reduction in EGMs is such that, with future population projections, an increase in EGMs in Darebin may well occur.

CHAPTER FIVE - RESEARCH FINDINGS

The findings of the research undertaken into poverty outlined in this chapter have been derived primarily from the oral and written presentations made at the Community Forums, together with those who participated in the Individual Interviews. Pseudonyms have been used for respondents who participated in the Individual Interviews.

The findings are summarised according to the following themes:

- Perceptions of poverty
- Housing
- Unemployment, paid and unpaid work
- Income security
- Gambling
- Access to services

Perceptions of Poverty

Poverty is not a singular concept: it has a range of causes and manifestations.

Some of these kids are the 3rd or 4th generation of poverty and have not seen anyone in the family work; others from situations where they were financially secure while the family was intact but now find themselves wanting. Others are from drug dependent parents who have no control over whatever funds they may get hold of. (Breakaway Camps, community forum presentation)

One respondent described poverty as:

Everything (Alex)

Some respondents viewed poverty in structural terms; that is, external forces that are beyond a person's control.

There are 2 types of poverty. You can be poor because mother nature did not provide enough quality to command your will power. The second type of poverty is the one that I am facing. I'm poor not because of choice, but because of forces beyond my control. (Dino)

Others saw poverty in relative terms; in particular, the pressures placed on people due to consumerism and new technology.

It is getting harder. Especially with all these DVD's and Internet and all these little luxuries people can't afford but they feel they have to try and afford. Some of these people struggle to go and buy a black and white television. They are making it hard for people who are struggling. (Kathy)

Respondents tended to perceive poverty in economic terms; that is, people lack an income sufficient to provide for an adequate standard of living.

Poverty is on the borderline of poor and struggling. (Kathy)

The majority of people who come to us are low income earners, and have great difficulty in keeping within their budget. They live from one payment to the next. (Good Samaritan Inn, community forum presentation)

Some respondents did not consider themselves to be living in poverty as such, despite the fact that they are on low incomes.

I don't think I'm poverty stricken so to speak. To me that covers more people that have no housing, income, that are down and out, people living in the pub or something like that and I don't class myself as that. (Tandia)

However, poverty is not just about finances; it is also about the consequences of not being able to access essential resources and the social isolation that can result from being cut off from the community.

I think that it is important that when we are talking about poverty, we don't only focus on that which can be financially measured. This area suffers also from social poverty and it is generational. It will continue to repeat itself unless this community's social capital is increased. (Darebin Community Health, community forum presentation)

The manifestations of social poverty, such as loneliness and isolation, have significant consequences for individual self-worth, not to mention broader community well-being.

To be lonely and having nothing to do. That is for me the worse sickness that anybody can face. It is like a cancer. (Dino)

Another aspect of poverty is the notion of cultural poverty. Many people experiencing poverty are unable to participate in leisure and recreational activities due to cost factors.

Cultural poverty results from pricing access to all forms of culture at such a level, that a large section of our community are unable to enjoy it. Examples are the Museum, the Aquarium, the Zoo, historical homes, theatres, areas that many take for granted are inaccessible to a large section of our community because they cant afford them. (Preston Reservoir Progress Association, community forum presentation).

Historical notions of poverty are particularly evident in Darebin, in terms of socio-economic status, housing tenure and location. For example, people who have experienced poverty in their childhood may still be experiencing disadvantage in their adult life.

You've got a lot of low income earners in Darebin. Everyone knows the Preston, Reservoir area is still the huge pocket of Kooris, of welfare recipients, down through the ages at the old Housing Commission area, they're still all around this area. Everything's taken on and passed on to our children. (James)

I know a lot of my friends are like me. Friends I went to school with. They're all from Reservoir too. They're struggling and they're needing assistance and stuff to get through day to day things and that. So I would say yes it is becoming more of a problem. (Kathy)

One of the manifestations of poverty, in terms of relative access to essential resources, is the lack of power or control that people feel they have over their lives.

Powerlessness is another form of poverty imposed on our community. Power comes from knowledge, lack of information condemns large sections of our community to ignorance and prevents them from demanding their rights. (Preston Reservoir Progress Association, community forum presentation).

The use of language or ‘labels’ that stereotype people experiencing poverty can be damaging. Terms such as ‘homeless’ or ‘welfare dependent’ tend to treat people in these situations as a homogenous group; in reality, there is a range of issues and circumstances that people find themselves in as a result of experiencing poverty.

It's putting everybody in these categories and I don't like that either. We're all still human beings. (Tandia)

Housing

Access

Access to affordable and appropriate housing with security of tenure is critical to people’s ability to access other essential resources such as employment and education.

It is evident that there has been a decline in access to affordable and appropriate housing in Darebin of late. The level and extent of housing need is such that crisis accommodation services in Darebin are unable to cope with the demand.

We are in our fifth year of offering crisis accommodation at the Inn and we have observed that the housing available does not meet the demand. Agencies are more and more seeking long term accommodation for families. (Good Samaritan Inn, community forum presentation).

In particular, low income households are finding it more difficult to access affordable and appropriate private rental housing.

One of the most significant issues to become apparent within the local Darebin area has been the lack of access for low income earners to decent and affordable accommodation. In particular, the lack of security of tenure and rising rents are two significant contributors to poverty in the Darebin area. (Tenants Union of Victoria, community forum presentation)

In a tight private rental market such as Darebin where demand exceeds supply, real estate agents may discriminate against people on low incomes or those with specific needs.

There's not enough affordable housing, it's very hard to get in private rental on a low income, extremely hard. (James)

...it took me nearly 2 months to look for a place...2 months was like 12 months. I looked everywhere from Thomastown, Reservoir around here, Northcote, Fairfield, Brunswick nearly every day I was out looking for a place. (Anita)

The trend of restricted access to social housing despite increased demand is particularly evident in Darebin.

It is harder to get public housing because of the strict criteria and the long waiting list. This why most family have no option (but) to rent privately. (local resident, community forum presentation)

Recent arrivals, in particular migrants and refugees from non-English speaking background, face a number of difficulties in accessing suitable housing. For example, asylum-seekers are not entitled to access public housing; in many cases they do not have the legal right to work or to access Medicare.

Housing is a huge issue for asylum seekers in this region. With an income they can sometimes access cheap private rental properties or subsided houses through agencies such as Hanover. For those without an income few housing groups are willing to assist due to their inability to provide ongoing support. (Australian Red Cross, community forum presentation)

Even those migrants and refugees who are sponsored by a family member or community group face the difficulty of accessing housing in the private market.

They have to be taken by a member of the community to their house until a flat, unit or a house in the private market is found for them. This is especially very difficult. They have no tenancy record...no real estate agent is willing to give them accommodation. (Kurdish Association of Victoria, community forum presentation)

Affordability

It is evident that housing affordability in the private market in Darebin has declined of late, due to increased house prices and private rents, coupled with reductions in low cost housing stock. Private rents in Darebin have increased markedly over the last few years.

The Office of Housing estimates that rents in the Darebin area have increased by 6% over the last 12 months (Tenants Union of Victoria, community forum presentation).

Increased rents, together with the reduced supply of low cost private rental housing, means that even the minimum rental cost is difficult for low income households to manage.

Now if you go by yourself in a flat it is very very hard to find a flat less than \$130 a week. Which is a lot, that is the minimum, that is a lot. So I choose that place not because I like it, not because it is in good order because it is in very poor order but just the basic, just to be out of the rain. (Dino)

Many low income households are either paying rents that are beyond their means, or in paying an affordable rent they have to compromise through either having to share with other people or living in sub-standard accommodation.

When I was renting privately, no, I found it extremely difficult, you know, half your money goes in rent and you've still got electricity, water, gas. (James)

Well it is a dump, and I don't like that. The price for what I am paying is certainly not what it is worth. (Hilary)

Under Residential Tenancies legislation, landlords are now able to serve notices of rent increases as often as they choose, provided the tenant receives 90 days notice. This has resulted in frequent rent increases for many households.

I think they increase 3 or 4 times (in 5 years). It depends on the market. (Mark)

Even if a household is able to obtain private rental housing, there are additional up-front costs such as bond, removal costs, utility connections and cleaning. Housing establishment costs are often beyond the means of low income households.

When I moved over to this new place in Thornbury I had to borrow money off one of my relations (for bond) and I'm still paying it off now. (Anita)

It is not just people renting who are finding it difficult to manage housing costs. Low income home owners and purchasers also experience affordability issues. One respondent who is paying off a mortgage argued that home owners did not receive any government assistance even though she was receiving social security payments.

I was paying \$180 a fortnight and that's more than half the pension. I just got a letter today to say the mortgage payments have gone up. If you are renting privately you get rent assistance. But you don't get any help if you've got a mortgage. Like the roof leaks, and I hope I have got the money to get it fixed. (Eileen)

Many low income households have difficulty in meeting after-housing costs.

It's just hard. You struggle to even make ends meet. Just to get some food in your cupboard. Usually your rent has got to be paid and you end up with no food or something. Either no food or no fun, one or the other. And when you just pay your rent you have got no money to do anything else. There is not much to choose from when you have no money. (Kathy)

Appropriateness

Appropriate housing covers aspects such as: suitability of dwelling size; housing condition and quality; and suitability of location in terms of access to services and facilities.

Often low income households have to trade off affordability for poor quality housing.

It is old, it is run down, it needs repairs... Tiling has fallen off, the bath is rusty, some days there is mould on the walls and you have got to wipe them down because the ventilation is not fantastic. There is no heating. (Hilary)

Single persons who are forced to share with friends or family often have to compromise their privacy and independence:

It's not suitable at all. The friend I'm living with has only got a one bedroom flat so I've had to get a fold-up bed to put on the floor for myself ... I've got a 3-6 month wait before I can get a one bedroom flat through the Department of Housing in this area. (James)

At the other extreme, larger or extended families are often forced to split up into separate households, due to the lack of housing stock with four or more bedrooms in Darebin.

Somali families are almost invariably large with 8 children or more not considered unusual. It has been known for family units to split up into two different dwellings, thereby increasing overall living costs. (Migrant Resource Centre North East (MRCNE), community forum presentation)

For those who are able to access home ownership, the ability to alter the house to meet specific needs is important.

*I have modified it to suit my needs and it's just wonderful.
(Tandia)*

It is not just a question of the housing itself being appropriate: there are also locational issues, such as living in close proximity to services and facilities and social networks.

Things like childcare, doctors and dentists, normal health, everyday things that you are usually looking for. Banks and stuff, friends & family, plus I know the area. (Kathy)

The limited supply of social housing relative to need often means that those on waiting lists are offered inappropriate housing. For example, one respondent living in transitional housing had applied for public housing under the recurring homelessness category of the segmented waiting list. She has been told that she has to accept the offer of accommodation made by the Office of Housing regardless of whether it suits her particular needs.

They have actually told me they are going to try and put me in a one bedroom flat with my son, and I have refused it. They want me to share a room with him until he is 7, and I said "no way" I won't do it. I was told that if I rejected say the flat they offered me I would be put straight down the bottom (of the waiting list). So I would rather take it than whinge. (Kathy)

Security of tenure

Security of tenure refers to the length of time in which a household is able to remain in a particular house. Long term security of tenure is a critical factor in providing a stable base for people.

While home ownership provides the greatest degree of security of tenure, for many people who are paying off a mortgage over a 25 year period, increasingly uncertain job security is a critical factor, as are rising interest rates.

