

FACT BOOK

POVERTY



St Vincent de Paul Society
good works

ABOUT THIS BOOK

This Fact Book details the causes and effects of poverty and covers the topic of poverty both in an Australian and a global context. It also looks at Australian Aid and Trade, and the Sustainable Development Goals.

There are a range of classroom activities linked to the Fact Book which have been designed to meet the Australian Curriculum content descriptors in a range of learning areas including Geography, History, Civics and Citizenship and English. The activities also extensively cover the Australian Curriculum General Capabilities and Cross Curriculum Priorities. The Fact Book is intended to be used as a reference guide for students,

to assist them with completing the activities. Most of the activities will direct the students to read a certain section of the fact book before attempting the task. Some of the activities are stand-alone and do not require the use of the fact book. The **Curriculum Map** details which activities are relevant for each year level, as well as providing a list of additional activities. The information contained in this fact book is current and accurate at the time of publication. It is understood that some of the information contained throughout this fact book may change and need to be updated as new information becomes available.

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Created for the teacher and with the classroom experience in mind, these resources have been designed and developed by a registered teacher.

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WHAT IS POVERTY?

RELATIVE POVERTY

Relative poverty occurs when people lack the minimum amount of income needed in order to maintain the average standard of living in the society in which they live.¹ This is the simplest way to measure poverty levels in an individual country, but it will be different for each country. A hypothetical example is the best way to demonstrate this:

- A person in Australia needs to earn \$30,000* a year to maintain the average standard of living in this country. John earns \$25,000 a year, so he is said to be living in relative poverty in Australia.
- A person living in Ethiopia needs to earn \$5,000* a year to maintain the average standard of living. Hani earns \$25,000 a year, which means she lives well above the average standard of living in Ethiopia.

Even though both people are earning the same amount, one is in relative poverty and one is not.

ABSOLUTE POVERTY

Absolute poverty is defined as “a condition characterised by severe deprivation of basic human needs, including food, safe drinking water, sanitation facilities, health, shelter, education and information. It depends not only on income but also on access to services.” It involves a scarcity of such necessities as shelter, running water and food. The main focus for people who live in absolute poverty is day-to-day survival.²

OVERALL POVERTY

Overall poverty takes a slightly wider viewpoint and takes into account more than just economic factors. Overall poverty can include “lack of income and productive resources to ensure sustainable livelihoods; hunger and malnutrition; ill health; limited or lack of access to education and other basic services; increased morbidity and mortality from illness; homelessness and inadequate housing; unsafe environments and social discrimination and exclusion. It is also characterised by lack of participation in decision

making and in civil, social and cultural life.

It occurs in all countries: as mass poverty in many developing countries, pockets of poverty amid wealth in developed countries, loss of livelihoods as a result of economic recession, sudden poverty as a result of disaster or conflict, the poverty of low-wage workers, and the utter destitution of people who fall outside family support systems, social institutions and safety nets.”²

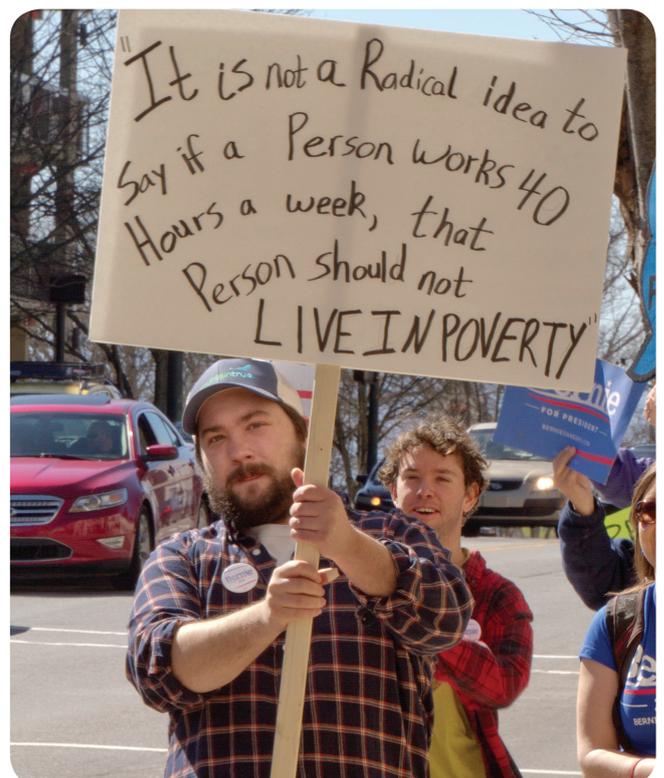
EXTREME POVERTY

Extreme poverty, as defined by the World Bank, is experienced by people who are living on less than US\$1.90 a day. According to the most recent estimates, 10.7% of the world’s population are in extreme poverty. In 2013, this was equal to 767 million people, which was down from 1.85 billion in 1990.³

SITUATIONAL POVERTY

Situational poverty is poverty that is caused by a sudden crisis and is often temporary.

Situational poverty can be caused by things such as environmental disasters, divorce, or severe health problems.



4 *Dollar amounts are hypothetical.

POVERTY IN AUSTRALIA – STATISTICS

In 2017, the Australian Council of Social Service (ACOSS) released a report on poverty in Australia. This report showed that there are still three million people living in poverty in Australia, which equates to approximately 13% of the population.⁴ The poverty line is defined as 50% of the median income in Australia. Anyone earning less than this is deemed to be living in poverty. The current poverty lines for different groups are as follows:

- Single person - \$518 p/week including housing
- Couple with 2 children - \$973 p/week including housing
- Couple with 4 children - \$1253 p/week including housing.⁵

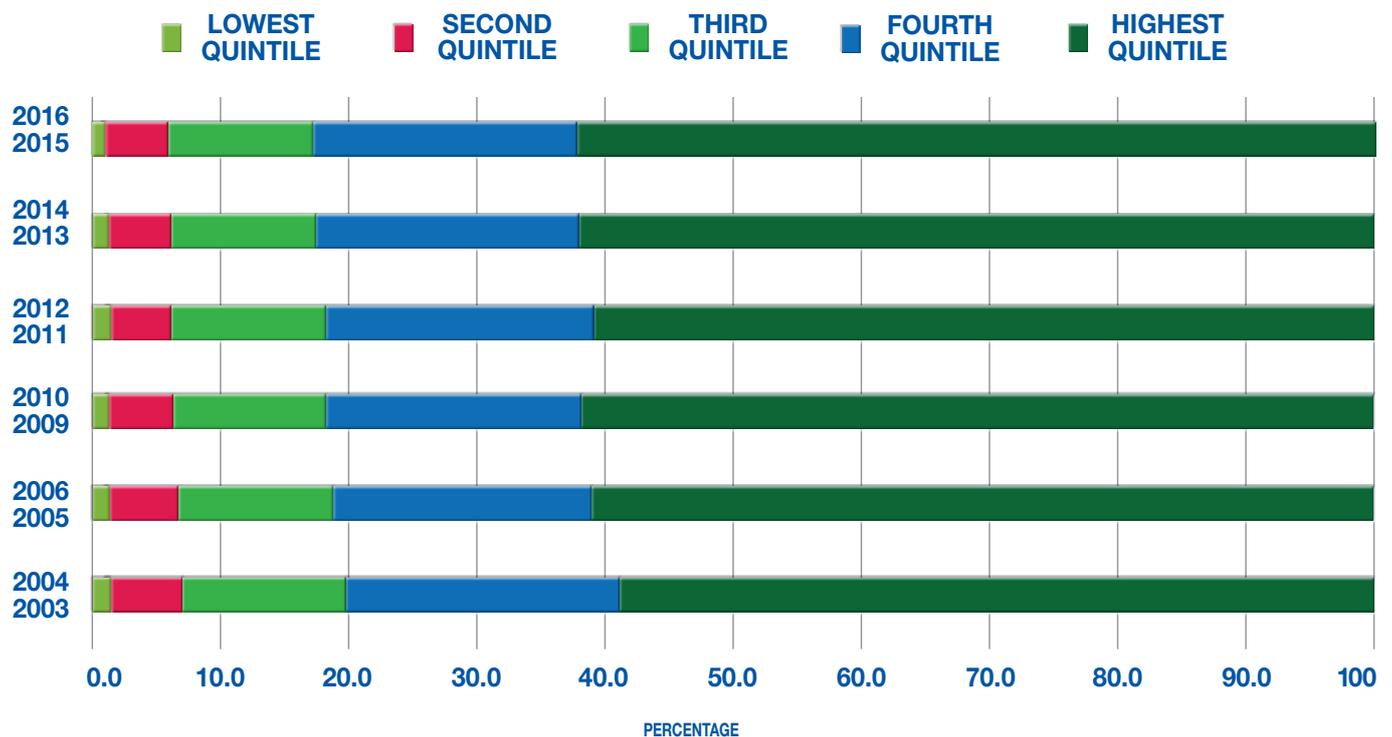
As of 2018, the national minimum wage in Australia for adults is \$18.29 an hour or \$694.90 for a 38 hour week (before tax).⁶ The average weekly earnings for employees in Australia is \$1,191.50 (before tax).⁷ For those who are unemployed, the maximum weekly payment for a single person with no children on the Newstart Allowance is \$272.90.⁸

Below are a number of statistics about those living in poverty in Australia:

- 36.1% of people receiving social security payments were living below the poverty line
- 55% of those receiving Newstart Allowance were living below the poverty line
- 36.2% of those receiving Disability Support Pension were living below the poverty line
- 59.7% of people below the poverty line were renting
- 15.5% were homeowners
- 33.2% were single parents⁹

Figure 1 shows the distribution of wealth in Australia. The lowest quintile represents the lowest 20% of households in terms of wealth, while the highest quintile represents the highest 20% of households.

