



Australia Fair: Update on those missing out

The numbers and stories of those missing out

Published on behalf of Australia Fair

By Australian Council of Social Service

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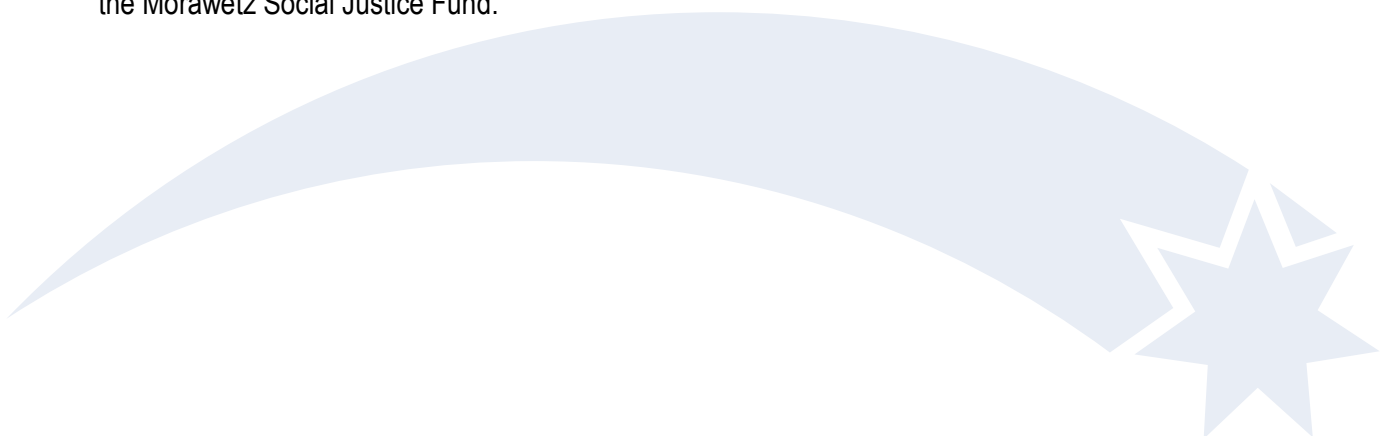


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Introduction

In 2007, despite the strong economy and large budget surpluses many Australians are not enjoying a decent standard of living.

Australia Fair held extensive consultations in every State and Territory in 2006 to identify what the public thinks are the 10 essentials to ensure a fair go for all Australians.

This report releases new figures for 2005/6 which show that over one in ten Australians are living at or below the poverty line.

In 2006, an estimated 2,210,000 people or 11.1% of Australians, including 412,000 children, lived below the most austere poverty line widely used in international research. This poverty line, which is used by the OECD, is set at 50% of the median (middle) disposable income for all Australian households, in the case of a single adult. In 2006 this poverty line was \$281 per week.

Poverty lines provide one way to indicate the extent of low income and disadvantage. Other indicators of hardship commonly used include: access to services such as dental care when needed; the ability to raise \$500 in an emergency; the ability to take a holiday once a year and the ability to afford to send your children on school excursions.

Ultimately, the experience of living on a low income is a personal one that can best be expressed through the lives of Australians and this report provides a few illustrations. The stories show that people in poverty are not all the same. They come from diverse backgrounds and there are many different reasons for poverty. Some come from disadvantaged backgrounds, some have long term illnesses or disabilities, others were once well off but a family crisis or illness changed their lives for the worse. One thing that unites the people profiles in this paper is that they aspire to a 'normal' life where income is secure, they are respected and have a place in society.

Research featured in this report, and detailed further in the *Fair go for all Australians: International comparison* 2007 report, indicates that the ideal of a fair society is not one that can be achieved through the existing policy settings. While 22 out of 30 OECD nations have implemented national social inclusion or poverty strategies to share the social and economic benefits of the nation, Australia has no coordinated response to disadvantage. Given the persistence of joblessness, poor health and other forms of disadvantage for some Australians, such a strategy is needed to bring people in from the margins of society and provide a tool to strengthen communities for the future.

This report provides an update on the proportion of Australians living below the poverty lines and then gives voice to the experiences of some of those Australians.