The previous Kennett State Government introduced regular eligibility reviews for new public housing tenants, meaning that public housing is increasingly being treated as a medium term rather than a longer term housing tenure.

Private rental provides the least security of tenure, particularly for low income households. Often tenants are served Notices to Vacate the Rental Premises for no reason, which is permissible under the current Residential Tenancies legislation.

The TUV has found that an increasing number of eviction notices are being served on tenants who are not in breach of their tenancy agreement in any way. (Tenants Union of Victoria, community forum presentation)

Often people experiencing poverty are caught in a cycle of actual or impending homelessness, where they move back and forth from crisis or transitional housing into private rental, due to a lack of long term housing options. This transience or lack of stability of residence critically affects not only people's access to other essential resources, but also their ability to participate in local community life.

Unemployment, paid and unpaid work

Unemployment and paid work

Unemployment is a critical factor either as a cause of, or a manifestation of poverty. Unemployment in Darebin is particularly entrenched amongst young people, mature aged people, recently arrived migrants and refugees, Kooris and people from a non-English speaking background.

Migrants and refugees from a non-English speaking background in particular are at risk of experiencing long-term unemployment. While the primary barrier for these groups in obtaining work is the level of proficiency in speaking English, the need to obtain any job in order to bring money into the household can in itself be a poverty trap. The types of jobs that these groups are able to access may not be secure in the long term, let alone provide sufficient income for a reasonable standard of living.

When a migrant is able to find unskilled or semi-skilled work where English proficiency is not a high priority, the MRC would be concerned that this is exactly the type of job which disappears first in any restructuring of business. (MRCNE, community forum presentation)

Migrants who face a two year waiting period to become eligible for social security payments are also not eligible for 'intensive assistance' through Job Network providers. This restriction puts these groups in a 'Catch-22' situation: they need to find work in order to secure an income but they cannot access the necessary assistance to become 'job ready'.

What happens in this scenario is that people/families can spend their entire life savings to keep them financially afloat until they are able to find work. Family and sponsors are usually prevailed upon to provide financial assistance, often testing the strength of family and friendship. (MRCNE, community forum presentation)

Many members of the Indigenous community are experiencing multiple disadvantages, either as a cause or as a consequence of unemployment. A recent study was conducted by the Koori Programs Unit of Kangan Batman TAFE (unpublished), *A Report on the Profile of the Indigenous Community Workforce in the Northern Region of Melbourne*.

One of the disturbing findings was the low completion rates of Indigenous students doing TAFE course which on average stood at 48%. Underpinning this complex issue were factors such as generational poverty and unemployment, low literacy levels, personal health and lack of transport and childcare. (Koori Employment Service Network (KESN), community forum presentation).

What are the most difficult things about being unemployed? Obviously, the level of income is a critical issue, in terms of a household's ability to maintain a reasonable standard of living.

Not enough money for food, socialising, transport, medical expenses, cost of phone calls for job applications (Alex)

Other manifestations of unemployment include poor health, social isolation and boredom.

You just sit there at home. There is no where to go. Whereas if you were working you get up in the morning you may go to work. But being on the dole it's hard. Very very hard. It's depression, very stressful. (Anita)

Just that your self-esteem takes a plummet down. You don't see yourself in a great light. Makes you susceptible to addictions, problems, breakdowns. (James)

Structural issues regarding unemployment also relate to the policy changes that have occurred at the Federal and State government levels, in particular the closure of the Commonwealth Employment Service and the abolition of locally-based Skillshare providers.

The destruction of Skillshare and all the other labour market programs has been a serious blow to many local unemployed people and employers. It robbed jobseekers of a means of improving their skills and obtaining qualifications, including various licences, that enabled them to compete more effectively for jobs. (Darebin Jobs, community forum presentation).

The Job Network service structure in the Darebin area is perceived to be too fragmented and difficult to access, particularly for those without a car.

Having to go to job agencies separate from Centrelink, transport is a problem...there are not as many agencies in the area as there used to be (Michael)

Not only does the Job Network provide jobseekers with fewer jobseeking resources, it also requires jobseekers to undertake far more travelling, and a greater capacity for self-advocacy than many jobseekers possess. (Darebin Jobs, community forum presentation)

There is also the view that Job Network providers are too inflexible and don't provide sufficient support.

I mean when you ring them up to find out about a job and you ask them can I come in and bring my resume? They say no you can't come in and bring your resume. You pop around there at an unexpected time and they say no you can't come in you have to ring us up and then you don't feel welcome. (Anita)

I gave them my resume to type up for me. She's got my number and she hasn't even rang me to say that it is ready. All I have ever received is letters. You've got an appointment on this day. I like people that aren't so formal like that just ring me and say or let me know where you're at with my stuff. (Kathy)

The Job Network system in Darebin, due to its generalist nature, is argued to be less responsive to the needs of specific groups such as Indigenous people.

Anecdotal evidence suggests that Indigenous Flex Three (intensive assistance) clients are not faring well in the new system. Regrettably, attempts to get mainstream Job Providers to employ Indigenous case managers were unsuccessful. (KESN, community forum presentation)

It is evident that there is a reliance on both formal and informal networks for job and training opportunities. Increasingly, many jobs are not formally advertised and may be 'word of mouth' or via new technology such as the Internet.

Through personal contacts, by asking around they let me know about jobs. I talked to some of my friends and they told me that it's better to get extra skills. I rang __ TAFE College and they told me about the courses. (Anita)

The lack of relevant qualifications or experience for the jobs available is one of the biggest barriers that unemployed people face.

I want to work as an earth moving operator but need 2-3 years experience (Alex)

Many jobs, I don't have experience. I call them (employer) and they tell me send me a resume. I call back again they told me the job is gone. (Mark)

Even though many people born overseas may have relevant work skills and experience, often this is not recognised by employers in Australia.

This will often lead to professionally and occupationally qualified people accepting work below their level of training and below their expected income. Everyone has heard of examples of overseas qualified doctors driving taxis. (MRCNE, community forum submission).

I was working with the Department of Social Security (for) seven years...so I had a lot of customer skills, administration and receptionist skills but when I came over here they don't look at that. (Anita)

Health issues can also act as a barrier to either maintaining or seeking employment.

I was in hospital about every 4 to 6 weeks, and that to me is not fair on your employer. It was one of the hardest decisions I have ever made was to give up work completely but it was just making me worse. (Tandia)

I can't be reliable health wise so there's no, I can't go out and get a job and say well I'm going to work for you because chances are three months later I'll be ill and be off work for a month before I come back so that makes it a bit impossible for full-time employment. (James)

Often unemployed people experience discrimination on a number of grounds, including age, gender and family status.

(I am) discriminated against due to my age and sex, no car or phone (Alex)

The obstacle that I face for me in getting a job is my age. If I didn't have this age believe you me I would have found a job. (Dino)

People with caring responsibilities also face the issue of tensions between seeking work and looking after their children.

I am under the intensive assistance so they're getting on to me, and they expect me to go cold canvassing with my son. What kind of example am I setting when I walk in with my son? How many people are going to look at me and say "what are you doing here with your son if you want to work"? (Kathy)

Even if unemployed people undertake further education and training, there are still no guarantees that this will lead to paid employment.

I did a lot of training and took a lot of courses and I still find it very hard to find a job. So many times I have sent out a lot of job applications, nearly every week. All I get is rejection, rejection, rejection. (Anita)

Issues of mobility are also of importance. Many people who are unemployed do not have a car and are reliant on public transport. Many jobs require people to have a car to drive to and from work. Not only is public transport in some cases infrequent or inaccessible, there also are safety and security issues which act as a barrier to users.

Some jobs they need car. They don't need public transport. We have in our country, some jobs they have their own bus. Like it helps someone get to the job. (Mark)

Two of the respondents, both sole parents, highlighted the need to find employment that is flexible to the demands of parenting. This means finding part time work and child care that is both affordable and suitable.

I want to do something that wont take too much of my time because of my son (Lisa)

...it's the matter of the crèche, my son. There's only occasional care where he goes, so I can't put him there full-time. Plus the childcare money. Like it's hard to come up with...you need petrol to get there and back, then you have to pay them. It all adds up. (Kathy)

There is a need for flexible work and study arrangements that are oriented to specific household needs, particularly those with children or other caring responsibilities. Examples include the provision of on-site child care, or part-time work that is oriented to child care or education requirements.

I reckon if they want young mums or any mums to start work so close after having a baby they should think about what they are going to do with the baby and they should supply the childcare or whatever to help the people look for work. (Kathy)

There is a need for more flexible education and training course loads tailored to the specific needs of participants (i.e. full-time, part-time, business and after hours).

I have been to _ TAFE, they have course 2 years one day a week. My age is 40 I can't wait another 2 years. I want like 6 month (course) every day. (Mark)

Unemployed people need access to ongoing support over and above that provided by Job Network agencies.

The most effective means of improving a person's employment prospects is to provide them with tangible, practical, material, hands-on support. (Darebin Jobs, community forum presentation).

Unpaid and voluntary work

It is evident that many people in Darebin who are otherwise classified as unemployed are involved in a broad range of activities. Some people undertake short-term casual work as a means to supplement their income or as a stepping stone to more permanent and higher paid work.

...working (casually) helps your self-esteem. It pays for the cigarettes...it'll pay for those extra things that you haven't got. (James)

Others are involved in voluntary or community work, both in terms of participating in social networks or contributing to a better society.

I just help people, because that's my hope when I come to Australia to help anyone that needs. (Mark)

Being involved in voluntary activities assists people's confidence and self esteem, which is particularly important for those who carry the stigma of being 'on the dole'.

It doesn't need to be paid work, but I do want to do something just to keep my mind active. (Tandia)

The role of voluntary work is a critical one, not only in terms of ensuring that people are still engaged in community life, but also in terms of overall community betterment. However, the impacts of government defunding of advocacy and community development roles performed by not-for-profit community groups mean that people experiencing poverty have been further disempowered, in terms of the greater emphasis on voluntarism in place of adequately funded government services and programs. It is essential that voluntary work not be used as a replacement for paid work.

Income security

The concept of income security is based on the principle that all Australians have the right to an income that enables them to maintain an adequate standard of living over their lifetime. Income security is determined by:

1. The level and sustainability of income streams;
2. The level and extent of household expenditure.

Income support

It is evident that many households in Darebin who are on low incomes are experiencing difficulties in meeting even basic cost of living expenses; particularly those people in receipt of social security payments.

Generally, respondents felt that their income was insufficient to meet their needs.

...I am only getting a certain amount which, when I pay, then there is the gas and there is rent and service, there is lighting so really I don't have anything left. (Hilary)

I'm lucky if I have money for 3 days. Cause I get everything done on the first day. Like this pay will come and I will have \$92 left later for everything... (Lisa)

Social security

It is clear that the level of social security payments is inadequate for the majority of recipients to maintain a decent standard of living.

Those on benefits such as Newstart and Job Allowance are falling further and further below the poverty line and many cannot afford the cost of searching for a job. (Preston Reservoir Progress Association, community forum presentation)

Even for those in receipt of the aged pension, which is set at a higher level than other social security payments, the income received is barely adequate to cover additional expenses such as health care.

Unless you are fortunate enough to have savings, the pension does not provide for any financial costs associated with the needs for more extensive health care or additional care. (Local resident, community forum submission)

The eligibility criteria for social security benefits has become increasingly targeted and difficult to access. For example, one respondent who was a sole parent was ineligible to receive Centrelink Family Payment, nor was her 17 year old daughter eligible for Youth Allowance.