FIGURE 1
DISTRIBUTION OF WEALTH IN AUSTRALIA



CAUSES OF POVERTY

SOCIAL CAUSATION HYPOTHESIS

According to the social causation theory, people either escape or remain in poverty due to economic and social structures. For example, a lack of jobs paying high wages can have a strong impact on the likelihood that individuals will be poor.¹⁰

SOCIAL SELECTION HYPOTHESIS

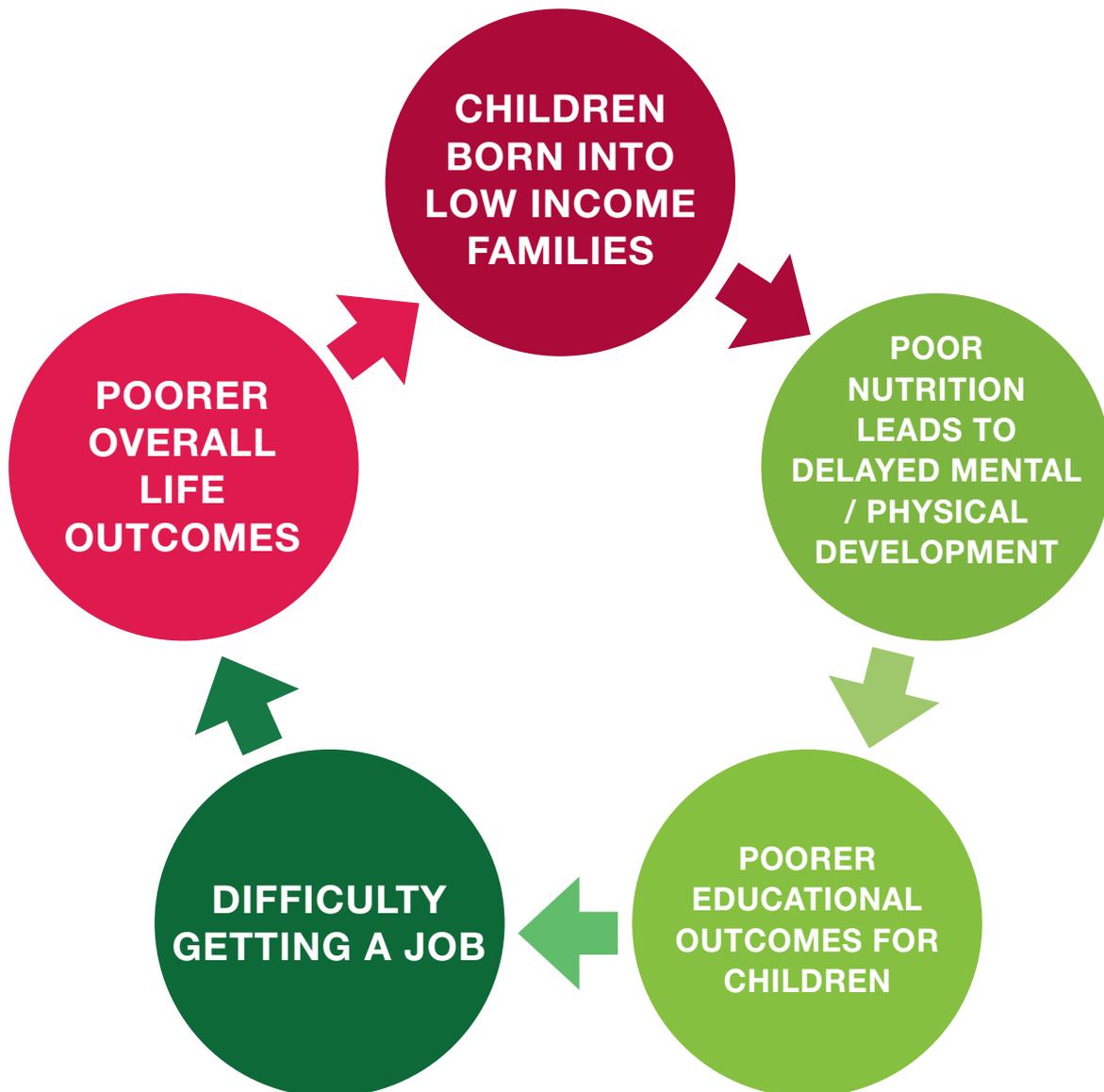
According to the social selection theory, people either escape or remain in poverty largely because of individual characteristics such as their own ability, skills, motivation, and mental and physical health. This theory says that children born into

poor families are disadvantaged as they have relatively poor intellectual and social skills as a result of both genetic and environmental influences provided by their parents.¹¹

This leads to the poverty cycle.

POVERTY CYCLE

A basic example of the poverty cycle is outlined in the diagram below:



This is also sometimes referred to as generational poverty, which occurs in families where at least two generations have been born into poverty. Families living in this type of poverty are not equipped with the tools to move out of their situations.¹²

CAUSES OF POVERTY

HOUSING COSTS

Housing costs are a big contributor to poverty in Australia, as it is usually the largest cost facing most households, particularly for low income earners. Housing costs have increased significantly in Australia. In the past decade, house prices have risen by an average of 80%, while median household income has grown by an average of just 40%.¹³ Due to this rise in house prices, the availability of 'affordable housing' (housing that low income households can afford without experiencing housing stress) has declined.



When a household is spending more than 30% of their income on housing costs, they are said to be in housing stress.¹⁴

Poor families are forced to live in places where housing is more affordable. They may have to move away from their current area to find an

affordable house, which can mean moving away from family, friends and other support networks. In addition, areas of cheaper housing generally “have less developed community and health services, few job opportunities and poorer public transport.”¹⁵ These areas are also more prone to higher crime rates and have more poorly resourced schools. The Queensland Government believes the provision of affordable housing is essential to alleviating poverty. Affordable housing will give households “more income to access essential services and enjoy opportunities to participate in the economic, social and cultural life of their community. In this way, access to affordable housing has the potential to prevent the inter-generational transmission of poverty and disadvantage.”¹⁶

HEALTH

Poor health can be both a cause and effect of poverty. Illness can reduce an individual's ability to work or study. The ill-health of children within families may also result in a cycle of poverty that is difficult to overcome. In addition, studies have shown that people in poverty generally have poorer overall health. They are also much more likely to have serious chronic illnesses. In fact, Australians living in the lowest socioeconomic areas live about 3 years less than those living in the highest socioeconomic areas.¹⁷ Not only do these health detriments have a significant impact on the individual and their family, but they also have an impact on the community. The lower health status of people in poverty results in a higher use of many health services including GPs, community health services and hospitals, which impacts negatively on the economy.¹⁸

CAUSES OF POVERTY

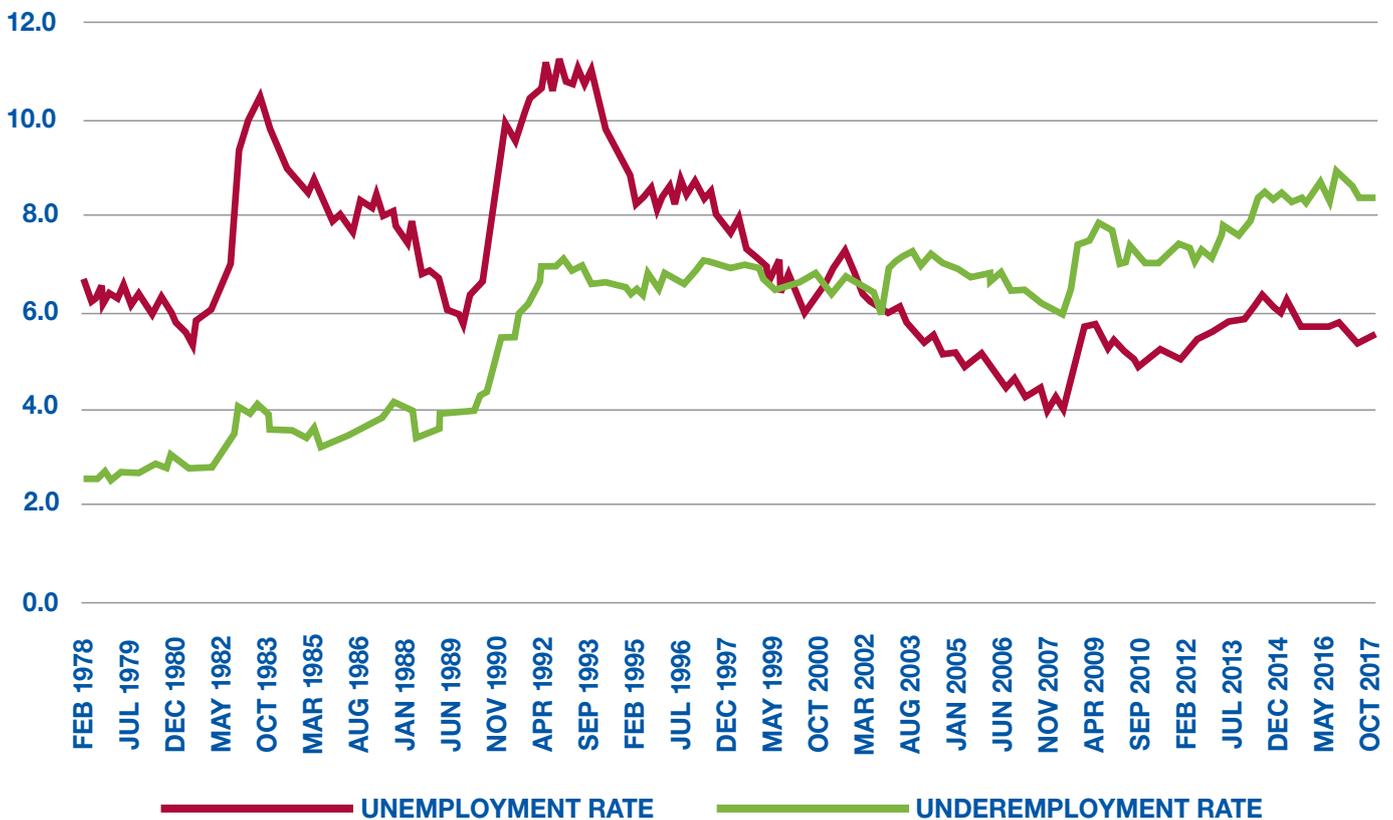
UNEMPLOYMENT

According to the ACOSS report on poverty in Australia, 15.5% of people experiencing poverty are employed part time, while 63.2% are unemployed.¹⁹ Unemployment, particularly long-term unemployment, is the most significant cause of poverty and disadvantage in the Australian community. The current unemployment rate in Australia is 5.6%.²⁰ However, being underemployed can also have a significant impact on the financial, personal and social lives of individuals. Underemployment mainly refers to workers who are working less hours than they would like. However, it can also mean workers who are earning less than their skill level would suggest. There has been a growing

trend towards underemployment since the 1990s (Figure 2). Currently in Australia, 8.4% of workers are underemployed.²¹ Individuals who are unemployed and underemployed are likely to be competing with each other for available jobs.

Unemployment has a significant impact on individuals and families. Unemployment is a form of social exclusion and it can cause a loss of self-esteem and social status. It can also lead to family conflict, separations, psychological and physical health problems, homelessness and a range of disadvantages for children growing up in these families. Unemployment also has a wider impact on economic output as more people require social security payments.²²

FIGURE 2
**UNEMPLOYMENT & UNDEREMPLOYMENT
IN AUSTRALIA**



HOW DOES POVERTY IMPACT DIFFERENT GROUPS?

WORKING POOR

Working poor refers to those individuals who are employed but still fall below the poverty line.

The rise of the working poor is a relatively recent development in Australia. In the 1970s, less than two per cent of families with an adult in full-time employment were living below the poverty line.

Recent statistics show that this number is on the rise, with 4.7% of people who are employed full time living below the poverty line. In addition, 15.5% of people who are employed part time are also below the poverty line.²³

For these people, the majority of spending is on necessities such as food, clothing, housing and utilities. The working poor face a high level of financial stress, which can often require them to go into debt in order to make ends meet.

They may also have to pass up activities associated with full and active participation in society, which can lead to social exclusion.²⁴

WOMEN

There are a number of factors which cause poverty among women, in particular women who are single parents:

- Wage inequality, with women's wages still being generally lower than those of males;
- Women are more likely than men to be employed in part-time or casual work;
- High costs of child care;
- Insufficient income support for the needs of many sole parent families;
- Lack of wealth accumulation during working life to support retirement incomes.²⁵

INDIGENOUS

To this day, Indigenous Australians remain the most disadvantaged and marginalised group in Australia. Indigenous people rank highest on the majority of indicators related to poverty and disadvantage.²⁶ However, the poverty experienced by Indigenous Australians can be quite different to that experienced by the rest of the population. That is because Indigenous people can also suffer dispossession from their traditional land, which can cause emotional and spiritual poverty.²⁷

According to the (now defunct) Aboriginal and Torres Strait Islander Commission, "Indigenous people are between two and three times worse off than non-Indigenous people in Australia. About 30 per cent of Indigenous households are in income poverty, which indicates that over 120,000 Indigenous people are living below the poverty line."²⁸ This is compounded by the fact that a higher proportion of Indigenous people live in remote areas, which means less employment opportunities and less access to essential services.