Number of people missing out

In 2006:

- 50% of median income for a single adult was \$281 per week
- 2,210,000 people were living below the poverty line
- 412,000 children were living below the poverty line
- 60% of median income for a single adult was \$337
- In 2004, poverty was 2.4% higher in non-metropolitan areas compared to metropolitan Australia

Australian attitudes

National surveys reveal that:

- 91% of Australians believe that 'a fair go for all' is an important Australian value
- 77% believe that the gap between rich and poor in Australia is widening
- 45% believe that Australia is not becoming a fairer place

Update on Australians living below poverty lines

A key internationally accepted tool to measure disadvantage in rich countries is by calculating the proportion of the population living below a poverty line. Poverty lines are usually based on the disposable (after tax) income of households.

In Australian and international poverty research, the poverty line for a single adult is usually calculated as a proportion of the disposable income of a 'middle income' (median) household. There are different poverty lines to take account of the number of adults and children in a household.

Australia Fair recently released results from research from the Social Policy Research Centre at the University of New South Wales on poverty in 2004¹. These results indicated that just under 2 million people, or 10% of Australians, lived below the most austere poverty line widely used in international poverty research – 50% of median household income. The research also indicated that the overall rate of poverty rose substantially between 1994 and 2004, whether this poverty line or a higher one which is used in the UK, Ireland and the rest of Europe (60% of median household income) is adopted.

Since the data was published, the Australian Bureau of Statistics (ABS) has released the figures from its latest Survey of Income and Housing for 2006. Based on this ABS data, the Social Policy Research Centre has updated its estimates of poverty to 2006.

This report outlines key findings of that research, and compares them with the Centre's estimates for poverty based on the same ABS survey in 2004.

The new research finds that in 2006, an estimated 2,210,000 people or 11.1% of Australians, including 412,000 children, lived below the most austere poverty line widely used in international research. This poverty line, which is used by the OECD, is set at 50% of the median (middle) disposable income for all Australian households. In the case of a single adult, in 2006 this poverty line was \$281 per week.

A less austere but still low poverty line, that is used to define poverty in Britain, Ireland and the European Union, is 60% of median income. In the case of a single adult, this poverty line in Australia was \$337 per week in 2006.

When this poverty line was used in the same research, 3,857,000 people, including 754,000 children, were found to be living in poverty in 2006. This represented 19.4% of all Australians. A major reason for the large increase in the number of people living below this income (compared with the lower poverty line) is the level of social security payments. For example, at that time the single rate of Age Pension was \$244 per week. A single pensioner would need \$37 per week in private income to get over the 50% of median poverty line but they would need \$93 per week before their income exceeded the 60% of median poverty line.²

¹ Australia Fair 2007, *A fair go for all Australians: International Comparisons, 2007*; Social Policy Research Centre 2007, *Poverty in Australia: Sensitivity Analysis and Trends*.

² In April 2007 the rate for the Aged Pension was \$268 per week.

Comparison of 50% and 60% of Median Income Poverty Lines in 2005-06 (\$ per week)

Family Type	50% of median income	60% of median income
Lone person	\$281	\$337
Couple only	\$421	\$506
Couple with two children	\$590	\$708
Lone parent with two children	\$449	\$539

Numbers and percentages of people living below the 50% and 60% of Median Income Poverty Lines in 2005-06

	50% of median income	60% of median income
Number of people below poverty line	2,210,000	3,857,000
Number of children below poverty line	412,000	754,000
Percentage of people below poverty line	11.1%	19.4%
Percentage of children below poverty line	10.7%	19.5%

The following more detailed data refers to the lower poverty line – 50% of median disposable income.

Groups at high risk of poverty: proportions living below the 50% of Median Income Poverty Lines in 2005-06

At risk group	% living below poverty line
Unemployed households	44.7%
Single adults over 65 years	46.9%
Households whose main income is social security	40.7%
Lone parent families	16.4%
Single adults (without children) of workforce age	24.8%
All people	11.1%