Because she is under 18 social security will not give her youth allowance and I'm not eligible for family payment because she is not at school. I think the pension has gone up to \$380 and I have to feed and clothe both of us. (Eileen)

Migrants to Australia face a 2 year waiting period before they are eligible to receive social security benefits and other government services and programs. Asylum seekers are only eligible for benefits if they have to wait longer than 6 months in applying for a temporary protection visa. In the meantime, these groups are forced to either use up what savings they have accumulated, or rely on family or friends to survive.

There are two ways for an asylum seeker to access an income: by being eligible for ASAS (Asylum Seekers Assistance Scheme) payments or by working. But not all asylum seekers can either access ASAS or have permission to work. (Australian Red Cross, community forum presentation)

There are a number of poverty traps that exist within the current social security system. One such poverty trap is the limitations placed on social security recipients in earning additional income before their benefits are reduced. Generally this income is obtained through part time or short term casual work which merely supplements people's base income and enables recipients to better manage their household expenditure items.

I can't understand why this country does not allow people with certain abilities, certain age that are on the pension, I cannot understand why they are not allowed to earn \$50-\$60 which is the dominant and essential part for any person to build up and have a decent living. (Dino)

Emergency relief

One of the main impetus for the Darebin Poverty Inquiry was the trend identified concerning increased demand for emergency relief amongst local welfare agencies. This trend is continuing; indeed, the demand for emergency relief increases every year.

So far this year, income support issues have accounted for 15% of our total business. The MRC workers I spoke to all confirmed that the need for emergency relief is increasing. (MRCNE, community forum presentation)

A thousand times I had to go to the Salvation Army. I feel embarrassed going to the Salvation Army. But you can't help. (Anita)

For some people, there are personal values or cultural beliefs that prevent them from seeking outside help. These groups may rely on family or friends to get by.

I am proud. I don't use St. Vincent De Paul or other things. Everyone in the home we help ourselves before anybody else. I have brother he wants to help me. I tell myself I must help myself. (Mark)

Some people found that the process in obtaining material aid was somewhat humiliating, particularly the requirement for people to have to make an appointment in advance when they are in a crisis situation.

Sometimes I have got it (material aid) but its hard cause I don't know what to say to them. Get embarrassed. Cause when you've done it once you think like how can I go back to them again? (Lisa)

Where I found it was fairly humiliating without being political about it the (name deleted) that they sent me to. For instance, you wake up and unless you ring up at 9.30 to make an appointment, no chance. And every time you ring it is 40c. You can't afford it. (Dino)

Household expenditure

One of the most obvious manifestations of poverty is not being able to make ends meet. In other words, a person's income is insufficient to cover the costs of living. It was highlighted earlier that low income households tend to spend proportionately more on essential items such as accommodation and utilities than higher income groups.

The consequences of not having enough money to pay for a range of household needs is that people have to prioritise their household expenditure. Housing costs, utilities and bills tend to be priorities, which means that often people have little or no money left over for food, clothing, transport, entertainment etc.

First thing I pay the rent. Then I go to the supermarket. I buy whatever I can see that is convenient for the price. Sometimes I go back 2 or 3 times to see the specials. Otherwise I cannot make ends meet. (Dino)

I don't smoke and I don't drink. I don't go out. So ... all I do is pay my bills, pay my rent and hopefully feed and clothe (Hilary)

Respondents were particularly concerned about the impacts of the GST.

Everything has gone up. Any luxuries. Yeah, even necessities. (Kathy)

With the GST coming in you know everything will go up, electricity and that extra money the government put in, it's so little it doesn't even help. (Anita)

Housing

Housing-related expenses tend to be the biggest household expenditure item. As highlighted earlier, the lack of affordable housing in Darebin means that many low income households either spend significant proportions of their income on housing, or are forced to live in sub-standard accommodation.

I was paying \$180 a fortnight and that's more than half the pension. That's just mortgage. I have got the rates, water. I pay everything fortnightly like the telephone, gas, electricity and the water rates. So there is nothing left. (Eileen)

There is also the costs involved in moving house; in particular payment of outstanding bills, reconnection fees etc.

I have all these bills from the old house and I am paying \$20 a fortnight for all of them. With the other ones I am in the process of writing out a payment installments form. They're gunna be \$20 a fortnight too, so like when you think about it that's \$80 a fortnight that I have to give out to bills. That's without my bills. The (new) house bills. (Kathy)

Utilities

Meeting the costs of utilities such as gas, electricity and water was highlighted as a particular problem.

The last water rates bill, I wasn't working and it was \$100 or something and I just didn't have the money. I said, I can't afford the bill, so they said I could pay it off, so now I pay the water rates fortnightly. (Eileen)

Telephone

Difficulties in paying phone bills were also raised as an issue by a number of respondents, particularly those who have family or friends overseas.

Of course especially when we call overseas on telephone. Sometimes (the phone bill) over \$700, \$800. (Mark)

We couldn't pay the phone bill so we had to go onto incoming calls only. (Eileen)

There is a trend whereby some people are running up multiple mobile phone accounts. Often this may occur if their land phone has been disconnected, where it is relatively easy to enter into a mobile phone plan.

We're having trouble paying phone bills at the moment because I've got about 3 phone bills...I just use mine for emergencies. (Kelly)

I've got to get a loan so I can pay off my mobile. (Lisa)

For some respondents it meant forgoing a phone completely.

And I have had to make sacrifices. And No. 1, no telephone. And really, everyone should have a telephone. (Hilary)

Transport

The high costs of transport, particularly those associated with running a car, were highlighted.

I just went through that with my car, I done 2 alternators in like 2 months and both times left me stranded. My rego was due last week. So I have had just had a big spell with bills that just pop up every now and then. (Kathy)

I am a licensed driver, but I have had to let my licence lapse instead of renewing it. I can't afford it. (Hilary)

Even public transport costs may exceed the budgets of some households.

If you get the tram it costs me about \$10-\$12 per week. So it has reduced my capacity for a social life. I have no social life at all. (Dino)

Sometimes I jump the tram, when you haven't got the money for it. (James)

Food

The costs of food have increased of late, in particular arising from the introduction of the GST.

Fruit and vegetables have gone up very much. Cornflakes, things like that. (Dino)

Clothing

Often people on low incomes, once they have prioritised their household expenditure on items such as rent and bills, cannot afford to buy clothing.

A jumper, underwear, shoes. I use to have 56 pair of shoes now I got only 2. One pair is completely no good. I cannot afford to repair. (Dino)

White goods

Replacement of white goods is also difficult for households on tight budgets.

We need a new fridge, we need a new washing machine things like that. (Eileen)

Medical

People with disabilities in particular have difficulty in meeting the costs of medical expenses, in terms of treating specialists, medication, aids and transport.

There are 2 items for a start that are covered only by one prescription, but not two and I might need more pain killers in one week, so I will go and pay over \$8 for them. So that is not covered. Plus too there should be other tablets that I am on and I can't afford them. (Hilary)

If I have to go in for treatment, okay it's a public hospital so that's not really costing me anything anyway and if I go for treatment that has to be for a couple of hours every day for 3 days so that's 2 trips back and forth... (Tandia)

Leisure and entertainment

Due to the need for people on low incomes to prioritise their expenditure, often leisure, recreation and entertainment activities are not possible. This has significant consequences for people's self-esteem and can contribute to social isolation.

Sometimes I can't afford to do anything entertaining, not even as much as go to a friend's house because you can't get there. You will plan it before you get paid and then at the end of that day it's like where has that money gone. (kathy)

Look, I don't drink a drop of wine for the past 15 years. I don't taste a glass of beer for the past 15 years. These things are out of the question. I can't afford it. (Dino)

Cleaning

Again, these household items may have to be forgone once priorities are accounted for.

Yeah household cleaning stuff, your detergents, your soaps, you know, you use them regularly if you keep your place clean. Like because I've got health problems I always like to keep it clean so it's five or ten dollars extra a fortnight and that makes a difference for me. (James)

Personal care

Similarly, personal care items such as having a haircut tend to be forgone due to more pressing needs such as paying the bills.

Things that girls like to do like wax their eyebrows, or go and get a haircut, that just never happens. (kathy)

Childrens needs

The additional costs in raising children are particularly difficult for low income households to manage.

Their nappies have gone up. They're getting dearer and dearer (Kelly)

It's the little things that add up, so much. Like last payday I got everything for him (her son), like his nappies and that and I had \$15 left and I thought, what else, but then I realised I had no (infant) formula, so I had no money for formula... (Lisa)

People experiencing poverty have to develop effective financial management strategies to get by. This means either borrowing money from financial institutions or from family or friends.

That's another thing you lend money off people and you don't get a chance to pay it back because you are too busy paying other bills. You just kind of do it somehow. Something misses out. (Kathy)

It also means rigorous budgeting or prioritising expenditure. Often it means that people are forced to go without.

*And the rest I have to think about electricity, the gas, the water, telephone. Sometimes it is hard food wise. It's really harsh.
(Anita)*

Once those items considered to be priorities are paid, low income households have to make difficult decisions to make what little money they have left go further.

I just paid a fine. I went to the Smith Family last week and got money off them so I could buy some food. So with the food money I paid the fine. (Kathy)

While the level of income required to be able to enjoy an adequate standard of living varies according to the nature of the household and where they live, it was argued that statutory incomes should be increased to at least the level of the poverty line.

On the welfare scale, \$600 a fortnight is roughly what one person needs to survive comfortably in either private rental or public housing. Then you can have your holidays, save for clothes, think about the future. (James)

Gambling

Gambling is considered a serious issue in Darebin, in particular the recent growth of Electronic Gaming Machines (EGMs) and gaming venues. Gambling not only has financial implications for the Darebin community, in terms of the amount of money lost to the community, but also social impacts, in terms of increased poverty, family breakdown and poor health.

There has been a marked increase in the number of gaming venues in Darebin, particularly licenced premises with poker machines such as pubs and clubs. In some parts of Darebin, the number of poker machine venues has reached saturation point, where there are a number of venues in close proximity.

Well when I first moved to the Darebin area there was three 24-hour venues within a kilometre radius, about a two kilometre radius from where I lived. Most gamblers will stay local because you want to get there as quick as possible and be close to home to go home later on. (James)

People tend to frequent local poker machine venues rather than go to the Casino.

It's like with these venues here they won't go into Crown Casino because of the travel time to get there. Why bother when you've got clubs and pubs here. (James)

There is generally high recognition of advertising for pokies, through television, radio and print media and advertising and signage outside venues.

...there's too much really available, it's in your face all the time, it's on television, it's everywhere you go, it's in (the) papers.... (James)

The design of gaming venues is an issue for problem gamblers, both internally and externally. The signage and flashing lights at venues can act as a magnet to vulnerable people.

I find it personally as an addicted gambler myself, I find it very attractive with flashy lights in front of premises... I think if the Council wants to be responsible they should remove that...if that's within their power. (James)

Not all people experiencing poverty gamble. The reasons provided by those who do not gamble range from personal or cultural values to a lack of money for such activities.