Unemployment is a significant cause of poverty among Indigenous people. The National Aboriginal and Torres Strait Islander Social Survey (NATSISS) shows that only 46% of Aboriginal and Torres Strait Islander people over 15 years of age are employed with 27.7% working full time and 18.3% working part-time. The unemployment rate for Indigenous Australians is 20.6%, which rises to 27.4% for those living in remote areas.²⁹

Due to this high unemployment rate, a large number of Indigenous Australians rely on the Newstart Allowance and Youth Allowance for income. These social security payments have been shown to fall below the poverty line.

HOW DOES POVERTY IMPACT DIFFERENT GROUPS?

ELDERLY

Council on the Ageing Australia (COTA) have identified a number of factors that can lead to an increased risk of poverty for older Australians:

- Unemployment and underemployment;
- Dependent family members such as partners or children;
- Inadequate retirement income;
- Increasing housing costs;
- Ill health and disability.³⁰

Poverty for older Australians is made worse when individuals have to care for a disabled partner or for children, which in recent times has become more and more common.³¹

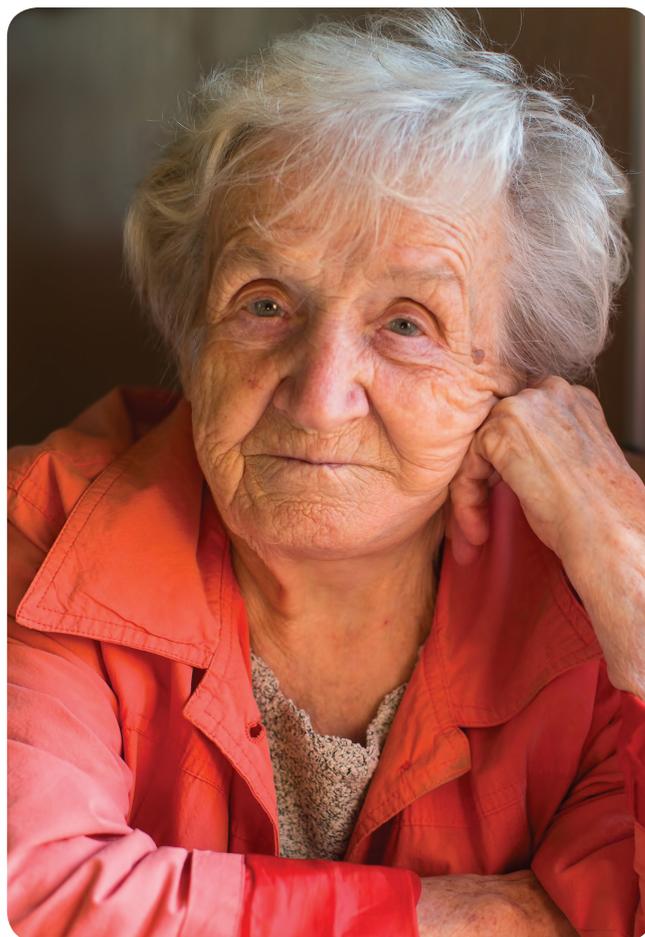
PEOPLE WITH A DISABILITY

People with a disability are at an increased risk of living below the poverty line. 17.8% of people with a disability with a core activity limitation live below poverty line. In addition, 36.2% of people receiving the disability support pension are in poverty. The Queensland Government has stated that “poverty is disability’s close companion”.³²

People with a disability face a number of extra challenges that can lead to living in poverty, such as:

- Low incomes and fewer employment opportunities
- Discrimination in the job application process
- Higher cost of living due to their disability, with expenses such as medication, purchase of special equipment or aids, access to appropriate housing, transport and services related to personal care or maintenance of a person’s home.

The combination of higher costs of living, along with low income, leads to a strong connection between disability and poverty.³³



HOW DOES POVERTY IMPACT DIFFERENT GROUPS?

CHILDREN

The proportion of children living in poverty is higher than that of the general population.

Of the three million people living in poverty in Australia, 731,000 are children, which equates to 17.4% of children under the age of 15.

This number increased significantly for children in single parent families, with over 40% of these children living in poverty.³⁴

The impacts of poverty on children are profound and wide-ranging in both the short and long term:

- Higher rates of premature birth and low birth weight;
- Higher rates of infant mortality;
- Lower rates of immunisation;
- Increased rates of developmental delays – at the age of 2, 70% of children from low-income families scored below average on the Bayley Cognitive Assessment;³⁵
- Increased rates of hospitalisation;
- Stress and hardship;
- Insecure housing conditions;
- Lack of food and basic amenities;
- Eroded quality of life;
- Very few possessions, very little clothing and very few educational toys or books;
- Miss out on experiences that many other Australian children enjoy such as entertainment, participating in sport or clubs or taking music and dance lessons;
- A higher incidence of child abuse and neglect and their parents have poorer parenting skills.^{36, 37}

Poverty also has a significant impact on a child's education. In particular, living in poverty during the first five years of life has shown to lead to delayed intellectual development. Studies have shown that poverty during these early years predicts poor school performance as well as low adult educational attainment.³⁸ Disadvantaged students are on average 2-3 years behind in reading and maths by the time they are 15 years old.

In addition, only 28.6% of the most disadvantaged students in Australia are demonstrating the skills needed for success later in life in Program for International Student Assessment (PISA) tests.^{39,40}

In the long-term, this poor performance in the education system limits employment opportunities and leads to the continuation of the poverty cycle. It also comes at a significant cost to Australian society, as learning difficulties and delayed cognitive development increase the costs of special education and remedial education services. It also causes “lower employment, productivity and taxation revenue and increased income support payments and other costs associated with unemployment.”⁴¹

Not only are those living in poverty prone to poor performance in education, but they are also less likely to participate fully in the education system.⁴² Year 12 completion rates are lower (68%) for students from low SES backgrounds than for students from high SES backgrounds (79%).⁴³ This is significant as year 12 completion is now considered a basic requirement for a large number of jobs. Studies by the Business Council of Australia show that seven years after leaving school, 21% of young men who left school in year 9 were unemployed; and 59% of young women who left in year 9 were unemployed.⁴⁴ Even for those who do manage to find employment, it is often at a lower rate of pay. Studies by ACOSS have shown that completion of year 12 leads to a 10% increase in wages on average, while those who have tertiary qualifications earn around 40% more.⁴⁵

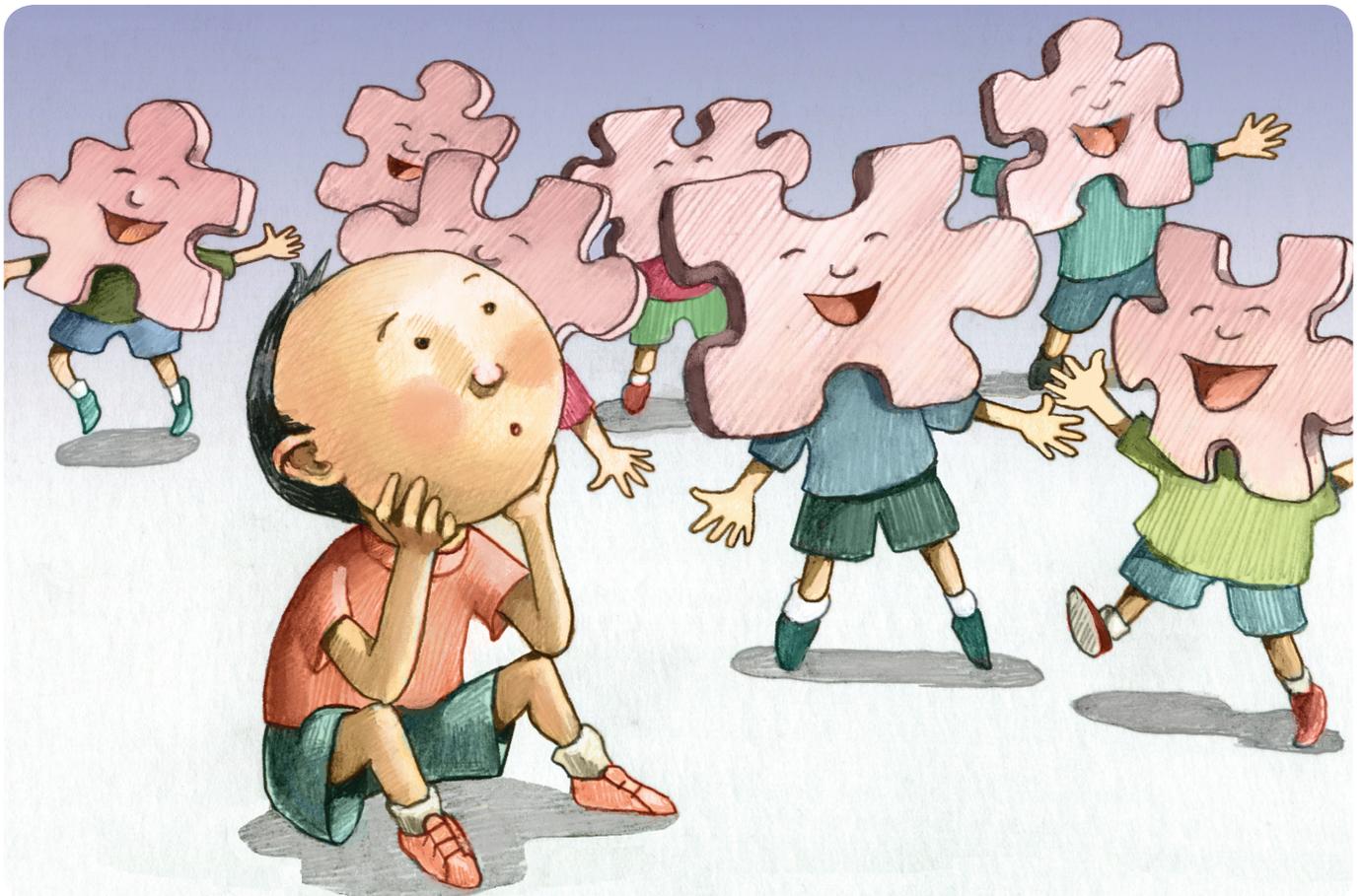
Therefore, it is clear that education is vital to creating economic growth, generating higher standards of living and creating the basis of a socially cohesive society.⁴⁶

OTHER IMPACTS OF POVERTY

SOCIAL EXCLUSION

For individuals living in poverty, the feelings of exclusion, isolation and 'being forgotten' are common.⁴⁷ In fact, in 1984, the then European Economic Community proposed a new definition of poverty which took into account social exclusion: "the poor' shall be taken to mean persons, families and groups of persons whose resources (material, cultural and social) are so limited as to exclude them from the minimum acceptable way of life" in the country in which they live."⁴⁸

For children in particular, social isolation/exclusion is often experienced as they don't have adequate funds for school excursions, sporting activities and other normal social activities enjoyed by families.⁴⁹ "Isolation and dislocation in childhood through poverty undermines connections with community and institutions in that community. The social fabric of society is undermined."⁵⁰



POVERTY ON A GLOBAL SCALE

Poverty is a global problem, which is much worse in some areas of the world than others. There are a number of factors that contribute to poverty in these areas.