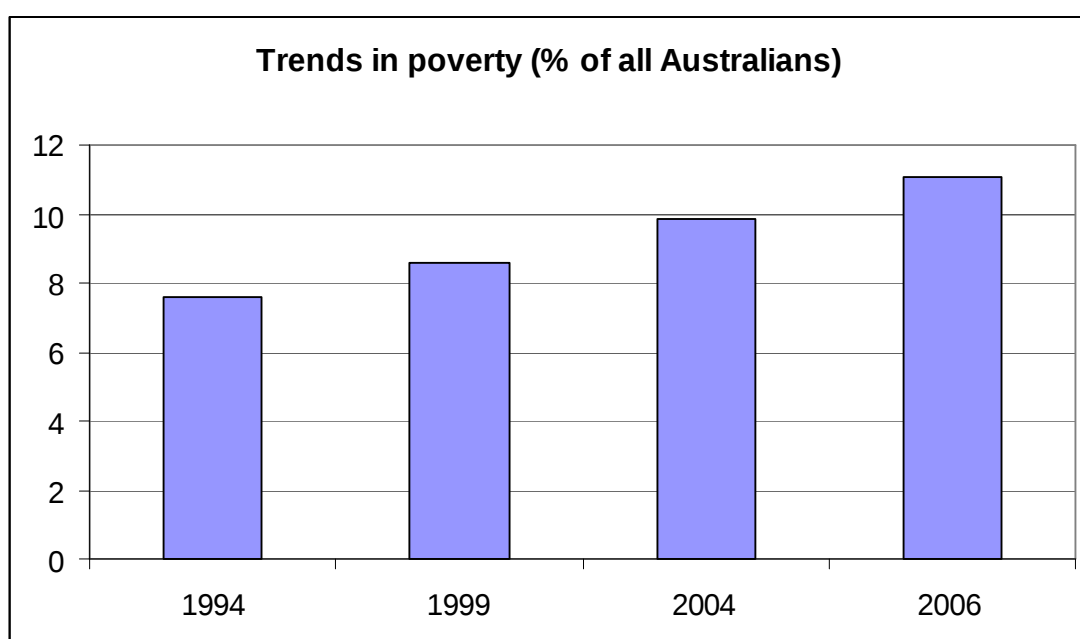
Poverty Rates in 2005-06 based on the 50% of Median Income Poverty Line in 2005-06

State/Territory	% living below poverty line
New South Wales	11.3%
Victoria	12.0%
Queensland	10.6%
South Australia	12.3%
Western Australia	9.5%
Tasmania	13.0%
All	11.1%

Examining poverty lines using the ABS Survey of Income and Housing (SIH) shows that poverty in Australia increased between 2004 and 2006. A larger increase occurred in the numbers of people living below the lower poverty line (50% of median income), which rose from 9.8% to 11.1% of the population in 2006. The proportion of Australians living at or below 60% of median income rose from 19.3% to 19.4% in 2006.

The poverty research previously published by Australia Fair charted trends in poverty from 1994 to 2004.³ This research was based on the ABS Household Expenditure Survey (HES), which was not conducted in 2006.⁴ The graph below shows trends in poverty (based on the 50% of median income poverty line) over the two periods – 1994 to 2004 and 2004 to 2006.

Trends in poverty as percentage of all Australians



Source: Social Policy Research Centre, using 50% of median income poverty line.

Note: Data for 1994 and 1999 are from ABS Household Expenditure Survey. Data for 2006 are from ABS Survey of Income and Housing (no HES was conducted in 2006). In 2004 the ABS conducted both surveys and the rates of poverty in the two surveys were slightly different (9.9% from the HES and 9.8% from the SIH).

³ Australia Fair 2007, *A fair go for all Australians: International Comparisons, 2007*

⁴ In 2004 the ABS conducted both surveys and the rates of poverty in the two surveys were 9.9% from the HES and 9.8% from the SIH

Poverty in metropolitan and non-metropolitan areas

There are major differences between poverty levels in capital cities and the rest of each State, as shown in the tables below. The tables below indicate that poverty is generally significantly higher outside capital cities.

Poverty Rates by State and Territory in 2003-04 using the 50% and 60% of median income poverty lines

50% of median	Percentage of the population		
	Capital city	Balance of State	Difference (non metro – metro)
New South Wales	7.7	13.4	5.7
Victoria	10.2	11.9	1.7
Queensland	9.9	8.0	-1.9
South Australia	8.2	12.1	3.9
Western Australia	10.3	8.8	-1.5
Tasmania	9.7	21.0	11.3
Total	9.1	11.5	2.4

60% of median	Percentage of the population		
	Capital city	Balance of State	Difference (non metro – metro)
New South Wales	14.8	28.2	13.4
Victoria	17.6	22.0	4.4
Queensland	20.6	21.7	1.1
South Australia	18.3	25.6	7.3
Western Australia	18.1	20.6	2.5
Tasmania	18.0	35.4	17.4
Total	17.2	24.8	7.6

Experiences of life on a low income

Poverty lines provide one way to indicate the extent of low income and disadvantage. Other indicators of hardship commonly used include:

- Access to services such as dental care when needed.
- The ability to raise \$500 in an emergency.
- The ability to take a holiday once a year.
- The ability to afford to send your children on school excursions.