I don't really go to the pokies, cause of the money and I don't have that money to throw around. (Anita)

I would go if I was rich and had an extra 20 or 30 bucks to throw away. I would put them in there and see if I could double it. But no, I am one of these people who always pay my bills and try and whatever is left I try and have a bit of fun with or space it out over the week. (Kathy)

Gambling, and problem gambling in particular, is widely spread across the entire population. It is not concentrated in any particular socio-economic or ethno-cultural group. However, the implications of problem gambling are more keenly felt amongst those experiencing poverty, particularly those on low incomes.

While the concept of gambling is counter to the religious and cultural beliefs of many communities from a non-English speaking background in Darebin, the lure that gambling may provide to people as a way out of the poverty trap has led to an increased interest in gambling for some groups (MRCNE, community forum presentation).

Problem gambling in particular is seen to be akin to other forms of addiction, such as drug and alcohol dependency.

They don't gamble just money they gamble with their health you know. (Mark)

I don't believe in it, I think it's wrong. But I understand that if people do have a problem, it is an addiction. (Tandia)

The cumulative impacts of problem gambling are wide-ranging: it can affect relationships with family, friends and colleagues.

*For every one person who is having gambling problems, evidence suggests that up to seven other people can be affected.
(Breakeven Northern Problem Gambling Service, community forum submission)*

While the vast majority of people who gamble on an occasional basis do so for recreational purposes, those who gamble frequently or those who identify as problem gamblers do so for a variety of reasons.

It's just to try and get money. You think if I can with \$20 I might come home with \$50. You're always told but it doesn't happen. It might happen once in a blue moon. (Eileen)

To escape boredom (Michael)

While financial considerations are often the primary motivation, there are also social reasons, such as the need to combat loneliness and to get out of the house.

There's a lot of lonely people who gamble because they're not getting what they want at home or whatever... (James)

Poker machine venues, by virtue of their relatively high numbers in Darebin, provide relatively easy access to patrons. This may be an issue for vulnerable groups or those susceptible to gambling problems.

I know that the venues are easily accessible, this can be difficult for my clients who say they feel tempted by the many opportunities to gamble, especially in the early stages of counselling when they are trying to stop or cut down their level of gambling. (Breakeven Northern Problem Gambling Service, community forum submission).

Gambling venues provide an opportunity for people who feel socially isolated to be part of a crowd, even though using poker machines is primarily a solitary activity. The sense of belonging, even if it may be false, is an important motivation for gamblers.

You're there with a lot of like-minded people there with you. You don't feel alone even though you're not talking to nobody. You feel like you're part of somewhere you belong and that's the worse part of the venues. The darkness for instance, no clocks, that makes you feel like you're in a whole new world. The razzle-dazzle of lights inside venues. (James)

Often gamblers become 'hooked' after initially winning a small amount of money.

The first time I ever went, I just went down here once and I won \$60. I thought gee this is alright, so then I went again. And the more I lost, I kept trying to make it up. You never make it up. You can't possibly ever make up the money you've lost. It's very hard to walk away. (Eileen)

While there are a number of agencies in Darebin dealing with problem gambling issues, the effectiveness of agency responses can vary depending on the nature of the problem.

(While) counselling keeps you motivated, the courses aren't that useful (Michael)

The high concentration of poker machines in Darebin is such that there are now very few pubs and clubs that do not have gambling facilities. Therefore the temptation for people to gamble, particularly those who may be experiencing poverty, may be difficult to resist because of the lack of licenced venues that provide alternative forms of leisure and entertainment.

There are a variety of views on what needs to be done to address problem gambling in Darebin. For example, some would argue that there should not be any poker machine venues in Darebin.

I don't believe they should have any pokies anywhere. I am very anti them. It's mostly people who can't afford it that go there.
(Eileen)

Others advocate for greater controls over poker machine gambling, through a reduction in pokies in Darebin, or restrictions on trading hours.

Reduce pokies, at least with horse racing the odds are up front
(Michael)

... one premises to have a 24-hour licence would be the best start, you don't need X amount of premises in the area to have 24-hour licences. Do we actually want to strangle our local area or what? Because that's what we'll do eventually. (James)

Additional support services for problem gamblers in Darebin may be an option.

For every 24 hour pub that's open there should be a self-help group beside it basically because the Government's getting enough revenue from it. (James)

There is also the need for people to seek alternative forms of entertainment.

Find a hobby or find something better to do. Just try and think of something more interesting than put your money all day every day. They're there for a bit of fun like \$10 or something not 10 hundred dollars. (Kathy)

Access to services

One of the reasons that people choose to live in Darebin is because of its relatively good access to a broad range of services and facilities. These include:

- Libraries
- Public transport
- Community facilities
- Counselling
- Support
- Education
- Health
- Leisure and recreation
- Shopping centres
- Child care

Living in close proximity to services is very important for people in Darebin, particularly for those reliant on public transport.

It (my house) is close by to the shopping centre, it is close to transport. I don't have a car. (Hilary)

Yeah things like childcare, doctors and dentists, normal health, everyday things that you are usually looking for. Banks and stuff, they're not hard to find. Friends & family, plus I know the area. (Kathy)

Some respondents noted the neighbourliness of the local community as an important factor.

It's friendly, I have really good access to things. It's the people that's made it for me. That's just been very fortunate. (Tandia)

Libraries

Libraries are an essential leisure and cultural activity for low income households. Libraries not only provide a low cost service to people, but also provide access to information and knowledge and enhance social contact.

I like to go 2-3 times a week. I love it, I spend hours there. It costs me nothing. I get all my satisfactions, because it improves my knowledge and my curiosity. (Dino)

However, in some cases, the charges for services provided by Darebin libraries are beyond the capacity of low income households to afford.

Last time I used the Northcote library computer it was 50 cents for half an hour. That was 2-3 years ago. And I found at Darebin Jobs you don't pay for the computer. (Anita)

Public transport

Most areas of Darebin are relatively well serviced by public transport. However, public transport routes are not necessarily oriented to provide access to other services and facilities, such as to and from work or educational institutions.

Sometime I use the transport. I use the bus or train or tram. Out of necessity I use taxi. (Mark)

For some people on low incomes, even public transport is too expensive and inconvenient to their needs.

Public transport is too slow, expensive, infrequent (Alex)

There are also security and safety concerns.

Lack of security, safety issues (at train stations, no conductors, lack of lighting) (Alex)

Community facilities

Darebin generally has a broad range of community facilities, such as neighbourhood houses. These groups often provide subsidised programs for people on low incomes.

I have a lot to do with different neighbourhood houses and that's been fantastic for me. They have just got such a broad range of classes you can do and they're all reasonably priced too. And it was just another place that I can relate to other people without working. Because that was all my social life, was work, but not having that anymore I still had to have that contact with adults which was fantastic and it has done me the world of good. (Tandia)

Counselling and support services

A key factor for people accessing services is the presence of community-based agencies that provide an informal community development and support role. These services provide opportunities for people to develop social networks and find out about other services and programs as required.

It was noted that support groups such as the Young Mothers group based at Reservoir were useful for social contact and support.

The (counsellors), they've helped a lot with problems and then the Young Mums has helped me cause I've got to meet other young mums. I felt better within myself. (Lisa)

Despite the presence of a range of community-based facilities and programs, some people argued that there should be more community centres in Darebin.

No further comments except the need for a real community centre – several, instead of banks – with no pokies! (local resident, community forum presentation)

Education

Respondents argued that a greater division between haves and have-nots was occurring due to increasing funding inequalities between public and private schools.

There is a need for the Education Maintenance Allowance (EMA) to be increased to help low income families meet education costs. (VCOSS, community forum presentation)

It was also argued that current models are too vocationally-oriented, and need to move beyond the classroom to include life and survival skills. Further, there is a need for early intervention strategies in both primary and secondary schools.

Health services

The reduction in health services in Darebin is a major issue, particularly since the closure of the Preston and Northcote Community Hospital (PANCH).

The closure of PANCH has had a big impact on this area. A lot of people like myself are asthmatic, have other problems as well, we need hands-on access to emergency department, not just a doctor. I don't think there's any 24-hour clinics left in Darebin any more. (James)

The restrictions on work rights that apply for asylum seekers mean that these groups are also not entitled to access Medicare. The status of asylum seekers is such that they have relatively few services available to address their needs.

Without medicare asylum seekers are either charged full medical fees or simply refused treatment. There are no dental, counselling or other specialist services in the region available at reduced costs or for free. (Australian Red Cross, community forum presentation)

Another respondent noted the difficulties that people with low proficiency in English have in accessing services such as health care.

My mum she is old age and can't speak English. Always I am going with my mum to the Doctor and she can't understand. (Mark)

Leisure and recreation facilities

Darebin generally provides reasonably good access to leisure and recreational opportunities.

...there's some good recreational facilities in Darebin too, the golf club is affordable for someone with a low income which is certainly important for someone who plays golf. (James)

Yes I go to the gym every Thursday. I do that with the young mums group. So they fund for that and we just pay for the kids with the crèche for an hour. (Kathy)

Due to the budgetary constraints for people on low incomes, leisure and recreational activities are often beyond the reach of these groups.

Reservoir Leisure Centre too expensive (Alex)

Some leisure facilities do not provide subsidised programs or concessions for people on low incomes.

One thing I've found there's a discrepancy I found with the golf club for instance. During the week, someone who's got a pension card can get a pensioner rate. On the weekend there is no pensioner rate. (James)

While there is generally a broad range of leisure and recreation opportunities in Darebin, the influx of poker machines into many of the pubs and clubs in Darebin has reduced the range of alternative forms of entertainment in licenced premises, as well as leading to an over-concentration of gaming venues in particular areas of Darebin.

I started gambling over ten years ago when I lived in Canberra and at least in Canberra there wasn't saturation of areas with poker machines. When I come back to Victoria I found that was exactly what had happened, saturation. (James)

Obviously, user charges for services and facilities are a significant barrier for people experiencing poverty. Given that low income households have to prioritise their household expenditure, this means that there is often little or no money left over to access services, particularly leisure and culture.

A tenant pointed out that the cost of one adult and one child to swim at the (Reservoir Leisure) centre cost \$5, a sizable amount out of the pension, but it was noted that this was the only form of recreation affordable. (Preston Reservoir Progress Association, community forum presentation)

There is the need for better information about the type of services available in Darebin.

For me, like, I know there's Social Workers available for different areas and the Council and Health Services and Mental Health Services, but it's not used. Like everyone says, oh, it's up to us to go and approach these services but how do you get to know about these services to start with? (James)

Many Kurdish migrants and refugees who come to Australia do not have enough information on services and facilities available to them. Also, those members of community who support and sponsor migrants and refugees do not have enough knowledge of services and facilities available. (Kurdish Association of Victoria, community forum presentation)

The local paper can be a good way of letting people know what services are available.

The local paper's probably better than anything. Most people do read the local paper. Welfare recipients really do sit down and read the newspapers because they've got all the time on their hands. (James)

A significant barrier to accessing services in Darebin is the fact that many residents who are from a non-English speaking background have relatively low proficiency in English. While there are a number of ethno-specific groups in Darebin, mainstream services that do not provide information in community languages or access to interpreters can be difficult to access.

Accessing services can sometimes be very hard because of the language barrier, and the lack of advocate. (Local resident, community forum presentation)

CHAPTER SIX - SUMMARY OF RESEARCH FINDINGS

A definition of poverty in Darebin

"To be experiencing poverty in Darebin in the late 20th Century...is to be excluded from the normal spheres of activity and consumption which define social participation and identity."