CONFLICT

Conflict can lead to poverty, but poverty can also lead to conflict. Due to this, some countries are stuck in a constant cycle of poverty and conflict.

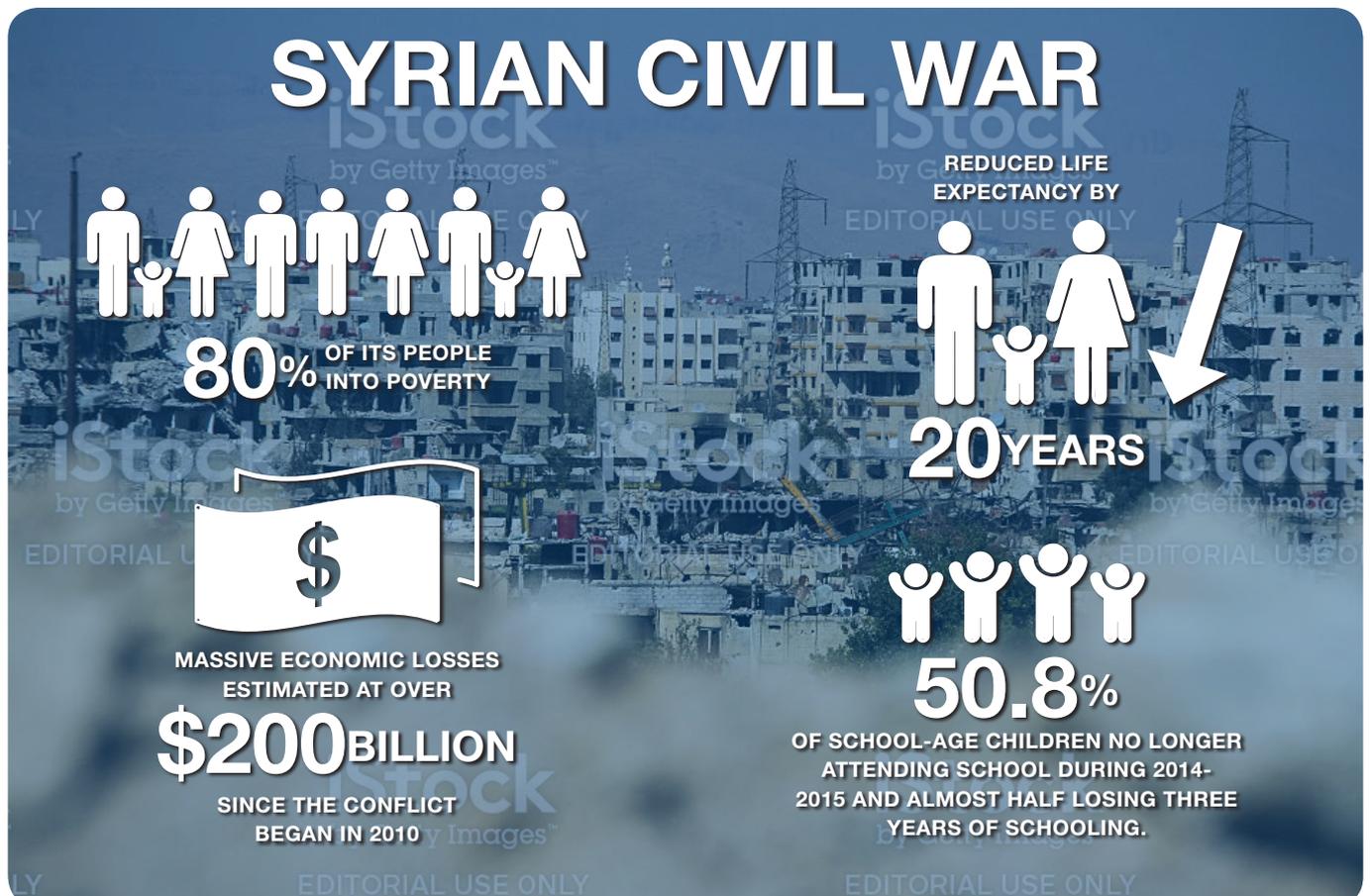
Poverty as a cause of conflict:

- When people are living in poverty, there is obviously social inequality between the rich and the poor. This inequality fuels conflict and can lead to support for armed movements who promise a more equitable society;
- Where there are high levels of poverty, there is fierce competition for scarce resources that people require to meet their basic needs;
- Civil wars are heavily concentrated in poor countries.⁵¹

Conflict as a cause of poverty:

- When a country is involved in a conflict, government money and resources are allocated to the conflict and are therefore taken away from basic services;
- Damage done during a conflict can impact on agricultural or industrial production;
- Damage needs to be repaired, taking away money needed for vital infrastructure.⁵²

The war in Syria is an example of the way conflict can cause poverty. The Syrian Civil War has plunged 80% of its people into poverty, reduced life expectancy by 20 years, and led to massive economic losses estimated at over \$200 billion since the conflict began in 2010. (create infographic from this info). The education system is also in turmoil, with 50.8% of school-age children no longer attending school during 2014-2015 and almost half losing three years of schooling.⁵³ This could lead to prolonged widespread poverty in Syria for many years.



POVERTY ON A GLOBAL SCALE

NATURAL DISASTERS

According to the World Bank, natural disasters such as floods, earthquakes and tsunamis force 26 million people into poverty each year and cost the global economy more than half a trillion dollars. As well as forcing more people into poverty, natural disasters are devastating for those already living in poverty. Stephane Hallegatte, a lead economist with the World Bank stated that, “the same loss affects poor and marginalised people far more because their livelihoods depend on fewer assets, their consumption is closer to subsistence levels, they cannot rely on savings to smooth the impacts, their health and education are at greater risk, and they may need more time to recover and reconstruct.”⁵⁴

One example of the impact a natural disaster can have on people is Hurricane Maria, which struck Puerto Rico in 2017. The University of Puerto Rico (UPR) found that poverty levels had risen from 44.3% to 52.3% since the Hurricane. Research from the UPR also showed that 9% of people that lived on the poverty line before the storm had fallen below it in the subsequent months. Some of the consequences of the storm have been power outages and infrastructure damage, which have both lead to a decrease in income for many people. The recovery efforts have been prolonged and even more people are at risk of falling below the poverty line, with the potential for the poverty rate to increase to 59.8%.⁵⁵

CORRUPTION

Corruption, much like conflict, is both a cause and effect of poverty. People living in poverty in countries where corruption is prevalent have to make difficult decisions every day. They may have to pay a bribe in order to get sufficient medical treatment, which can mean they don't have enough money to buy food. As an example, findings from Mexico show that the typical poor family must spend one-third of their income on bribes.⁵⁶ Corruption also leads to further widespread poverty, as money that should be spent on essential services is taken by corrupt officials.

A prime example of the links between poverty and corruption can be seen in Nigeria. Nigeria is one of the fastest growing economies in Africa and one of the 10 fastest growing economies in the world. Despite this rapidly growing economy, almost 70% of the population (about 112 million people) are living below the poverty line.⁵⁷ Massive government corruption in Nigeria has led to the stealing of public funds away from wealth creation and vital sectors such as education and health. Nigeria has scored very high in the Corruption Perception Index and low in the Human Development Index, which shows the link between corruption and poverty.⁵⁸



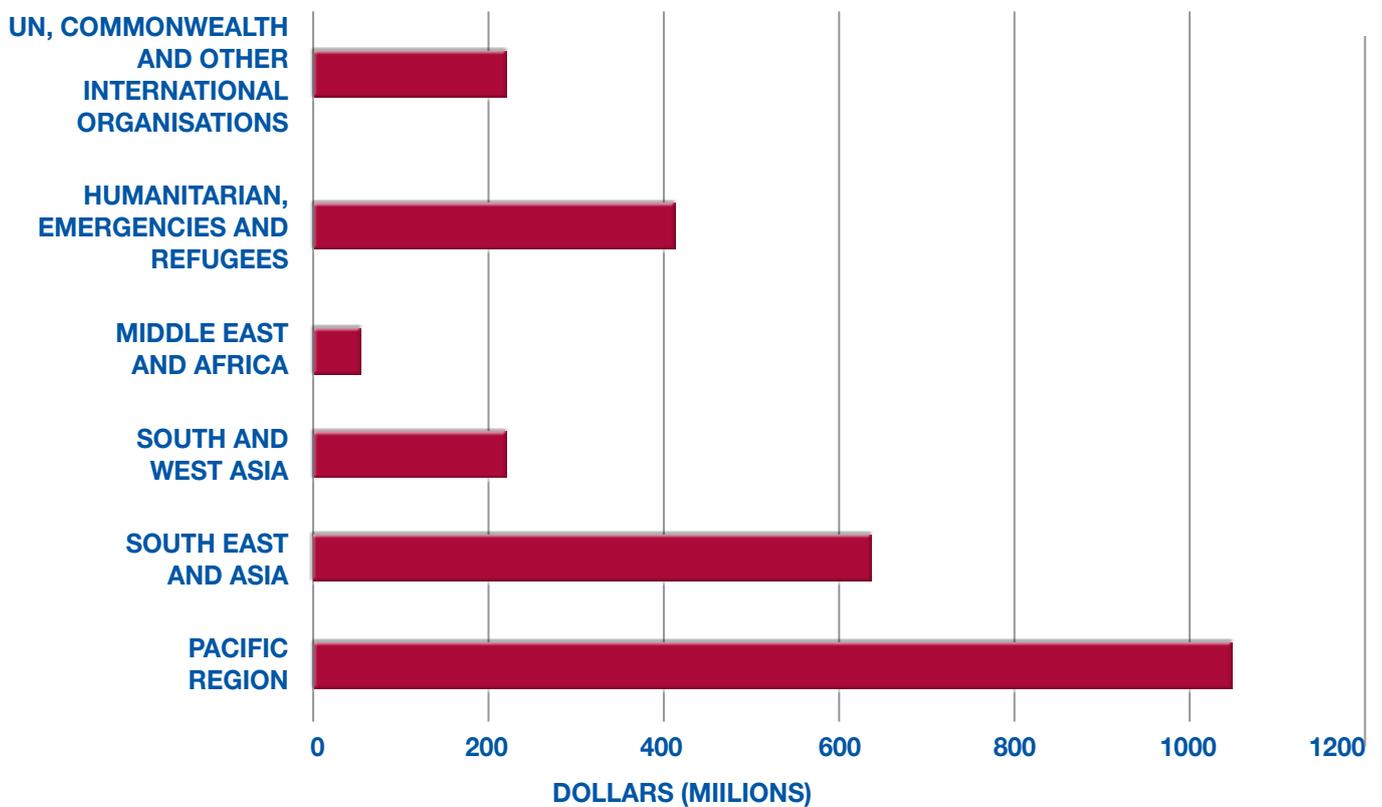
AUSTRALIAN AID

AUSTRALIAN AID

In 2018-19, Australia will provide \$4.2 billion in Official Development Assistance (ODA). In the Australian Aid Budget Summary, Minister for Foreign Affairs Julie Bishop stated that, “focused on the Indo-Pacific, our assistance serves our national interests by contributing to sustainable economic development and poverty reduction.”⁵⁹

Australian aid is heavily focused in the Asia-Pacific region, with the goal of increasing stability in our region. Our region still hosts almost half of the world’s poorest people.⁶⁰ Figure 3 shows the main regions and organisations to which Australian aid contributes.