Ultimately, the experience of living on a low income is a personal one that can best be expressed through the lives of Australians and the following pages provide a few illustrations.

The stories show that people in poverty are not all the same. They come from diverse backgrounds and there are many different reasons for poverty. Some come from disadvantaged backgrounds, some have long term illnesses or disabilities, others were once well off but a family crisis or illness changed their lives for the worse. One thing that unites the story tellers is that they aspire to a 'normal' life where income is secure, they are respected and have a place in society. The stories tell of the struggle to get by and to maintain dignity in the face of the branding of poor people as 'dole bludgers' or 'useless'. They show what a difference it makes to people's lives when community services, governments, and other members of the public treat people living in poverty with respect, listen, and respond to their needs. Assistance to overcome financial hardship, train, or get a job changes lives when it is provided at the right time, in response to individual needs.

Alice's story

Alice* was born in central Africa where at the age of eight she witnessed her mother being raped and massacred. Years later, her father and four siblings immigrated to Australia as refugees.

On top of her full-time schooling, Alice's father demanded she care for her younger siblings and maintain the household. Nothing she ever did was good enough and she was regularly verbally and physically abused. One day when she was too sick to get out of bed, her father dragged her out of the house for being lazy and told her never to return. Alice called the police and she was referred to YASS.

When Alice first came to Mission Australia's Youth Accommodation Support Services (YASS) she had never stayed in a hostel before and was very scared and shy. She barely spoke for the first week. Slowly, different staff began to engage Alice and gain her trust.

Over a period of two months staff gained enough trust for Alice to tell her story and begin to plan her future. Alice was successful in getting into the YASS Transitional Housing Program which provided her with stable accommodation for 12 months. YASS staff also helped Alice to get into an accredited course relevant to her chosen career, after which she gained full-time employment. They also assisted her to find private rental accommodation which she now shares with her younger sister.

* Not her real name.

Danny's story

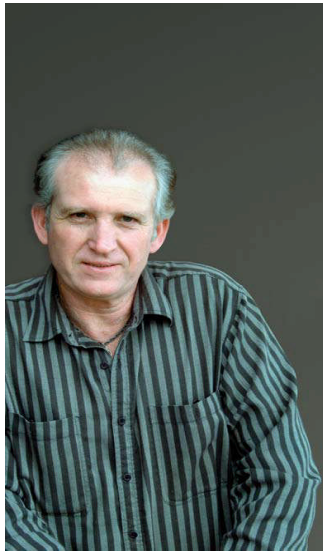


Photo: Rob Walls,
42 Degrees South

It took until Danny was 15 for him to be diagnosed with dyslexia. Teachers and family thought he was just slow – or worst, dumb. *'They didn't understand what I had.'* The problem went unaddressed and today Danny still struggles to read and write adequately.

Although he was only a teenager, Danny had already had a tough time. Growing up in the UK as an adopted child, he lost his 19-year-old brother to suicide. At 13, his parents separated and he moved to Australia with his mother. At 15, he left school and started working. Danny worked constantly for many years as a factory worker and as a farm hand, on sheep and dairy farms. Then his uncle offered him an opportunity too good to refuse: to work on the oil rigs. What it meant however was that Danny's dyslexia, which hadn't been an issue on the farms, became a problem again.

The problems with his reading and writing blocked him at every turn: *'Whatever I did (it) was a barrier'*. Once he reached the position of assistant driller, he had to give it away. *'It got too hard, without being able to read and write. I then started driving trucks and doing seasonal work, and a little later I moved back onto the rigs.'* This wasn't to last: *'I slipped on the steel platform and injured my coccyx. I was in a lot of pain and couldn't do a lot.'*

He used his time on the disability pension to do some voluntary work on a farm that helped people with drug and alcohol issues. *'I did that voluntarily, without any push from the government.'* This turned into paid work and he progressed to a senior position, but when the management team changed he had to re-apply for his job, a process that included some reading and writing tests. He failed.

