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APPLIED ECONOMIC &  
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# COPING WITH COVID-19: RETHINKING AUSTRALIA

*Taking the Pulse of the Nation 2020*

7. Is Poverty in Australia Increasing? Poverty  
Across Regions and the Potential for  
COVID-19 to Increase Poverty





A hand holds an empty, dark leather wallet open, revealing its interior compartments. The wallet is held over a document that features a table with several columns and rows of text, some of which are partially visible. The background is a warm, orange-toned image of the hand and wallet, with a blue overlay on the left side where the title is located.

# IS POVERTY IN AUSTRALIA INCREASING? REGIONAL POVERTY AND COVID-19 EFFECTS

A. Abigail Payne and Rajeev Samarage

*In 2016, the average regional poverty rate in Australia was 15 percent. Will the pandemic reverse this trend? We show that financial stress is higher in regions with higher poverty rates. Most disturbing are the high rates of financial stress by those employed full time and residing in high poverty regions. This chapter explores the link between regional poverty rates and the economic challenges resulting from the pandemic.*



# Is Poverty in Australia Increasing?

## Poverty Across Regions and the potential for COVID-19 to increase poverty

### Will the pandemic create bigger divides and increasing poverty rates?

Over the last decade, Australia has experienced a slight decline in poverty and strong employment conditions. During 2020, as several *Taking the Pulse of the Nation* Research Insights have documented, we have experienced high rates of unemployment, lower rates of full employment, and have observed higher expressions of financial and mental distress. These are all components for reversing the trend of flattening or decreasing poverty rates.

The economic fallout from the pandemic has resulted in winners and losers. Current government policy has stemmed the negative economic repercussions for those who have suffered job losses and other financial burdens that have resulted from the health crisis. Most of the relief, however, has been focused on the provision of universal programs that are based on specific outcomes. If we focus on the potential for a long-term negative fallout from the pandemic such as increasing poverty rates, can or should we do more now to focus efforts on regions and communities that may be hardest hit?

### Employment rates have improved in recent months but these rates are nowhere near the pre-pandemic levels. Financial stress is high.

We use 2016 census data to benchmark two characteristics: poverty and employment rates for economic regions that are grouped based on the regions' poverty rates into four equal-sized groups (quartiles). Quartile 1 captures the regions with the lowest poverty rates and Quartile 4 captures the regions with the highest poverty rates. Across quartiles the median poverty rate ranges from 11.6 to 18 percent. We then compare employment rates obtained from the *Taking the Pulse of the Nation* (TTPN) survey to this 2016 benchmark. For 2020, we focus on the last six months of TTPN data: period 1 captures survey responses from June to August and period 2 captures responses from September to November.

As Payne and Samarage (2020) and Ananyev, Payne and Samarage (2020) show, employment is highly correlated (inversely) with poverty. Thus, our starting point to explore is whether there are differences in employment rates across the regional poverty quartiles for those aged 25 to 64. Figure 7.1 focuses on those in the labour force. Across the four quartiles the share aged 25 to 64 not in the labour force is approximately the same.

Figure 7.1 depicts the distribution of the population based on being employed full time, part time, or unemployed. Regardless of differences in regional poverty rates, the employment rates are relatively similar across the four quartiles. Thus, our starting point would suggest that overall regional employment is not strongly tied to regional poverty. In 2020, however, employment rates are substantially lower across all four quartiles. Moreover, a higher share of those in the labour force are reporting working part time. Compared to 2016 rates, those employed full time is lower by approximately 20 percent across all quartiles in period 1 (June – August).

In period 2 (September – November) full time employment rates have improved relative to the period 1 (June – August), although unemployment rates have not moved much between the two periods. We might expect high levels of financial stress during this pandemic based on higher unemployment and part time employment. Given the improvements in full time employment rates, however, we might expect to see a reduction in financial stress between periods 1 and 2.



Source. Data used for 2016 are ABS Census Data. Data used for 2020, *Taking the Pulse of the Nation* (TTPN) survey, Melbourne Institute.

Notes for Figure 7.1. Regions are defined based on ABS Statistical Area 4 definitions. Based on their residential postcode, respondents are grouped into regions. The regions are then grouped into four quartiles based on the regions' 2016 poverty rates.