FIGURE 3
AUSTRALIAN AID SPENDING



AUSTRALIAN AID

INDONESIA

The Australian Government will provide over \$316.2 million in ODA to Indonesia in 2018-19. Indonesia is home to more than 80 million people who are living on less than \$3.20 per day, which is more than the rest of the Association of Southeast Asian Nations (ASEAN) combined. As one of our closest neighbours, it is important to promote stability and prosperity in Indonesia.

The ODA that Australia provides to Indonesia will focus on:

- Boosting economic growth by building effective economic institutions and infrastructure;
- Promoting the mutual benefits of international trade and investment;
- Lowering the costs of undertaking business in Indonesia;
- Improving human development for a more productive and healthier society;
- Improving the efficiency and quality of the education system;
- Promoting an inclusive society to ensure the poor and marginalised benefit from economic growth;
- Assisting with Indonesia's poverty reduction programs.⁶¹



BANGLADESH

There are approximately 47 million people living below the national poverty line in Bangladesh. Bangladesh is now facing an additional problem, with more than 900,000 Rohingya people fleeing to the country from Myanmar. Australia's ODA is aimed at supporting Bangladesh's goal to become an upper middle-income country by 2021.

It will do this by focusing on:

- Improving access to and quality of primary education;
- Building community resilience through increasing livelihood support, providing training and health care, and targeting the extreme poor and other vulnerable communities;
- Providing humanitarian assistance to displaced Rohingya people.⁶²



TRADE

One of the main aims of Australia's foreign aid programme is to assist developing countries to participate in international trade. The Australian Government has achieved their 'aid for trade' target of 20% of the total aid budget, which is part of its commitment to the Sustainable Development Goals.

In our region, Australia "works with 21-member economies of Asia-Pacific Economic Cooperation (APEC), which account for more than two-thirds of Australia's total trade in goods and services. Australia's prosperity depends on open trade and investment."⁴⁰ Australia's aid focuses on enhancing the participation and engagement of developing countries in global trade through:

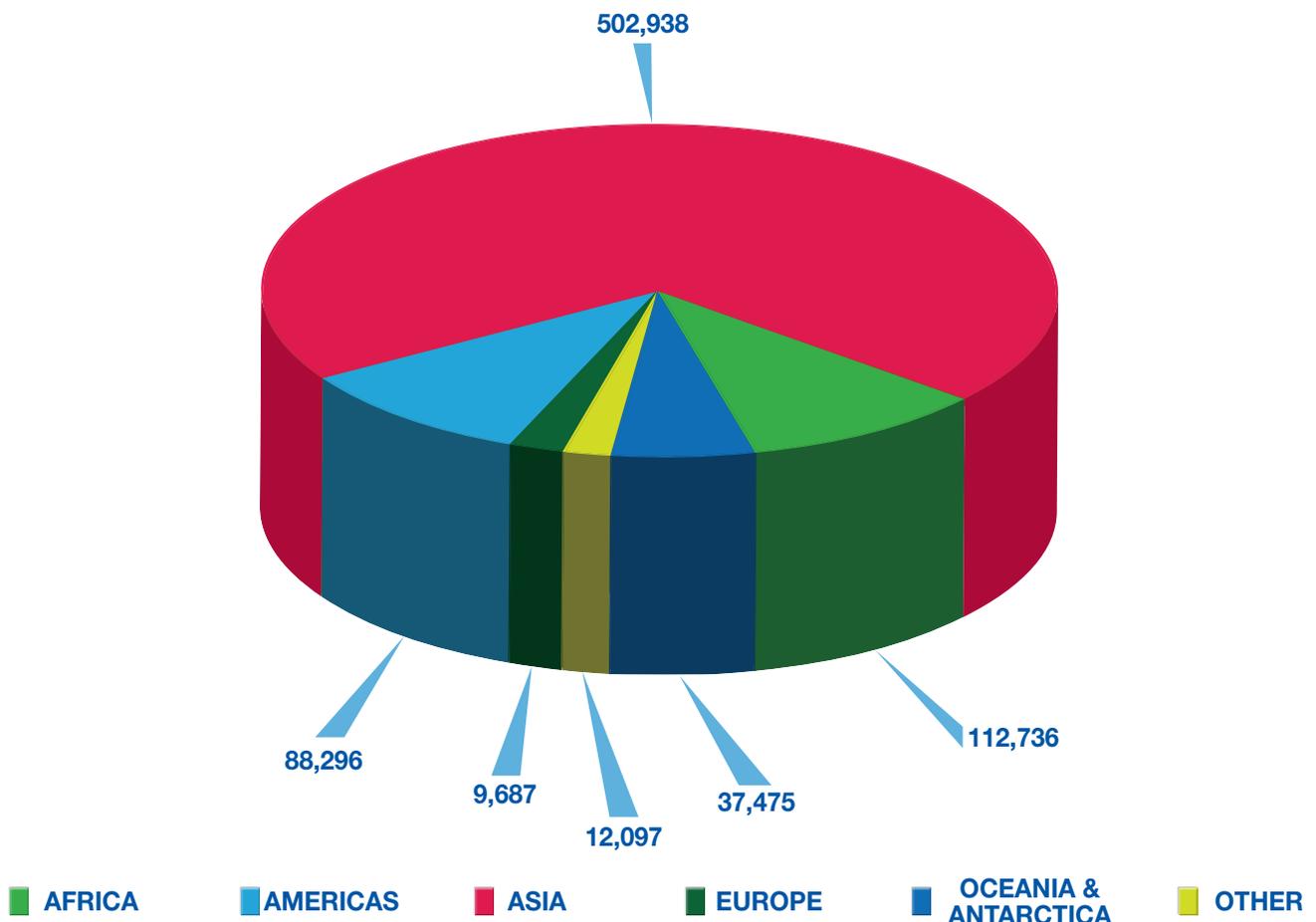
- Regulatory reform, such as reducing trade costs and making customs procedures and logistics processes more efficient;

- Infrastructure modernisation;
- Private sector capacity building – improving small business access to global markets and connecting them to networks for future commercial opportunities.⁶³

For developing countries, engagement in international trade is essential for economic growth. In fact, since 1990, international trade has lifted more than a billion people in the Asia-Pacific region out of poverty.

Figure 4 shows Australia's total trade in goods and services, broken down by world region.

FIGURE 4
AUSTRALIA'S TOTAL TRADE IN GOODS AND SERVICES 2017 (AU\$ MILLION)



TRADE

Figure 5 shows Australia's main trading partners, as well as the main goods which are exported to and imported from each country. It also identifies the percentage share for each country. For example, exports to China make up 30% of Australia's total exports.

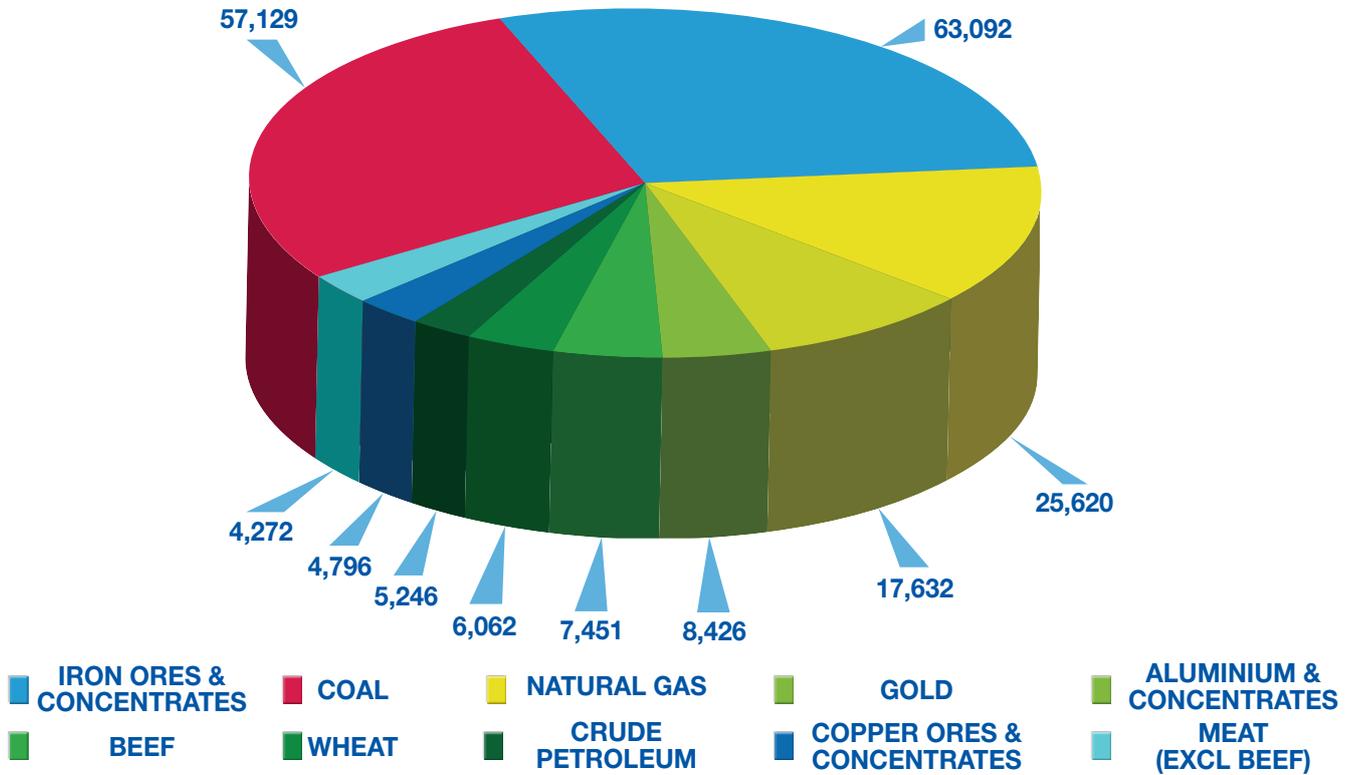
FIGURE 5

COUNTRY	GOODS AND SERVICES EXPORTS 2017 (AU\$MILL)	MAIN GOODS EXPORTED	% SHARE OF TOTAL	GOODS AND SERVICES IMPORTS 2017 (AU\$MILL)	MAIN GOODS IMPORTED	% SHARE OF TOTAL
China	115,996	Iron ore, coal, wool, copper, edible products, barley, crude minerals, gold	30.0	67,397	Telecom equipment, computers, furniture, toys, games, sporting goods	17.9
Japan	47,240	Coal, iron ore, beef, copper ore, aluminium	12.2	24,612	Motor vehicles, refined petroleum, gold, civil engineering equipment and parts	6.5
Republic of Korea	23,366	Coal, iron ore, beef, sugar, molasses and honey	6.0	31,930	Ships, boats, refined petroleum, motor vehicles, electrical machinery and parts	8.5
United States	20,972	Beef, other meat, aircraft, spacecraft and parts, pharmaceutical products	5.4	47,491	Motor vehicles, aircraft, spacecraft and parts, medical instruments	12.6
India	20,160	Coal, vegetables, gold, copper ore, wheat, wool, cotton	5.2	7,276	Refined petroleum, medicaments, pearls and gems, railway vehicles, jewellery	1.9
Hong Kong (SAR of China)	15,028	Gold, edible products, telecom equipment, fruit and nuts, alcoholic beverages	3.9	3,731	Telecom equipment, pearls and gems, jewellery, edible products, printed matter	1.0
New Zealand	14,036	Medical instruments, computers, medicaments, aluminium ore	3.6	13,396	Edible products, gold, crude petroleum, tobacco, alcoholic beverages	3.6
Singapore	11,961	Gold, crude petroleum, refined petroleum, animal oils and fats	3.1	13,413	Refined petroleum, computers, edible products, ships, boats, cocoa	3.6
United Kingdom	11,536	Gold, lead, alcoholic beverages, silver and platinum, pearls and gems	3.0	15,092	Motor vehicles, medicaments, alcoholic beverages, printed matter	4.0
Taiwan	10,399	Coal, iron ore, copper, zinc, beef, aluminium	2.7	4,706	Telecom equipment and parts, computers, motorcycles, bicycles, nails, screws, nuts, bolts	1.2