Since then, Danny has gone from casual job to casual job, always banging his head against the wall of his illiteracy. As a truck driver, he couldn't read maps. *'They couldn't just give me a map or an address and expect that I would get there, I needed to be shown on the map where it was. It just got too hard for them to have to explain everything for me.'* Even as a painter, *'when the boss tells me where to go, he has to show me how to get there.'* In between jobs, his Job Network provider tries to make things easier by helping him with his Centrelink forms. *'Because I'm up front with them about my dyslexia, they help by going through the paperwork with me. People don't realise how difficult it can be. Those forms are hard enough at the best of times, but if you can't read them, they're impossible.'*

Looking back at the difficulties he's encountered in his life, Danny draws strength from his brother's early death: *'My brother could read and write, and he threw it away. You just have to hope that around the corner, you can find a job that you like.'*

Jane's story

Jane's* father left when she was three years old. Years later her mother began seeing someone who Jane fought with all the time and at age 14 she was told to leave home. Jane stayed with some relatives for a while until an uncle tried to sexually abuse her, and no one in the family believed her when she told them what had happened.

She dropped out of school and began 'couch surfing' from one friend's house to another and met some new friends who introduced her to drugs and alcohol. For the next few years Jane moved between friends' houses and hostels. Looking back, Jane sees that lots of people tried to help her but either they didn't know how or she wouldn't let them.

When Jane arrived at Mission Australia's Youth Accommodation Support Services (YASS) she smoked cigarettes, drank alcohol and had taken speed, ecstasy and marijuana. She had been sexually abused twice and was very distrusting of adults. For the first few weeks Jane "sussed out" the staff, looking for ways of affirming that adults were untrustworthy.

After a while she began to notice that the staff genuinely cared about the young people at YASS. They cared about her story and cared for her as an individual. The more of her story that Jane told the more staff were able to help her.

With their help, Jane stabilised her life and stopped taking drugs and smoking. She began to re-establish some family relationships and discovered that she had a whole other side of her family living in NSW, including a younger sister, who were very interested in meeting her.

Jane couldn't afford the fare but YASS staff managed to get her a free flight through a corporate sponsor. They found her some temporary accommodation within an hour of where her family lived. Since then Jane has found long term accommodation, is studying full-time at TAFE and working part-time in a café. She volunteers at her local youth centre and wants to become a youth worker.

* Not her real name.

Mission Australia's Youth Accommodation Support Services (YASS) supports young people who are homeless or at risk of homelessness. Based in Perth, Western Australia, it offers a crisis house, onsite units and a Transitional Housing Program to people aged 15 to 25.

Elizabeth's story

Unemployment has been a shock for Elizabeth. *'... I loved working and I've worked since I was fifteen.'* Returning to Australia in 1993 at the end of a long-term relationship overseas, she opened a small business, a coffee shop where she *'learnt about hard work.'*

When this closed, short-term work for Telstra and Jenny Craig followed. Two years later she had to stop to care for her ailing mother. *'I'm not interested in being a high achiever. I have different values. I chose to look after my mum, and people couldn't understand that choice.'*

After her mother's death, when Elizabeth wanted to return to work, she found herself labelled as long-term unemployed. *'It is difficult at 40-plus going for job interviews. There is a lot of fear about unemployment',* she says. *'People may think, "He might be taking my job", or "I might be where you are now."'*

Still grieving for her mother, she also faced financial hardship and depression. *'There were times when I got really low, and that sensation of being on the dole didn't help... , that you are living off the government.'* During various stages of depression and even though money was tight, she would *'give things away – clothes and books.'* Later, she would have to go to the op shop and buy them back.

She found solace in the support of her local Job Network agency. *'They made me feel at home. Not just the coffee, but people asking "How are you going?" What I like about this place is that I can walk in and they know me and I know they'll be happy to see me. People here have time for you. Here, I'm like a person, not labelled as unemployed.'*

This experience has changed Elizabeth's outlook. She has learnt to ask for help, and to value human relationships. *'Unemployment has taught me there are others who can help. In times when it's been tough I just knew I had to keep going, and it was friends who supported me with meals and things.'*

Elizabeth is now working again, as a casual at a women's gym providing general reception and customer service. She has recently completed a Certificate III in Crowd Controller/Security Guard. The lessons she has learnt will stay with her. *'I now think of life as a blessing. Twenty years ago I lived an affluent lifestyle. I've learnt that life is not about money, but about the connections you have with people and being able to talk to others.'*

Photo: Rob Walls, 42 Degrees South



Sue's story

Sue*, a young single mother from south west Sydney with three children under six, was in serious pain when she called a free dental service in August to make an appointment. She was initially told she could not be seen until late October, but after some negotiation, was given an 'emergency' appointment for September. However, she would have to travel to a rural community about 50 kilometres away for the appointment. With poor public transport, no car and three small children, this would be a huge challenge.