Poverty is characterised by unequal access to essential resources which determine a person's ability to maintain an adequate standard of living and participate in community life. These resources include:

- ❖ Adequate income;
- ❖ Food and clothing;
- ❖ Housing;
- ❖ Employment;
- ❖ Education;
- ❖ Health care;
- ❖ Social, cultural & recreational activities;
- ❖ Transport.

While poverty in Darebin is relative to contemporary living standards, it is evident that some households are finding it difficult to access even basic resources such as adequate housing, food and clothing.

Causes and manifestations of poverty

Poverty in Darebin tends to be viewed in relative terms; that is, relative to contemporary living standards in urban areas of Australia. It is apparent that while the primary causes of poverty relate to the lack of an income sufficient to provide for a reasonable standard of living, the social consequences of not being able to participate in community life are also a significant factor.

Many people who are living in poverty in Darebin are experiencing social isolation, partly as a result of financial poverty, but also due to factors such as the breakdown of family relationships, poor health or an inability to access community networks, services and facilities.

While much of the poverty in Darebin is of an intergenerational nature, there are newly emerging groups such as asylum seekers and low income households with a single wage earner who are facing increased difficulties in accessing essential resources such as adequate housing and sustainable employment.

Who is more likely to be living in poverty?

There are a number of groups of people in Darebin who are particularly vulnerable to the onset of poverty. These include:

- People who are unemployed
- Those engaged in part time or casual work (working poor)
- People whose main income is a pension or other form of social security payment
- People with disabilities
- Single people
- Sole parent families
- Large or extended families
- Indigenous people
- People from a non-English speaking background (NESB), particularly migrants, refugees and asylum seekers

Key issues

There are a number of socio-economic trends occurring that impact specifically on the incidence of poverty in Darebin.

- There is a widening gap between rich and poor households in Darebin. Increasing numbers of households are experiencing poverty, in terms of lacking sufficient income to maintain a reasonable standard of living.
- Socio-economic disadvantage is becoming entrenched in specific localities within Darebin, characterised by relatively high proportions of low income households and reduced access to affordable housing, employment and educational opportunities.
- Economic restructuring has led to a decline in manufacturing employment. Darebin has relatively high numbers of unemployed and 'working poor' (casual and part-time workers) as a result.

- Darebin is currently experiencing the process of gentrification, where higher income households are displacing lower income households in purchasing homes. This has led to increased house prices and private rents, with reduced supply of affordable housing.
- There has been a rapid growth in poker machine gambling in Darebin. Problem gambling not only has financial implications for the Darebin community, in terms of the amount of money lost by individuals, but also social consequences, in terms of depression, poor health and family breakdown.
- Low income households in Darebin are finding it increasingly difficult to make ends meet. Due to the pressures of paying for housing, transport and utility costs, many households have little to spend on food, clothing, health care and entertainment.

Housing

There has been a decline in the ability of low income households to access affordable and appropriate housing in Darebin. This is due to:

- rapid increase in property prices and private rents across all areas
- inability of some households to access finance or ability to manage mortgage repayments due to unstable income streams
- declining numbers of households purchasing housing, increased numbers in private rental
- decline in availability of low cost private rental housing stock
- discrimination by landlords and real estate agents against low income households or those with specific needs
- increased levels of homelessness
- increased targeting of public and community housing to people with multiple needs
- long waiting lists for public housing, particularly those whose main form of disadvantage is having a low income
- failure of governments to increase social security payments or rent assistance in line with market rent increases

Unemployment, paid and unpaid work

Unemployment in Darebin is particularly entrenched amongst the following groups:

- young people
- mature aged people
- indigenous people
- recently arrived migrants and refugees

- people from a non-English speaking background.

Some of the barriers that exist for those seeking employment include:

- Lack of opportunities linked to skills and experience
- Lack of skills and experience for jobs available
- Lack of recognition of overseas qualifications and experience
- Discrimination (sex, age, ethnicity/cultural background, proficiency in English, no car, no phone, health, disabilities, those with caring responsibilities)

The Job Network service structure in Darebin is seen to be too fragmented and difficult to access. There is also the view that service providers are too inflexible and don't provide sufficient support. The mainstream nature of the Job Network service structure may act as a barrier to groups with specific needs, particularly indigenous people, migrants and refugees.

Many people in Darebin who are unemployed are involved in a range of casual or voluntary activities. While many people take on casual work to supplement their social security payments, voluntary work enables people to interact with others in working towards community betterment. While voluntary work has a vital role in both improving individual self-esteem and developing a sense of community, it is essential that this does not occur at the expense of adequately funded government programs and services.

Income security

A number of issues have been identified in relation to the current social security system in Australia, in particular the following:

- Inadequacy of payment levels
- Complex, restrictive eligibility criteria
- 2 year waiting period for migrants to be eligible
- Restrictive limits on income supplementation (i.e. casual work)

Welfare agencies in Darebin report that demand for emergency relief or material aid continues to increase. While welfare services are a critical factor in assisting people living in poverty, the processes used by agencies to distribute material aid can be somewhat bureaucratic and difficult, due to the scarcity of resources available.

Many low income households in Darebin are experiencing difficulties in meeting the following household expenditure items:

housing	<i>mortgage repayments rent rates moving house (removals, cleaning, bond and rent in advance)</i>
utilities	<i>gas, electricity, water</i>
communication	<i>telephone, mobile phones, internet</i>
transport	<i>private (drivers license, fines, petrol, maintenance and repairs) public (fares)</i>
food	
clothing	
white goods	<i>repairs and replacement</i>

Housing costs, utilities and bills tend to be priorities, which means that often people have little or no money left over for food, clothing, health care, transport or entertainment.

People with disabilities in particular have difficulties with household expenditure, due to the additional costs associated with health care, transport and physical modifications to the home.

Gambling

There has been a marked increase in the number of poker machines and venues in Darebin. The high concentration of poker machines in Darebin is such that there are now very few pubs and clubs that do not have gaming facilities. Therefore the temptation for people to gamble, particularly those who may be experiencing poverty, may be difficult to resist because of the lack of licenced venues that provide alternative forms of leisure and entertainment.

Gambling not only has financial implications for the Darebin community, in terms of the amount of money lost by individuals, but also social impacts, in terms of depression, poor health and family breakdown.

Gambling, and problem gambling in particular, is widely spread across the entire population. It is not concentrated in any particular socio-economic or ethno-cultural group. However, the implications of problem gambling are more keenly felt amongst those experiencing poverty, particularly those on low incomes.

Access to services

While there is a broad range of services and facilities in Darebin, a number of barriers exist which restrict people's access to these resources. These barriers include:

- Cost
- Mobility
- Lack of information about services
- Lack of translations or interpreters for people from non-English speaking background.

Council facilities such as libraries play an important recreational and cultural role, not only in terms of providing access to knowledge at little or no cost, but also in enabling people to have social contact with other members of the community.

Similarly, community-based facilities such as neighbourhood houses provide an invaluable source of community connection and skills development for people on low incomes in Darebin.

There is a need for easily accessible community support services and meeting spaces, particularly for people who are unemployed, homeless or who have a gambling problem.

Community development

A key factor in the amelioration of the effects of financial poverty is a healthy and diverse community life. Community groups and organisations play a critical role in developing the social fabric of the Darebin community.

There is a diverse range of community groups in Darebin, including cultural, social, leisure, religious and political. While the purpose and role of these groups is varied, there is a common objective in that they seek to bring people together on issues of common interest. Some groups have a specific aim of working for social change and to empower people in decisions that affect their lives.

Community groups and organisations play an essential role in the development of an inclusive and participatory democracy. However, many of the groups in Darebin who provide an informal community development or support role are under-resourced, due to government cutbacks in funding. It is essential that such groups are supported and adequately resourced to ensure both their survival and their ability to contribute to the life of the Darebin community.

CHAPTER SEVEN - CONCLUSION AND RECOMMENDATIONS

The research conducted during the Darebin Poverty Inquiry has provided a number of insights into the level and extent of poverty in Darebin. It is evident that there are a range of causes and manifestations of poverty. It is also evident that people's perceptions and experiences of poverty vary considerably. Clearly, poverty is a complex issue that is multi-faceted.

Significant numbers of people in Darebin have been adversely affected by economic restructuring resulting in the loss of jobs and reduced access to affordable housing. The high concentration of poker machines in Darebin in many ways heightens the risks that vulnerable groups in the community are already facing in terms of experiencing financial or social poverty.

We have seen that poverty can be depicted in absolute and relative terms, as well as financial and social. While poverty in Darebin is generally viewed as relative to contemporary living standards, it is evident that a number of people experiencing poverty in Darebin face difficulties in obtaining even basic resources such as adequate shelter and food. Again, while financial stress is the main determinant of people's access to essential resources, social isolation can, in itself, lead to poor health and family breakdown. Terms such as 'disadvantage', 'inequality' or 'poverty' all focus on relative access to essential resources that determine a person's quality of life.

It is obvious that there are no 'quick-fix' solutions to addressing poverty in Darebin. Just as there are a multitude of causes and manifestations of poverty, a broad range of strategies and actions are required to address both the structural causes of poverty and the more specific local impacts of poverty.

The strategies and actions identified require not only a 'whole of government' approach, involving all levels of government and relevant government departments, but also a 'whole of community' approach. The partnerships developed during the course of the Darebin Poverty Inquiry are, in many ways, the building block from which to launch more specific collaborative actions. Partnerships with local government peaks such as the Victorian Local Governance Association are vital to ensure Council's lobbying and advocacy at the local level is carried through to the appropriate areas of government and acted upon. Partnerships with both peak and local church and welfare agencies offer many possibilities; particularly the opportunity for Council to tap into broader networks for information-sharing and collective action.

The Darebin Poverty Inquiry sought a better understanding of what it means to be living in poverty at the end of the 20th Century. Changing socio-economic trends at international, national and regional levels will continue to leave their mark in Darebin during the 21st Century; as will changing political priorities across all levels of government. By adopting a ‘whole of community’ approach to addressing poverty, Darebin City Council can demonstrate a leadership role in promoting the rights of all members of the Darebin community to an adequate standard of living and assist in the amelioration of the effects of poverty.

In the words of Brian Howe, who launched the Darebin Poverty Inquiry back in November 1999, lets “turn the meeting into a movement!”

Recommendations

It is recommended that Council adopt the following priority actions:

1. Establish a full time **Housing Development Officer** position to implement the actions identified relating to housing in Darebin.
2. Establish a **Darebin Housing Advisory Group** to provide a forum for a broad range of groups concerned with housing issues in Darebin.
3. Establish a full time **Employment Coordinator** position to provide a focus for employment development initiatives in Darebin.
4. Support the establishment of a **Darebin Job Seeker Support Centre** to provide support and counselling for job seekers.
5. Establish a **Darebin City Employment Board**, providing feedback to Council on employment issues.
6. Lobby the Federal Government to **increase the level of social security payments** to at least 25% of average male weekly earnings.
7. Review current Council policies on concessions and consider a range of **Council-based concession schemes** for payment of rates, travel and leisure and recreation facilities and services.
8. Examine feasibility of expanding **No Interest Loans Schemes** in Darebin.