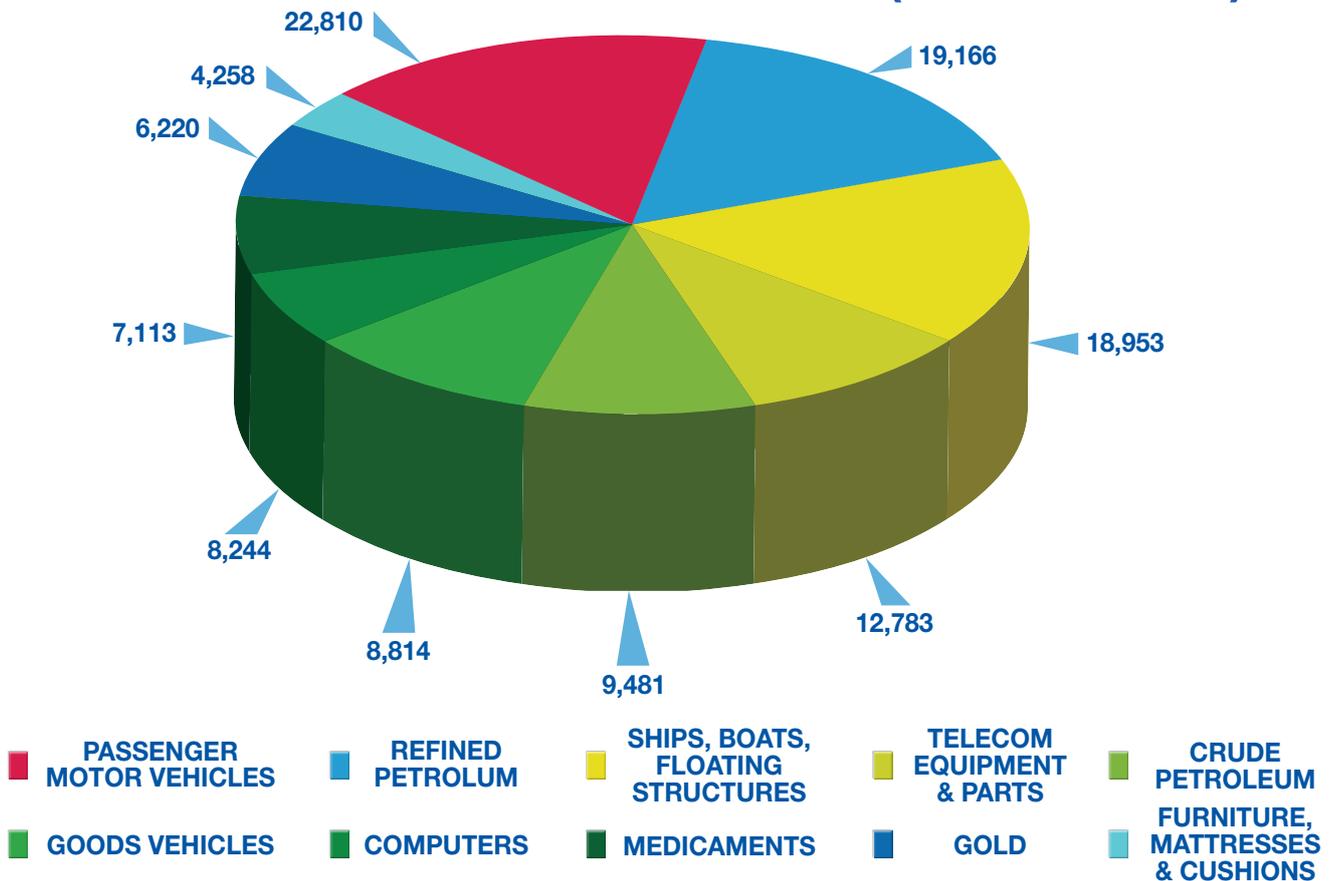
TRADE

Figures 6 and 7 show Australia's top 10 exports and imports in 2017.

**FIGURE 6
AUSTRALIA'S MAIN EXPORTS 2017 (AU\$ MILLION)**



**FIGURE 7
AUSTRALIA'S MAIN IMPORTS 2017 (AU\$ MILLION)**



SUSTAINABLE DEVELOPMENT GOALS

The Sustainable Development Goals were set by the United Nations in 2015. There are 17 goals in total, with the aim being to achieve these goals by 2030. Below are some of the goals which are particularly relevant to the topic of poverty.

GOAL 1: END POVERTY IN ALL ITS FORMS EVERYWHERE

Key statistics:

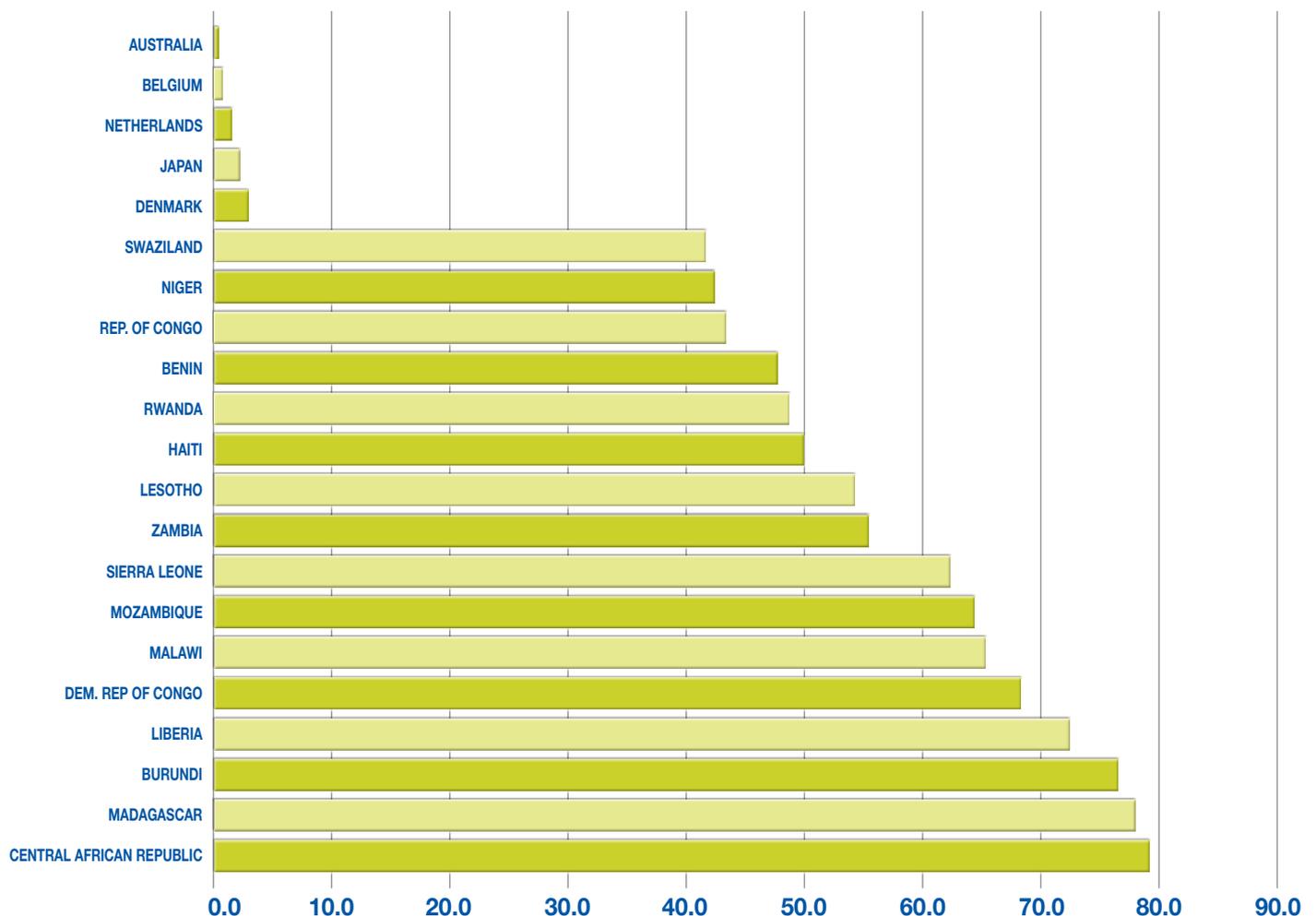
- 767 million people lived below the extreme poverty line in 2013;
- Only 22% of unemployed people worldwide received unemployment benefits;
- Australia has not yet reached 'green' on this indicator, as the proportion of our population living in relative poverty (12.8%) is currently too high.⁶⁴

Key information:

Poverty rates have declined in all regions of the world, but there are still significant gaps between regions. Half of the extreme poor live in Sub-Saharan Africa. There are approximately 389 million people living on less than US\$1.90 a day in this region, which is more than all the other regions combined. According to the World Bank, "a vast majority of the global poor live in rural areas and are poorly educated, mostly employed in the agricultural sector, and over half are under 18 years of age."⁶⁵

Figure 8 shows the 16 countries with the highest percentage of extreme poverty, as well as five countries with low extreme poverty.