In the meantime, Sue went to her doctor who prescribed her antibiotics and painkillers, as she had two badly infected teeth. Sue relied on the pain killers to help cope with the excruciating pain. Unfortunately she ended up in hospital a couple of weeks later from over use of paracetamol.

Her failing health made it difficult to look after her three small children, and it was only with a neighbour's offer to mind her children that she was able to negotiate with the NSW Department of Community Services to keep the children at home.

Sue was eventually discharged from hospital. However, she was forced to wait another week to access the emergency appointment. Meanwhile she continued to suffer constant migraines and toothache.

Sue was unable to eat and combined with other health problems including Hepatitis C, she lost a substantial amount of weight. She was again hospitalised due to stomach problems.

Sue eventually managed to access her emergency appointment, however the treating dentist told her that he didn't have time to treat all of her affected teeth. She was asked which tooth was 'the most painful' – and this one was treated. She was given another appointment in a month's time to have the other tooth fixed.

Sue is still on painkillers waiting for that appointment.

* Not her real name.



Photo: Rob Walls, 42 Degrees South

Nabelia's story

Nabelia and her three children arrived from Sudan via Egypt four years ago. Political activism forced her and her family to leave Sudan and their comfortable life. In Egypt, Nabelia worked as a school cleaner and a nurse's aide, and had to sell her family heirlooms and her wedding rings to survive. An Eritrean friend agreed to sponsor her and her children to Australia.

Life in their new country was difficult at first. *'The first 18 months were the hardest. Sometimes I just wanted to sleep and forget everything. I said to myself, I have to move on, to look after my kids. I have to be strong for them... I never given up hope. One day things are going to be OK.'*

Nabelia found some work as a cleaner and later as a packer for eight months. *'But then I got sick and needed a rest. I also needed to pay more attention to my children. They were not going to school, and I needed to look after my kids.'*

She enrolled in English classes as soon as she arrived in Australia, although she had to drop out when she was working. She is keen to continue improving her English, because *'it's hard to get a job without English.'*

Thanks to her experience as a nurse's aide in Egypt, Nabelia is now studying to work in hospitals. *'I am enrolled in a 13 week-course as a Health Support Worker, Certificate II and III, and I hope I am going to start with a job at the end. Hopefully hospital work will be better for me.'*

Nabelia's children are all back at school, in secondary education: one in a Muslim College, one in a Catholic School and one at TAFE. *'I say to my kids we've been through hard times, but if we were still in Egypt you wouldn't have an education. You need to be proud of yourselves and Australia needs to be proud of you.'* While she is feeling more settled today, Nabelia cannot forget those left behind. *'I feel very lucky, me and my kids, to be in Australia. I have family and a sister still in Sudan. My husband is still in Sudan. I am trying to bring him here.'*

'For the people who are left behind, I pray for them. Believe me, these people don't want much – just some food and a safe place for their kids, for their kids to do their best in Australia.'



Photo: Rob Walls, 42 Degrees South

Susan's story

Charles Dickens, CS Lewis (*'If I was really, really down, I would read everything CS Lewis ever wrote'*) and the Comedy Channel constitute Susan's *'self-medication.'*

In addition to epilepsy at age 13, Susan developed a schizoid disorder when she was 27, following the birth of her daughter. During the first years of her illness, Susan had to spend several weeks in hospital every year. She remembers it as a lonely time. *'When I was hospitalised I was away from my daughter, with not a lot of freedom, I didn't have a lot of friends. I was pretty isolated.'*

In hospital, Susan met her best friend, whom she singles out as one of her strongest sources of support – *'We talk every day.'* Her mother, a former nurse, looked after Susan's daughter during Susan's stints in hospital. Her brother would ring her every day, and her best friend would not be put off by what Susan calls her sometimes *'odd behaviour.'* And then there's her psychiatrist.

'People like that have supported me without pushing. They've waited for me to be ready to talk about problems.'