9. Develop a **Responsible Gambling Policy** concerning gambling in Council-owned premises and targets for a reduction in poker machine gambling in Darebin.
10. Establish a **Darebin Responsible Gambling Forum** involving a range of groups concerned with gambling issues, including the development of a **Charter of Responsible Gambling** for gaming venues in Darebin.
11. Review Council's **Community Consultation Policy and Guidelines** in conjunction with key stakeholders in the Darebin community.
12. **Audit existing facilities and services** in Darebin with a view to developing **Neighbourhood Plans**.
13. Conduct a feasibility study into the establishment of a **Darebin Community Foundation**.
14. Review Council's **Community Grants Scheme** in line with above recommendations concerning the mobilisation of resources both within and external to Darebin.
15. Examine **alternatives to mainstream banking services** in Darebin, including community banks.
16. Lobby the Federal Government to establish a **Royal Commission of Inquiry into Poverty**, including the establishment of a nationally recognised measure of poverty.
17. In conjunction with State Government, local government peaks, welfare and church groups, host a **Statewide Poverty Conference** highlighting key findings of the Darebin Poverty Inquiry and actions.
18. The internal Poverty Working Group and the external Poverty Reference Group form the basis of a new entity (**Darebin Poverty Action Group**) with the responsibility of developing an Action Plan to implement the recommendations arising from the Darebin Poverty Inquiry.

CHAPTER EIGHT - STRATEGIES AND ACTIONS

Clearly, given the complexity of factors giving rise to poverty in Darebin, a broad range of responses are required to alleviate poverty. While local government neither has the resources or the power to address poverty in its own right, a “whole of community” approach is required. The challenge then is for Council to identify what role it can play in alleviating poverty in partnership with other levels of government, business and community sectors. Collaborations, be it with peak groups, locally based organisations or individuals, are vital; as indeed is the political will of Council and other levels of government.

Potential Council roles to alleviate poverty include:

- Further **research** into poverty related issues; for example, collecting and analysing socio-economic data at regional, municipal and neighbourhood levels.
- **Policy development** concerning social and economic trends; for example, establishing a policy position on poker machine gambling in Darebin.
- **Leadership** and **advocacy**: lobbying Federal and State Governments on social policy issues; for example, the Federal Government’s proposed changes to the social security system.
- **Coordination** and **facilitation** of specific programs and services; either as a direct provider or in partnership with local agencies, including other levels of government, business and non-government sectors.
- **Partnerships** and **strategic alliances** with local government and welfare peak groups to influence Federal and State Government policy directions. Collaborations with locally based organisations are vital to identify and address poverty-related issues.

The strategies and actions outlined in this chapter have been developed through extensive consultation with members of the Darebin community during the course of the Darebin Poverty Inquiry. In particular, two Action Against Poverty workshops were held in October and November 2000 to identify strategies and actions to alleviate poverty and the potential roles that Council can play.

At the Action Against Poverty workshops, the findings of the research were categorised according to the following five themes:

1. Affordable and appropriate housing
2. Unemployment, paid and unpaid work
3. Income security
4. Gambling
5. Social cohesion/ Community building

Participants were requested to identify strategies and actions according to these themes.

Following analysis of the strategies and actions identified at the workshops, it was found that there is a strong correlation with a number of Council policies and strategies that are currently being developed.

The strategies and actions identified at the workshops are linked to the following Council strategies and policies.

Poverty theme	Council strategy or policy#	Status
Affordable and appropriate housing	Housing Strategy	Draft report subject to Council endorsement
Unemployment, paid and unpaid work	Employment Strategy	Endorsed by Council
Income security	None specific to this theme	
Gambling	Responsible Gambling Strategy	Poverty Inquiry recommendation
Social cohesion/ Community building	Neighbourhood Strategy	Framework subject to Council endorsement

Current or mooted

Other relevant Council programs, policies and strategies include:

- Access and Equity Policy;
- Disability Action Plan;
- Leisure Plan;

- Municipal Public Health Plan;
- Community Consultation Policy and Guidelines;
- Communication Strategy;
- Community Grants Scheme;
- Best Value Framework.

This is not to say that all of the strategies and actions identified fall neatly into Council's organisational structure or what Council is currently doing. In many cases, a number of Council branches need to come together to plan and implement specific actions.

The identification of realistic and achievable actions to address poverty in Darebin represents a number of challenges for Council, not only in terms of resources required, but also in demonstrating political leadership in tackling the issues on a number of levels.

While there are a number of mechanisms identified under each of the five themes to implement the strategies and actions, there is a need for an entity or structure to coordinate the overall process.

During the course of the Darebin Poverty Inquiry there have been two main vehicles for coordinating input and guidance: an internal Working Group, consisting of Council officers representing the various organisational branches of Council; and an external Reference Group, consisting of the Mayor of Darebin, Council officers and representatives from peak welfare groups, service providers, community groups and residents.

It is recommended that both the internal Poverty Working Group and the external Poverty Reference Group form a new entity for the purposes of developing an Action Plan to implement the recommendations arising from the Darebin Poverty Inquiry. The new entity (Darebin Poverty Action Group) should be chaired by a Councillor to ensure leadership and accountability to the Darebin community.

1. Affordable and Appropriate Housing

It is acknowledged that Council neither has the resources or the ability to address the critical lack of affordable and appropriate housing in Darebin in its own right. Federal and State Governments have the primary responsibility for providing resources for housing assistance, be it in the form of rent assistance or capital funds for social housing. However, there are a number of roles and functions that Council currently undertakes that affect housing outcomes in the municipality. For example, Council influences the operations of the housing market through its planning function; it has also played an important role in facilitating social housing provision, through the provision of Council-owned land for public and community housing.

Council is currently developing an **Integrated Housing Strategy**, through its Strategic Planning branch. The Housing Strategy seeks to integrate land use planning and social housing issues. The majority of the recommended actions from the Darebin Poverty Inquiry have in fact been incorporated into the recommended actions for the Housing Strategy. In particular, the primary mechanisms for the carriage of the actions highlighted, the Housing Development officer position and the Housing Advisory Group, are a key component of the Housing Strategy.

It is recommended that a **Housing Development officer** position be created within Council to implement the actions identified in the Darebin Poverty Inquiry relating to housing. The Housing Development officer, if approved by Council, will perform the following functions:

1. **Lobbying** and **advocacy** on key housing issues
2. Undertake **policy development** and **planning**
3. Conduct **research** into housing needs and identify opportunities to increase the provision of affordable housing options
4. Facilitate housing development **partnerships** with State Government, community housing groups and the private sector.

For the Housing Development officer to adequately perform their role, it is essential that key stakeholders in the broader housing system in Darebin are involved. To this end, it is recommended that a **Darebin Housing Advisory Group** be established to provide a forum for a broad range of groups concerned with housing issues in Darebin. The Housing Advisory Group could play an important role in informing Council on issues such as housing needs and housing development opportunities.

The Housing Strategy is currently in draft form and will shortly be submitted to Council for consideration.

Priority actions

Issue	Action	Who Responsible	Key Stakeholders	Council Role
Identifying and addressing housing needs in Darebin	Establish Housing Development officer position to coordinate implementation of priorities	Council	Housing Advisory Group	<ul style="list-style-type: none"> • Advocacy • Policy development and planning • Research • Housing development partnerships
Get housing on the 'agenda': <ul style="list-style-type: none"> • Council • Federal government • State government • broader community 	Establish Housing Advisory Group: <ul style="list-style-type: none"> • Chaired by Councillor • Core group as committee, access broader stakeholders 	Council	<ul style="list-style-type: none"> • Housing agencies • Tenancy advice services • Residents • Tenant groups • Office of Housing • Support agencies • Real estate agents, private developers 	<ul style="list-style-type: none"> • Coordination • Advocacy • Research • Partnership and support for planning housing projects • Links with other housing networks

Specific actions

Issue	Action	Who Responsible	Key Stakeholders	Council Role
Identification of housing needs	<p>Research on local housing needs</p> <p>Identify research priorities to be undertaken by relevant agencies</p>	<p>Council's Housing Development officer</p> <p>Federal and state governments</p>	<ul style="list-style-type: none"> • Housing Advisory Group members • Housing and Local Government Network (HaLGN) 	<ul style="list-style-type: none"> • Partnerships with research institutions • Advocacy on research priorities • Provision of information about existing research for local housing organisations
Lack of affordable and appropriate housing in Darebin	Lobby for increased Fed/State Government funding for social housing	Council's Housing Development Officer	<ul style="list-style-type: none"> • Federal and State Government • Housing Peaks • Housing Advisory Group members 	Lobbying and advocacy
Lack of affordable and appropriate housing in Darebin	<p>Use planning mechanisms to encourage mix of dwelling types:</p> <ul style="list-style-type: none"> • Developer contributions (community infrastructure) • Guidelines for appropriate & affordable housing design where legislation is inadequate • Encourage development of under-utilised stock, i.e. shop-top housing 	<p>Council's Housing Development Officer in conjunction with Strategic and Statutory Planners</p>	<p>State Government (Office of Housing Department of Infrastructure)</p> <p>Private developers</p>	<ul style="list-style-type: none"> • Coordination • Research • Policy Development

Lack of affordable and appropriate housing in Darebin	<p>Develop strategies to attract private sector investment. Examine various approaches including:</p> <ul style="list-style-type: none"> • density trade-offs • developer contributions • inclusionary zoning • joint ventures • 'feel good' incentives - awards, promotion • encourage development of under-utilised stock e.g shop top housing 	Council's Housing Development Officer in conjunction with Strategic and Statutory Planners	<ul style="list-style-type: none"> • State Government • Housing and Local Government Network (HaLGN) • Private developers 	<ul style="list-style-type: none"> • Coordination • Research • Policy Development
Lack of affordable housing for specific groups, i.e. singles (1-2brs) or large families (4+brs)	<p>Research and analyse innovative approaches to affordable housing development:</p> <ul style="list-style-type: none"> • Submissions to State Government Social Housing Innovations Project (SHIP) • Shop top housing, joint ventures 	<p>Council's Social Policy officer currently coordinating SHIP submissions</p> <p>Housing Development officer to undertake further research and identify further opportunities</p>	<ul style="list-style-type: none"> • State Government • Private developers • Community housing agencies • Churches • Housing and Local Government Network (HaLGN) 	<ul style="list-style-type: none"> • Coordination • Research
Lack of affordable housing for singles	<p>Undertake research into rooming houses:</p> <ul style="list-style-type: none"> • Lack of, issues related to size, appropriateness, mix etc. 	Council's Housing Development officer in conjunction with Inner Urban Rooming House Project	<ul style="list-style-type: none"> • Office of Housing • Other Councils • Housing and support agencies 	Liaise with relevant agencies and monitor trends

<p>Homelessness issues:</p> <ul style="list-style-type: none"> a.) Lack of 24 hr crisis accommodation b.) Engaging the homeless c.) Provision of adequate support 	<p>Participate in the State Government's Victorian Homelessness Strategy</p>	<p>Council's Housing Development officer</p>	<ul style="list-style-type: none"> • State Government (Department of Human Services, Office of Housing) • Other Councils • Housing Advisory Group 	<p>Liaise with relevant agencies and monitor trends Lobbying and advocacy</p>
<p>Public housing issues</p> <ul style="list-style-type: none"> a) priority access b) lack of security of tenure c) matching stock and location to housing needs 	<p>Participate in State Government housing reviews:</p>	<p>Council's Social Policy officer currently representing Council on Segmented Waiting List community reference group</p>	<ul style="list-style-type: none"> • Office of Housing • Housing and support agencies • Public tenant groups • Housing Advisory Group 	<p>Liaise with relevant agencies and monitor trends Lobbying and advocacy</p>
<p>Private rental issues:</p> <ul style="list-style-type: none"> a) quality and standards b) lack of security of tenure c) affordability 	<p>Raise awareness of issues and trends</p>	<p>Council's Housing Development officer</p>	<ul style="list-style-type: none"> • State Government • Tenants Union • Housing Advisory Group 	<p>Liaise with relevant agencies and monitor trends Lobbying and advocacy</p>

2. Unemployment, paid and unpaid work

The level and extent of unemployment in Darebin has been identified as a critical issue in the Darebin Poverty Inquiry. While job creation is an obvious solution, a broad range of strategies and actions are required to address the barriers that exist for unemployed people in Darebin. While many of the structural barriers to accessing fulfilling and sustainable employment are the responsibility of the Federal and State Governments, there are a number of local initiatives that Council can develop to assist in job creation. For example, Council is one of the largest employers in Darebin. Council can demonstrate a leadership role through a commitment to affirmative action employment policies and practices.