FIGURE 8
POVERTY HEADCOUNT RATIO AT \$1.90/DAY (%POPULATION)



SUSTAINABLE DEVELOPMENT GOALS

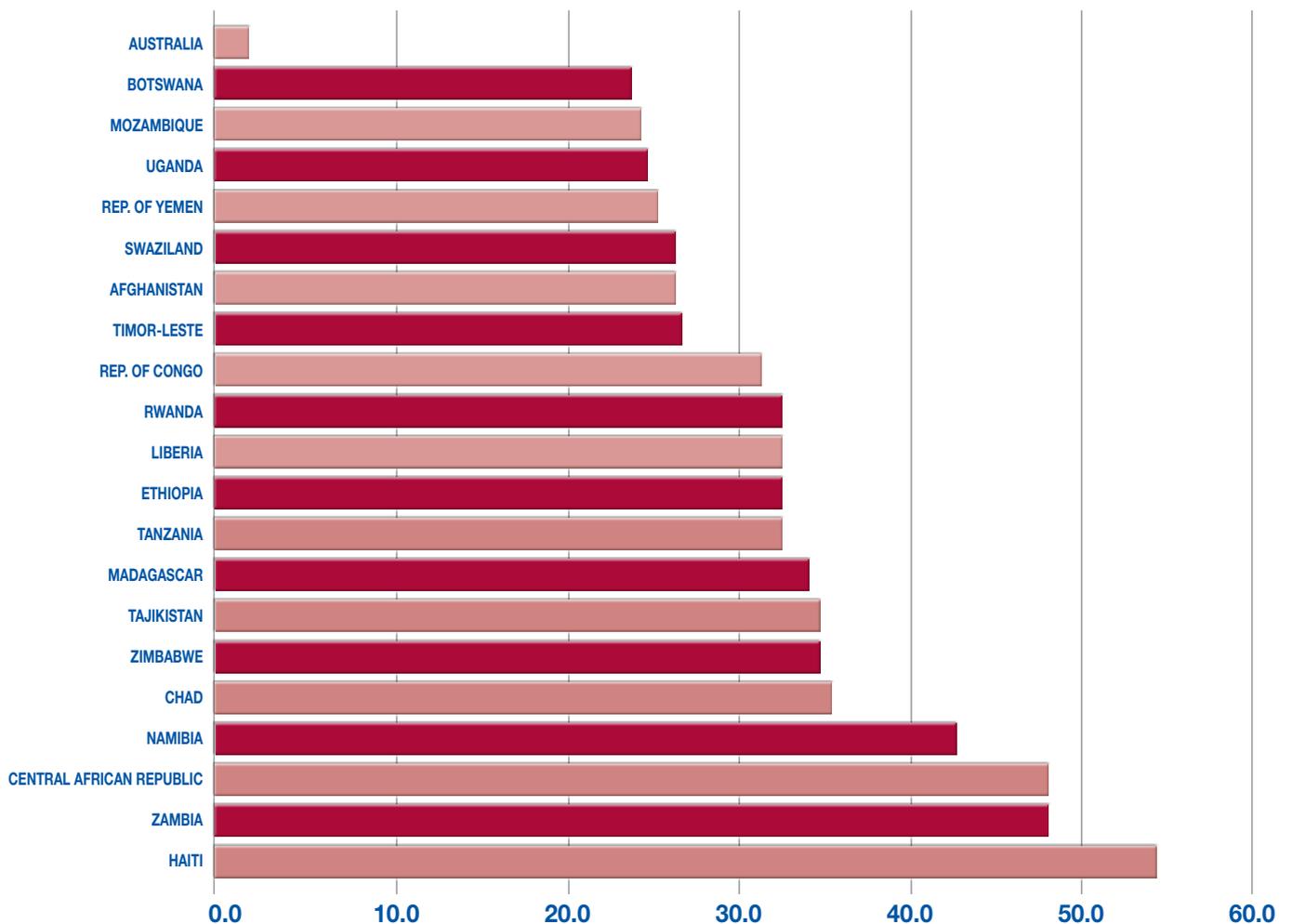
GOAL 2: END HUNGER, ACHIEVE FOOD SECURITY AND IMPROVED NUTRITION AND PROMOTE SUSTAINABLE AGRICULTURE

Key statistics:

- 11% of people worldwide are undernourished (793 million people);
- South Asia and sub-Saharan Africa account for 63% of undernourished people.

Figure 9 shows the 20 countries that are performing the worst on this indicator, with Australia's percentage shown for comparison.

FIGURE 9
**PREVALENCE OF UNDERNOURISHMENT
(%POPULATION)**



SUSTAINABLE DEVELOPMENT GOALS

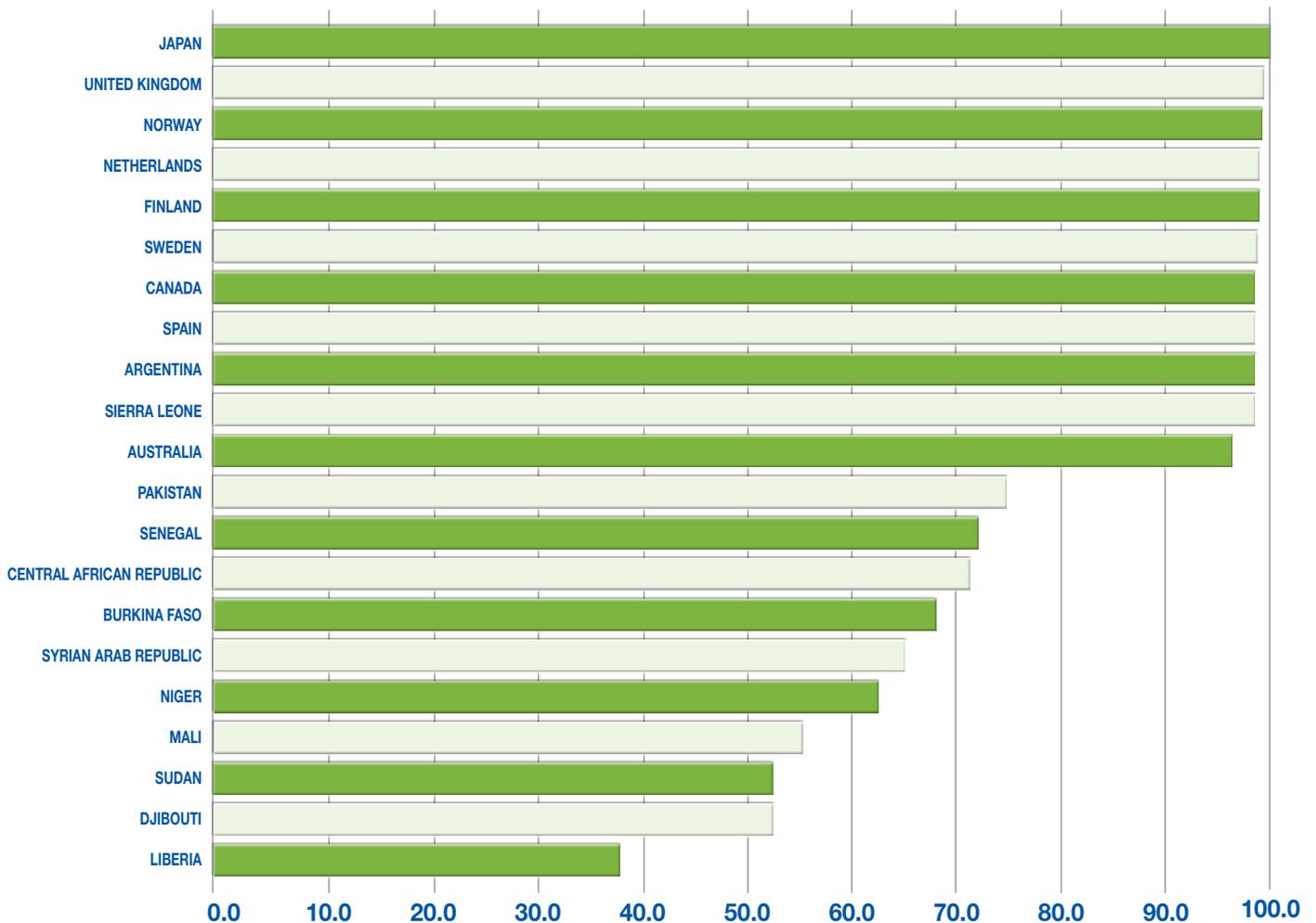
GOAL 4: ENSURE INCLUSIVE AND EQUITABLE QUALITY EDUCATION AND PROMOTE LIFELONG LEARNING OPPORTUNITIES FOR ALL

Key statistics:

- 9% of primary school aged children worldwide are not in school;
- Only one quarter of schools in sub-Saharan Africa have electricity and less than half have drinking water access;
- Australia is currently scoring 'green' on all indicators of this goal, except for net primary enrolment rate. Currently at 97%, Australia's net primary enrolment rate must rise to at least 98% for it to be scored 'green'.

Figure 10 shows the 10 best and worst performing countries on this indicator, with Australia shown for reference.

FIGURE 10
NET PRIMARY ENROLMENT RATE (%)



SUSTAINABLE DEVELOPMENT GOALS

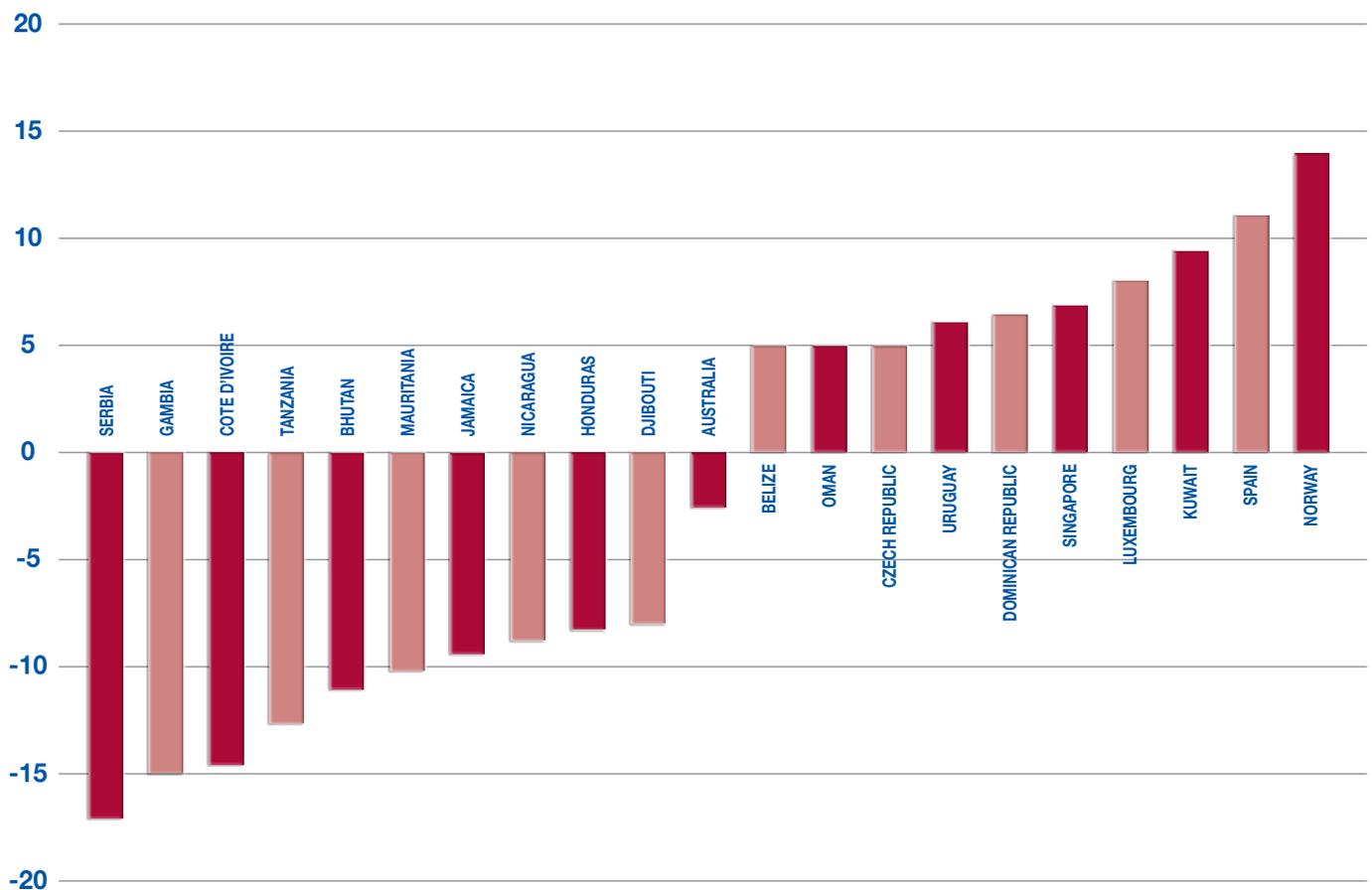
GOAL 8: PROMOTE SUSTAINED, INCLUSIVE AND SUSTAINABLE ECONOMIC GROWTH, FULL AND PRODUCTIVE EMPLOYMENT AND DECENT WORK FOR ALL

Key statistics:

- The global unemployment rate fell from 6.1% in 2010 to 5.7% in 2016;
- Around 1 in 10 children worldwide are engaged in child labour;⁶⁶
- Australia is lagging behind in two indicators in this category. Australia's GDP growth is - 3.1% when compared to growth of the U.S.A. In addition, 11.8% of youth in Australia are not currently in employment, education or training.