Susan has an arts degree from the University of Queensland, majoring in Ancient History and English Literature and her passion for literature has saved her from boredom: *'It seems a bit manic but it kept me busy.'* Today, as she is struggling to find work, she is once again using her love of learning as a way to make the most of the situation and create new opportunities for herself. *'I've done some studies in Psychology and I've started doing some part-time study in counselling. The counselling course takes a lot of my time and I also want to learn Auslan to help me look for work in that area.'*

Her search for work has been frustrating, especially since the introduction of the recent Government campaign encouraging people with a disability to find employment. *'I heard on the TV that people with disabilities were expected to get a job (so) I went for about ten jobs, but when I told them about my disability, they just found some reason not to employ me.'*

But Susan remains clear about her future: *'Never give up on yourself because the tightest corner can hide the next opportunity.'*

Michael's story

Michael has a mild intellectual disability and is on a Disability Support Pension. He attended school up to Year 10, then got a job for a year. Over the past ten years he has had various jobs, mainly in hospitality.

What he would really like to do though, is work as a life guard. Michael loves swimming and is in the water every morning at 5am. The Surf Club is like his second home. *'Sometimes when I say to people I'm going home, I really mean I'm going to the Surf Club.'* He belongs to the same swimming squad as Grant Hackett, but confesses they're not in the same league: *'I can't keep up with him. He's too tall and too good.'*



Photo: Rob Walls, 42 Degrees South

Since his car was stolen last year, Michael has been using public transport. *'I got a job as a lifeguard, but it was only 15 hours a week and I had to travel one and a half hours each way by bus. I was spending a lot of my money getting there and back.'*

Michael has a long association with a Surf Coast disability service provider, and cites them as one of his most important supports. *'The thing about the people who support me is that they understand who you are, and help. You are like... not just a job, it's beyond that. Like when I was really, really upset, the person there helped me out.'*

Michael left home when he was twenty, and has found independent living difficult. *'It's been tough being on my own, financially and personally. A lot of my friends have family, but I live on my own. I learnt how to keep myself and how to do new things. My best friend's family is like my second family.'*

His best friend, his Nana, and his support worker help him stay motivated. *'Stick with your goals, even through the hard times. It's important to have close friends, to always have someone you can trust. Andrea (at the disability service) is the best person because you can trust her.'*

Richard's story

Richard lives in constant pain from the impact of his heart condition and the poorly performed surgery he received as a child. The surgery left him with some nerve damage, chest pain and 'the shakes.' His heart disability is not apparent, but it restricts his work to light duties – although he insists that he can work a normal eight hour day 'as long as it's not too heavy.'

'I get angry and annoyed when people use the dole bludger name. It's not fair. It's a put down. There are people out there trying to look for work. Whenever I go and see my case manager, there is nothing for me on the touch screen.'

"I sometimes feel like rubbing myself out and redrawing myself."



Photo: Rob Walls, 42 Degrees South

Richard's parents migrated from the UK when he was four years old, looking for a warmer climate for their sick child. They first settled in Adelaide before moving to Midlands, south of Mildura.

Since high school, Richard has had a number of casual jobs, including work as a kitchen hand. When the hospital was privatised, he was made redundant. He completed a Business Administration course at TAFE and has since been involved in Work for the Dole projects, mainly in primary schools.

'At 38, it is not so easy to find work. I get down some days... like everyone, I suppose. I have learnt to relax. Even though I get the shakes because of my medical issues, I have learnt to cope and get on with it.'

Richard's family has always been encouraging, and he lives in hope of finding stable employment. *'I would like to turn the clock back, but I can't. I suppose what keeps me positive is the hope of getting a job. I want to get a job and make some money, and have some kids. Hope's important, I don't give up. It makes me try harder.'*

Acknowledgements

The stories of people included in this report show that that people experiencing poverty are not all the same and come from diverse backgrounds. Some come from disadvantaged backgrounds, some have long term illnesses or disabilities, others were once well off but a family crisis or illness changed their lives for the worse.

One thing that unites these people is that they aspire to a 'normal' life where income is secure, they are respected and have a place in society. Therefore Australia Fair wishes to thank the organisations that provided the stories of people who are experiencing poverty and exclusion and for the work these organisation do to ensure that there is a fair go for all Australians.

Uniting Care Burnside

Sue

Jobs Australia

Danny
Elizabeth
Nabelia
Susan
Michael
Richard

Mission Australia

Alice
Jane

A pair of white flip-flops with black straps lies on a sandy beach. In the background, gentle waves are washing onto the shore under a clear sky.

**If 1 in 10 Australians
struggle to make ends meet,
is Australia fair?**