Many of the strategies and actions identified in the Darebin Poverty Inquiry correlate with the recommendations contained in Council's draft **Employment Strategy**, which has been developed by Council's Economic Development branch. One of the key recommendations of the Employment Strategy is for Council to appoint an **Employment Coordinator**. The Employment Coordinator would be responsible for providing a focus for employment development initiatives in Darebin.

Further, the Employment Strategy recommended the creation of a **Darebin City Employment Board**. The Employment Board would consist of key stakeholders including representatives from the Darebin community. The Employment Board would provide feedback to Council on employment issues and have responsibility for implementation of the Employment Strategy.

Council adopted the recommendations arising from the Employment Strategy in April 2001.

Priority Actions

Issue	Action	Who Responsible	Key Stakeholders	Council Role
How to maintain existing jobs and attract new jobs	Promote area as attractive to prospective employers: <ul style="list-style-type: none">• Business incentives• Promote social and educational facilities• Promote multiculturalness• Building up existing shopping (and other) precincts	Council's Economic Development branch	<ul style="list-style-type: none">• Private sector• Non government organisations• Broader community	Leadership Promotion <i>Darebin Positiveness Campaign</i> ¹
Improve access to available jobs	Supporting newly employed people: <ul style="list-style-type: none">• Register of mentors• Mentor training• Buddy system• Post placement support	Council's Economic Development branch to manage	<ul style="list-style-type: none">• Employers• Industry peaks• Job network providers• Centrelink• Job seekers• Employment Board members	Leadership Coordination Partnerships <i>Job Seeker Support Centre</i> ²
Improve access to available jobs	Lobby Federal and State Governments for provision of advocacy, support and counselling services for job seekers	Council's Economic Development branch	<ul style="list-style-type: none">• Federal and State Government• Darebin Jobs• Job seekers	Lobbying and advocacy

¹ City of Darebin, 2000 Draft Employment Strategy

² Ibid

School to work pathways	Partnerships with schools Develop work culture Encourage further education	Council's Economic Development branch in conjunction with Local Learning Employment Network (LLEN)	<ul style="list-style-type: none"> • Schools • Business community • Darebin Youth Consortium • Moreland and Yarra Councils 	Leadership Coordination <i>Darebin School to Work Pathway Strategy</i> ³
Improve access to available jobs	<p>Council to become a more disability-friendly workplace:</p> <ul style="list-style-type: none"> • Identify best practice across other orgs. • Educate potential employers through background, knowledge, experience • Broaden out to include many disadvantaged groups, i.e. newly arrived NESB, Koori, long term unemployed 	Council's Economic Development branch in conjunction with Organisational Development, Multicultural Coordinator, Disability Coordinator	Broader community	Leadership through directly employing people experiencing disadvantage

³ City of Darebin, 2000 Draft Employment Strategy

Specific actions

Issue	Action	Who Responsible	Key Stakeholders	Council Role
Improve access to available jobs	Raise community awareness re: <ul style="list-style-type: none"> • Rights and entitlements of unemployed • Equal Opportunity legislation and policy 	Council's Community, Planning and Advocacy branch in conjunction with Economic Development branch	<ul style="list-style-type: none"> • VCOSS Welfare Reforms working group • Job network providers, Centrelink • Job seekers • Employment Board members 	Council to lobby Federal Government for changes to Job Network system Council to evaluate and monitor its own Equal Opportunity Policy Media campaigns
Improve access to available jobs	Need for community groups to be included as key players: <ul style="list-style-type: none"> • Community support networks • Key contact points/people 	Council's Economic Development branch	Employment Board members	Leadership Coordination <i>Darebin City Employment Board</i> ⁴
Improve access to available jobs	Central registry of business and community groups willing to take on work experience and apprenticeships	Council's Economic Development branch	<ul style="list-style-type: none"> • Business sector • Community groups 	Leadership Coordination
Improve access to available jobs	Establish a clothes library for job seekers	Council's Economic Development branch	<ul style="list-style-type: none"> • Darebin Jobs • Job seekers 	Leadership Coordination <i>Job Seeker Support Centre</i> ⁵

⁴ City of Darebin, 2000 Draft Employment Strategy

⁵ Ibid

Issue	Action	Who Responsible	Key Stakeholders	Council Role
Volunteers/ work experience	2001 International Year of Volunteers: <ul style="list-style-type: none"> • Volunteer rights • Clarify exploitation of volunteers, not in place of paid jobs 	Council's Community, Planning and Advocacy branch	<ul style="list-style-type: none"> • Community groups • Darebin Volunteers Network • Volunteers 	Lobbying and advocacy
Volunteers/ work experience	Undertake volunteering audit: <ul style="list-style-type: none"> • Registry of organisations willing to take on • Linking organisations back to schools • Register of volunteers, roles 	Council in conjunction with Darebin Community Information Support Centre	<ul style="list-style-type: none"> • Darebin Community Information Support Centre • Darebin Volunteers Network • Community groups • Volunteers 	Coordination Partnerships

3. Income Security

Broader strategies under the theme of income security tend to focus on the responsibility of the Federal Government to provide a minimum income or social wage that all citizens are entitled in order to maintain an adequate standard of living. A number of peak church and social welfare organisations are currently lobbying the Federal Government for an increase in the levels of social security payments to at least 25% of average male total weekly earnings. It is recommended that Council link up with entities such as the National Coalition Against Poverty to undertake collective lobbying concerning national and state issues.

The strategies and actions identified here primarily revolve around the provision of subsidies and concessions to people experiencing poverty in Darebin. Council already provides a range of subsidised programs and services to low income groups in Darebin. It is recommended that these be reviewed with a view to the expansion of concession-based schemes, subject to seeking State Government funding. There are also actions to examine the effectiveness of financial counselling in Darebin, as well as the feasibility of expanding the availability of No-Interest Loans Schemes (NILS).

There are implications for a number of Council branches, in terms of further policy development, as well as direct actions. It is recommended that Council's Poverty Working Group undertake responsibility for coordinating implementation of actions across Council branches.

Priority actions

Issue	Action	Who responsible	Key stakeholders	Council role
Financial issues for people experiencing disadvantage	Petition the Federal Government to increase the level of social security payments to at least 25% of average male weekly earnings	Council via National Coalition Against Poverty	Federal Government Church, welfare and local government peaks	Lobbying and advocacy Partnerships
Concessions for low income / disadvantaged groups	<p>Review current Council policies on concessions and consider Council-based concession scheme:</p> <ul style="list-style-type: none"> • Companion card for health and family services • Darebin Travel card • Leisure and Recreation card • Rate rebates for people on social security • Promote flexible payment options for various services • Sign up to Centrepay (direct debit from social security payments) 	<p>Council via Poverty Working Group</p> <p>Seek State Government funding</p>	<ul style="list-style-type: none"> • Local businesses • Community groups 	Coordination Leadership Facilitation
Financial issues for people experiencing disadvantage	Examine feasibility of expanding No Interest Loans Schemes (NILS) in Darebin	Council's Community Planning and Advocacy Branch	<i>MRCNE</i> Darebin Emergency Relief Network Northcote Community Information Support Centre	Review current feasibility project status

Specific actions

Issue	Action	Who responsible	Key stakeholders	Council role
Financial issues for people experiencing disadvantage	Review adequacy of financial counselling in Darebin	Council's Community Services branch in conjunction with financial counselling agencies	<ul style="list-style-type: none"> • Financial counselling services • Consumers 	Coordination
Financial issues for people experiencing disadvantage	Lobby for review of TAFE course fees and concessions so that they apply for all vocational courses up to 12 months	Council's Community Planning and Advocacy branch	Federal Government TAFE providers Peak welfare groups	Lobbying and advocacy
Financial issues for volunteers	Lobby for financial assistance for volunteers: <ul style="list-style-type: none"> • Training • Transport • Child care 	Council's Community Planning and Advocacy branch	Federal Government (proposed participation payment for Centrelink recipients) State Government	Lobbying and advocacy

4. Gambling

The widespread availability of poker machines in Darebin has led to the increased incidence of problem gambling. Problem gambling can, in itself, be a cause of poverty, particularly in terms of precipitating or exacerbating financial stress. However, problem gambling can also be a manifestation of poverty, in terms of providing an outlet for people experiencing social isolation. Hence a range of strategies and actions are required to tackle the various causes and effects of problem gambling.

In many ways, the fact that we know relatively little about the nature and extent of problem gambling at the local level highlights the need for further research into this phenomenon. The rapid and uneven spread of poker machine venues in Victoria and the lack of local government controls mean that Council is still coming to terms with the implications this has for the Darebin community.

The strategies and actions identified under this theme focus on two main fronts:

1. Continuing the strong leadership and advocacy role that Council has played in highlighting its concerns to the State Government regarding the negative impacts of poker machine gambling in Darebin;
2. Working on local initiatives in partnership with key stakeholders to promote responsible gambling in Darebin.

The proposed mechanism for Council to undertake these actions is through the development of a **Responsible Gambling Strategy**.

The Responsible Gambling Strategy will have two components:

- The development of a **Council policy position on poker machine gambling in Darebin**, in particular concerning poker machines in Council-owned premises.
- The establishment of a **Darebin Responsible Gambling Forum**, involving local gaming venues, problem gambling services, financial counsellors and other relevant agencies.

Priority actions

Issue	Action	Who responsible	Key stakeholders	Council role
Reducing Extent of Gambling in Darebin	<p>Develop a Responsible Gambling Policy:</p> <ul style="list-style-type: none"> • Targets for reduction of EGMs/gambling losses • Policy on gambling in Council-owned premises/land 	Council's Community Planning and Advocacy branch	<ul style="list-style-type: none"> • Victorian Government • LGWGOG (VLGA) • Darebin Responsible Gambling Forum stakeholders (see below) 	Research Policy development
Need for Responsible Gambling Initiatives in Darebin	<p>Establish a Darebin Responsible Gambling Forum:</p> <ul style="list-style-type: none"> • Create dialogue and connections • Information exchange concerning research and trends • Identify responsible gambling priorities • Develop a Responsible Gambling Charter for gaming venues • Identify and promote alternative entertainment in both gaming venues and pokie-free venues 	Council's Community Planning and Advocacy branch	<ul style="list-style-type: none"> ◆ Owners/managers or senior staff of gaming venues in Darebin ◆ Councillor and/or Council officers ◆ Police ◆ Gamblers Help ◆ Financial counsellors ◆ Community Groups 	Coordination

Specific actions

Issue	Action	Who responsible	Key stakeholders	Council role
Advertising of gambling in Darebin	Need to restrict signage/ lighting at venue	Gaming Venues	<ul style="list-style-type: none"> • State Government • Gaming machine owners • Venues 	<p>Council to lobby State Government and gaming industry</p> <p>Negotiation with venues through <i>Charter of Responsible Gambling</i></p>
Educating the community on gambling in Darebin	Peer educators to go into local communities and break down the stigma/ myths around problem gambling.	Gamblers Help in conjunction with Council and community groups	Broader community	Partnership
Lack of alternative forms of entertainment	<ul style="list-style-type: none"> • Increase number of events that would appeal to disadvantaged groups in Darebin • Venues to sponsor community groups 	Council, gaming and non-gaming venues	Broader community	<p>Funding through <i>Community Grants Scheme</i></p> <p>Levy on venues through <i>Charter of Responsible Gambling</i></p>

5. Community building

In many ways, the fostering of opportunities for increased community participation is the most important action that Council can undertake to alleviate poverty in Darebin. The social isolation that many people in Darebin are currently experiencing as a result of unequal access to essential resources has significant consequences for the well being of the community as a whole.