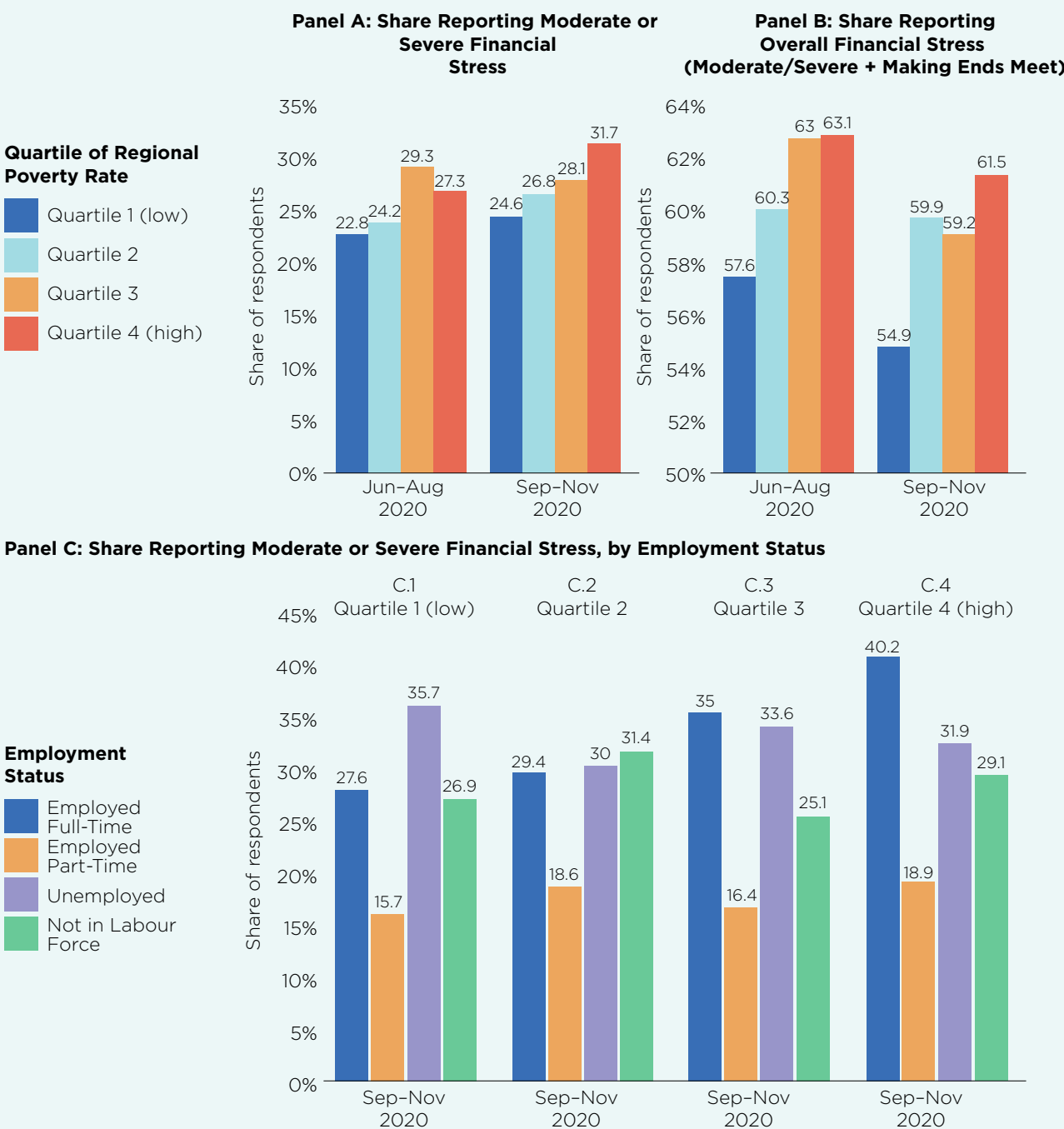
### Regional Poverty Rates

Poverty rates for each region are based on the share of households with reported income < 60 percent of median equivalised household income. The underlying assumption behind equivalised household income is that for many household expenses, the additional cost of including one more person to the household should be less than one dollar. See Payne and Samarage (2020) for more information.

Regions are defined using the ABS geographical area known as a statistical area 4 (SA4) which roughly represents labour markets or groups of labour markets in Australia. There are 89 spatial oriented SA4s. For these 89 SA4s we ranked them based on the observed poverty rate and then grouped into quartiles for this analysis. Only those regions with at least 30 respondents for the period under study are included in the analysis.

Quartile	Poverty Rates			Total Population
	Minimum	Median	Maximum	
Lowest Poverty (Q1)	7.6%	11.6%	13.4%	3,188,486
Quartile 2 (Q2)	13.5%	14.5%	15.3%	3,232,340
Quartile 3 (Q3)	15.3%	15.9%	16.8%	2,734,744
Highest Poverty (Q4)	16.9%	18%	25.9%	3,186,134

Figure 7.2 Reported Financial Stress by Poverty Quartiles, Aged 25–64



Source. Data used for 2020, Taking the Pulse of the Nation (TTPN) survey, Melbourne Institute.

Notes for Figure 7.2 Financial stress captured using a narrow definition (severe or moderate challenges in covering essential goods and services) and using a broad definition (severe, moderate or making ends meet). For panels A and B, the denominator is the weighted sum of respondents located in the given quartile aged 25–64. For panels C, the denominator is the weighted sum of respondents located in the given quartile within the given labour force classification (e.g. full-time employment)

We next move to reported financial stress across poverty quartiles. We rely on two measures of financial stress. The first measure captures a narrow definition that captures a self-report of “moderate or severe financial stress” that reflects an inability to cover essential goods and services. The second measure is a broad definition that includes the first measure plus a self-report of “just making ends meet.” Figure 7.2 explores financial stress using these two measures. In Panel A, we depict the share of respondents reporting moderate/severe financial stress by poverty quartile for the two TTPN periods. In both periods, the highest rates of financial stress are observed for the two highest poverty quartiles (Q3 and Q4). In period 1, the share of those in financial stress ranges from 23 to 29 percent. Despite improvements in employment rates, however, financial stress increases in period 2 across all quartiles. The reported stress ranges from 25 percent for the lowest poverty quartile to 32 percent for the highest poverty quartile.