While many members of the Darebin community are currently involved in a diverse range of networks and activities, there is the need to build on the social capital that already exists in Darebin to ensure that people experiencing poverty are able to share the benefits of living in a healthy and harmonious community.

Responses to social poverty need to focus on ways of not only providing greater opportunities for people to participate in the life of the community, but also to empower people in the sense that they are able to have a greater say over issues that affect them. This requires both improved service provision and supporting community development activities.

The strategies and actions identified under this theme focus on the means by which Council engages the community on a range of issues; as well as the critical role Council plays in representing the various interests of the community.

A number of the strategies and actions identified link in with Council's proposed **Darebin Neighbourhood Strategy**. The first stage of the Neighbourhood Strategy concerns the following tasks:

1. Mapping of Council-owned facilities and services, including:
 - a.) an audit of Council's policy, data collection and community engagement processes;
 - b.) development of a Common Planning Framework covering social, economic and environmental data and trends;
 - c.) establishment of Local Neighbourhood Profiles that describe characteristics, community assets, services and facilities.

There is also a focus on initiatives concerning the better use of resources within Darebin or attracting resources external to Darebin to alleviate poverty. Such actions include:

- Reviewing Council's Community Grants Scheme;
- The feasibility of establishing a Darebin Community Foundation; and
- Identifying and promoting alternatives to mainstream banking services in Darebin.

Priority actions

Issue	Action	Who responsible	Key stakeholders	Council role
Need community consultation processes to engage: <ul style="list-style-type: none">• Low income groups• Those with disabilities• NESB• Kooris	Council to review its <i>Community Consultation Policy and Guidelines</i> to determine: <ul style="list-style-type: none">• What community consultation means to different groups in Darebin• Community consultation standards/practices• The difference between community consultation and community participation in decision making➤ The differences that exist across Council concerning the value, range and nature of community consultation➤ Ways of increasing community participation in policy development➤ Impacts of Best Value policy framework.	Council's Community Planning and Advocacy branch in conjunction with other Council branches	A number of groups representing broad cross section of Darebin community	Coordination

Need to identify and promote community knowledge/networks/resources in Darebin	<p>Audit existing facilities and services in Darebin and develop service profiles:</p> <ul style="list-style-type: none"> ▪ Map social, economic, environment and human facilities, networks, services and groups. ▪ Develop Neighbourhood Engagement Strategies ▪ Prepare Neighborhood Plans 	Council's Strategy and Governance department in conjunction with other Council departments	<p>Community groups Broader community Federal and State Government funding opportunities, i.e. Community Support Fund</p>	Coordinating <i>Darebin Neighbourhood Strategy</i>
Funding sustainability for community groups	<p>Review Council's <i>Community Grants Scheme</i>:</p> <ul style="list-style-type: none"> • Links with community building and social cohesion? • Community groups need ongoing security and the ability to continue their core operations. • Can we build in a longer term approach for groups achieving social cohesion? • Consider provision of 'lumpy capital' rather than instalments 	Council's Community Planning and Advocacy branch in conjunction with other branches	Community groups	Review to consider outcomes of <i>Darebin Poverty Inquiry and Neighbourhood Strategy</i>

Need to mobilise resources external to Council	<p>Conduct a feasibility study into establishing a Darebin Community Foundation:</p> <ul style="list-style-type: none"> • Bequests • Invest capital, use interest for community projects • Philanthropic partnerships 	Council's Community Planning and Advocacy branch in conjunction with Economic Development	<ul style="list-style-type: none"> • VLGA, relevant councils • Philanthropic trusts • Melbourne Community Foundation 	Research Facilitation Partnerships
Changes to banking services	<ul style="list-style-type: none"> • Identify impacts of changes to banking services on Darebin community • Examine feasibility of attracting alternative financial institutions to Darebin • Providing info about different bank fees and charges 	Council's Community Planning and Advocacy branch in conjunction with Economic Development	<ul style="list-style-type: none"> • Financial institutions • VLGA, relevant Councils • Business sector • Community groups • Broader community 	Council to facilitate if sufficient community interest

Specific actions

Issue	Action	Who responsible	Key stakeholders	Council role
Issues for migrants and refugees, people from NESB	Develop a Communication Strategy, targeting NESB communities	Council's Multicultural Affairs Coordinator	MRCNE DECC Ethno-specific groups	Coordination of <i>Multi-lingual communication policy and guidelines</i>
Issues for migrants and refugees, people from NESB	Create a New Arrivals Kit	Council's Multicultural Affairs Coordinator	MRCNE Ethno-specific groups	Council to facilitate process
Issues for migrants and refugees, people from NESB	Identify and support community representatives to communicate social issues to community	Darebin Ethnic Community Council (DECC) in conjunction with Council's Multicultural Affairs Coordinator	MRCNE Ethno-specific groups	Council to facilitate process
Defunding or inadequate funding for community groups, grass roots activities	Examine feasibility of establishing a Darebin 'Ross House' as a base for a range of community groups (N.B. if Community Audit identifies need for such a facility)	Council's Community Planning and Advocacy branch in conjunction with other Council branches	Council State Government (Community Support Fund, VicHealth),	Partnership with State Government, community groups
Lack of community facilities for those socially isolated				
Community education	Host a Statewide Poverty Conference in Darebin <ul style="list-style-type: none"> • Highlight findings of poverty inquiry, what's been done in Darebin 	Council's Community Planning and Advocacy branch in conjunction with key stakeholders	Council, peak welfare groups (VCOSS etc), sponsored by local business, community groups, State Government	Leadership Advocacy

CHAPTER NINE - BIBLIOGRAPHY

ACOSS Media Release, 14 January 2000 *Unemployment benefits now 21-33% below poverty line.*

Australian Bureau of Statistics (ABS), 1999 *Counting the Homeless: Implications for Policy Development.* ABS, Canberra.

Australian Bureau of Statistics (ABS) 2000 *Household Expenditure Survey, Australia: Summary of results,* Internet WWW page at URL <http://www.abs.gov.au/ausstats/abs> (current at 6/2/01).

Australian Institute of Health and Welfare (AIHW), 1997 *Australia's Welfare: Services and Assistance.* AGPS, Canberra.

Australian Institute of Health and Welfare (AIHW), 1999 *SAAP National Data Collection Annual Report 1997-98 Victoria.* AIHW, Canberra.

Brotherhood of St. Laurence, 1998 'Electricity, Gas & Water: Costs and choices for vulnerable households' in *Changing Pressures, Bulletin No. 5 – February 1998*, Brotherhood of St. Laurence, Fitzroy, Victoria.

Brotherhood of St. Laurence, 1999 The Children Come First: Paid work for single parents with children at school' in *Changing Pressures, Bulletin No: 8 – November 1999*, Brotherhood of St. Laurence, Fitzroy, Victoria.

Burke, T, 1998 Housing and Poverty, in Fincher, R and Nieuwenhuysen, J (eds.), 1998 *Australian Poverty: Then And Now.* Melbourne University Press, Carlton South.

City of Darebin, 1999a *1999 Darebin Household Survey*

City of Darebin, 1999b *A Social Profile: A description of the population, income, employment and characteristics of the City.* Social Policy and Strategic Planning Units, August 1999.

City of Darebin, May 2000 *Darebin Facts.* Issue 1: Reporting on the December Quarter 1999. Strategic Planning Unit.

City of Darebin, August 2000 *Draft Employment Strategy.* Economic Development Department.

Cox, M and Ballinger, M 1999 *Darebin Food Insecurity Project: Final Report*. Darebin Community Health, July 1998 – July 1999.

Fincher, R. & Nieuwenhuysen, J., 1998 *Australian poverty: then and now*, Melbourne University Press, Carlton South, Victoria.

Harding, A. & Szukalska, A., 2000 *Financial Disadvantage in Australia-1999: The Unlucky Australians?* The Smith Family & the National Centre for Social and Economic Modelling (NATSEM).

Johnson, J., 2000 *Growing Apart: Measuring Australian attitudes to poverty*, Brotherhood of St. Laurence, Fitzroy, Victoria.

Johnson, J. & Taylor, J., 2000 *Growing Apart: A new look at poverty in Australia*, Brotherhood of St. Laurence, Fitzroy, Victoria.

King, A, 1998 Income Poverty Since The Early 1970s, in Fincher, R and Nieuwenhuysen, J (eds.), 1998 *Australian Poverty: Then And Now*. Melbourne University Press, Carlton South.

National Housing Strategy, 1992 *The Affordability of Australian Housing*. Issues Paper 2, Canberra.

Office of Housing, 2000 The Rental Report, March 2000

Office of Housing, unpublished Residential Tenancy Bond Authority data

Productivity Commission, 1999 *Australia's Gambling Industries*. Draft Report, Canberra, July.

Real Estate Institute of Victoria (REIV) Median prices – Real Estate Figures – June 2000 www.reiv.com.au/pg_jun2000.htm

Saunders, P, 2001 Centenary Article: Household Income and its Distribution, in *Year Book Australia, 2001*. ABS, Canberra.

St Vincent de Paul, 1999 The Hidden Faces of Poverty: Identifying Poverty Issues in Australia, St Vincent de Paul, Melbourne.

Steering Committee for the Review of Commonwealth/State Service Provision, 2000 *2000 Report on Government Service Provision*. Melbourne.

Victorian Casino and Gaming Authority (VCGA) Yearly summary information of Local Government areas – June 1998 to June 2000
www.gambling.vcga.vic.gov.au

Stevens, K, 2000 *Unmet Need for Crisis Accommodation Services in the Northern Metropolitan Region*. Interim Summary Report, October 2000. Northern Region SAAP Network.

Taylor, J 1999 Australian Conceptions of Poverty, in *Brotherhood Comment*, May 1999. Brotherhood of St Laurence, Fitzroy, Victoria.

Victoria University of Technology (VUT), 2000 *Poker Machine Data for Victorian Local Government Areas*. VUT, Workplace Studies Centre.

Vinson, T., 1999 *Unequal in Life; the distribution of social disadvantage in Victoria and New South Wales*, The Ignatius Centre for Social Policy and Research, Richmond, Victoria.

Yates, J, and Wulff, M, 1999 *Housing Markets and Household Income Polarisation: A Metropolitan and Regional Analysis*. Paper presented at the National Housing Conference, Reform and Renewal in Social Housing, Sydney 29th – 30th November 1999.