If we expand the analysis to capture our broader definition of stress, as depicted in Figure 7.2 (Panel B), a different story emerges. For the lowest poverty quartile (Q1), financial stress (severe/moderate/making ends meet) drops by 3 percentage points, from 58 to 55 percent between periods 1 and 2. For the highest poverty quartile, the stress levels are much higher than for the low poverty quartiles. In period 1, stress is above 62 percent. Between periods 1 and 2 the share reporting stress drops but only by 1.5 percentage points, from 63 to 61.5 percent.

*Forty percent of those employed full time and in the highest poverty areas report extreme or moderate financial stress.*

We expand the analysis one step further in Figure 7.2 (Panel C), to depict stress by labour force participation of the respondent. For this depiction, we focus on stress as reported in period 2 (September – November). We depict the narrow definition of financial stress (moderate/severe) within each poverty quartile based on labour force participation: full time, part time, unemployed, and not in the labour force. For the low poverty quartile (C.1), the highest level of stress is observed for those that are unemployed. For the second lowest poverty quartile (C.2), there is only a two percentage point difference across those that are not in the labour force, unemployed, or employed full time. For the second highest poverty quartile (C.3), stress is highest for those employed full time and those that are unemployed. The most striking results, however, lies for the regions that are part of the highest poverty quartile (C.4). There is close to a 10 percentage point difference in stress levels between those employed full time and those not in the labour force or unemployed. Forty percent of those employed full time and in the highest poverty areas report extreme or moderate financial stress. We view this statistic as troubling and in need of further exploration.

### Mitigating the risk of increased poverty in 2021: let's prevent or stop falls into poverty.

Treating financial challenges as a precursor or proxy for poverty, even with increased government support and measures to help Australians in 2020, the TTPN data present a concerning story. Even with employment rates increasing in more recent months, a high proportion of Australians are reporting financial stress. Moreover, the highest levels of stress are observed for those employed full time and residing in high poverty regions.

These findings paint a potentially ominous story for 2021. Even with signs of the economy rebounding, we should expect that emergency measures introduced in 2020 will end. Given the high rates of stress observed through the TTPN data, we believe it is time to think about longer term strategies for addressing financial stress. Concerning are both the 25 percent plus of working age respondents that report moderate or severe financial stress and the additional 25–35 percent of respondents that report they are just making ends meet. Stress will involve a range of factors, including earning income and meeting a range of expenses such as housing, food, and other necessities.

Outside of Australia, there are a range of programs that provide deeper and more extensive support to those who might be on the brink of falling through the safety net. We should critically understand what makes these other programs successful. Inevitably, given stress (and poverty) is multi-faceted there will not be a “one size fits all” solution. Age, skills, location, and familial and personal demographics all play a role in supporting the design and structure of a program that can support and lift households in a manner that supports addressing financial stress before they fall into an impoverished state. While more analysis is warranted, we believe the statistics depicted in this chapter demonstrate that we should be concerned about poverty rates increasing in Australia. We believe there is more that can be done in Australia, by commonwealth, state, and local governments to help households address the financial challenges they face, be it during times of global, regional, and/or during periods of personal crisis.



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Researchers at the Melbourne Institute have been informing and shaping economic and social policy in Australia since its establishment in 1962. The Melbourne Institute's list of longstanding accomplishments includes the creation of such things as: the Henderson Poverty line, the blueprint for Medicare, the Household, Income and Labour Dynamics in Australia (HILDA) Survey, the Australian Economic Review, and the Consumer Sentiment Index. Melbourne Institute researchers have engaged in analyses on critical issues such as poverty, economic growth and inflation, housing and family structure, healthcare and wellbeing, employment and skill development, and tax and transfer policies.

Notable conferences and forums run by the Melbourne Institute include the Economic and Social Outlook Conference (which brings together thought leaders and policy influencers to discuss the issues facing Australia today), the Melbourne Economic Forum (led by economic experts from the University of Melbourne and Victoria University), Canberra-based Public Economics Forums, and the Melbourne Institute's Director's Conference, and in 2020, the Melbourne Institute Virtual Colloquium (where researchers from the Institute present their findings on a range of topics that inform and shape Australian economic and social policy).

The *Taking the Pulse of the Nation* survey was created for the purpose of being able to track the economic and social wellbeing of Australians and to provide measures of attitudes and willingness to take on risk given the coronavirus pandemic. These data have been used to provide timely insights that track behaviour and inform policy.

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