Figure 11 shows the 10 best and worst performing countries on this indicator, with Australia shown for reference.

FIGURE 11
ADJUSTED GDP GROWTH (%)



MEASURES OF POVERTY

As has been detailed throughout this booklet, poverty is more than just a lack of money. Therefore, there are many different measures and indicators that are used to measure poverty. Some of the more common measures are detailed below.

GDP/CAPITA

GDP/capita is a measurement that is regularly used to compare the wealth of different countries.

Gross Domestic Product (GDP) is the value of all the goods and services produced within a country.

To get the GDP/capita figure, the GDP is divided by the total population of the country. This figure allows countries with different populations to be compared accurately. Figure 12 shows the top 10 and bottom 10 countries on this indicator.

FIGURE 12

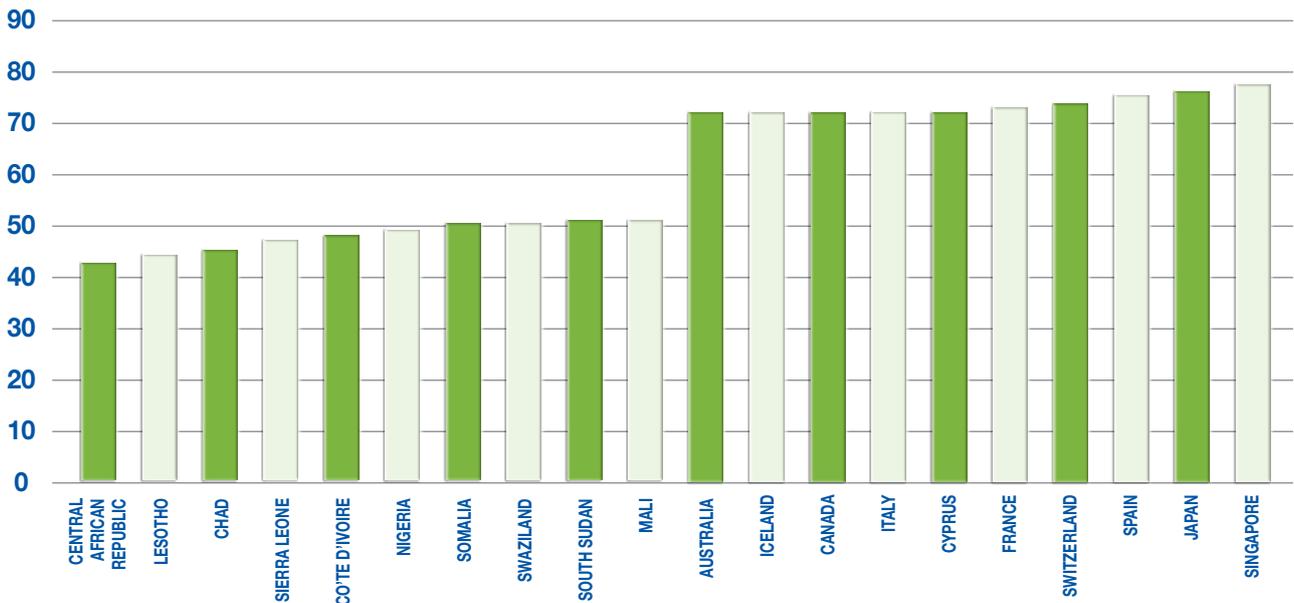
COUNTRY	GDP PER CAPITA (AUS\$)	
	1980	2016
Republic of South Sudan	\$326.98	\$249.84
Malawi	\$232.38	\$293.86
Burundi	\$313.37	\$298.01
Central African Republic	\$444.80	\$359.31
Mozambique	\$462.09	\$392.06
Madagascar	\$461.46	\$401.40
Niger	\$2,389.50	\$413.95
Democratic Republic of Congo	\$645.29	\$467.41
The Gambia	\$490.44	\$473.19
Sierra Leone	\$10,399	\$522.17
Australia	\$10,988.09	\$51,872.52
Denmark	\$13,886.37	\$53,773.64
Singapore	\$5,003.79	\$55,241.28
United States	\$12,575.57	\$57,558.95
Qatar	\$31,999.31	\$58,246.75
Iceland	\$14,891.37	\$60,392.54
Ireland	\$6,242.76	\$64,792.63
Norway	\$15,746.21	\$70,651.87
Switzerland	\$18,869.57	\$80,310.74
Luxembourg	\$17,738.53	\$101,797.02

MEASURES OF POVERTY

LIFE EXPECTANCY

Life expectancy is often used to show the general wellbeing and standard of living of people in a country. Life expectancy is the average time a person born in a particular country can expect to live for. Figure 13 shows 'Healthy life expectancy', which is the number of years a person can expect to live in good health for. The top 10 and bottom 10 countries for this statistic are displayed.

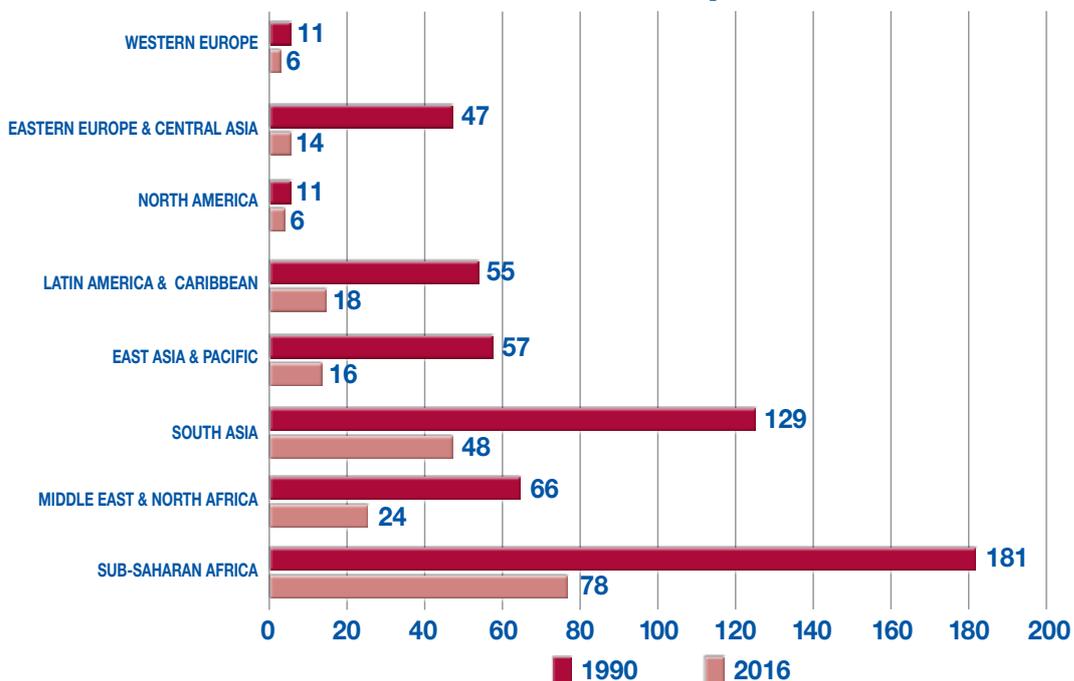
FIGURE 13
HEALTHY LIFE EXPECTANCY AT BIRTH (YEARS)



CHILD MORTALITY

Child mortality is an indicator that is often used to measure the effects of poverty on children. Child mortality is often measured as the number of children per 1000 who die before the age of five.

FIGURE 14
UNDER 5 MORTALITY RATE (PER 1000 BIRTHS)



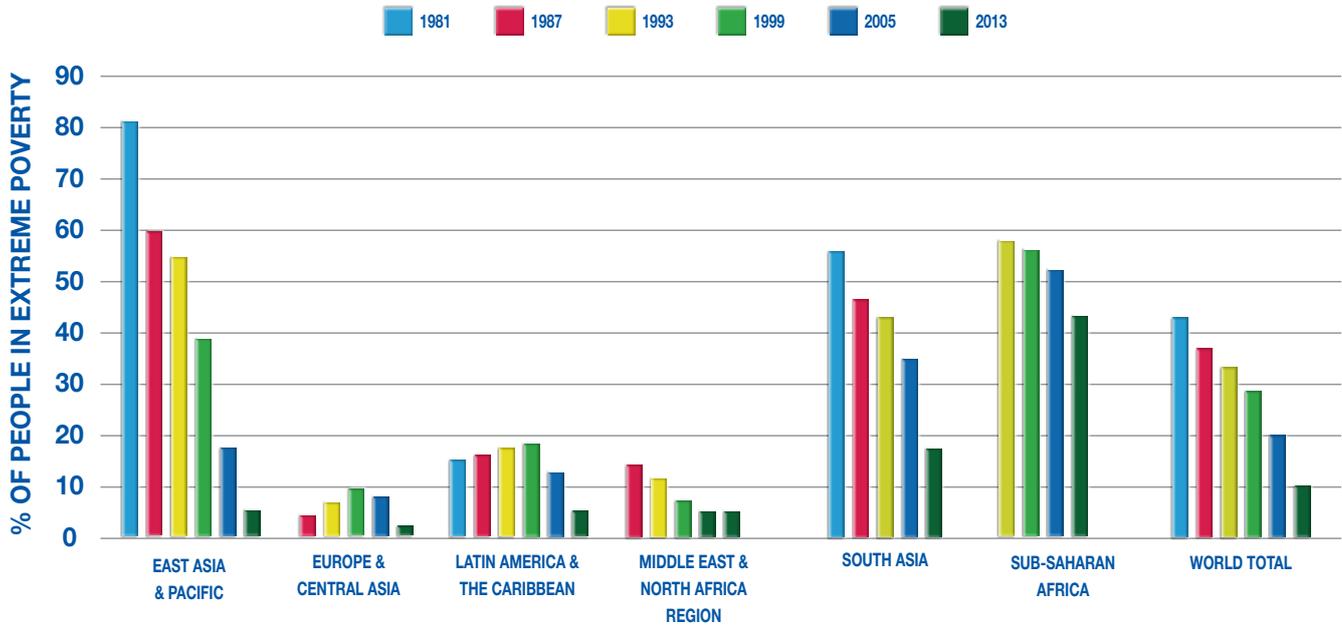
MEASURES OF POVERTY

EXTREME POVERTY

Extreme poverty is defined as someone who is living on less than US\$1.90 per day.

FIGURE 15

PEOPLE LIVING IN EXTREME POVERTY (BELOW \$1.90 PER DAY)

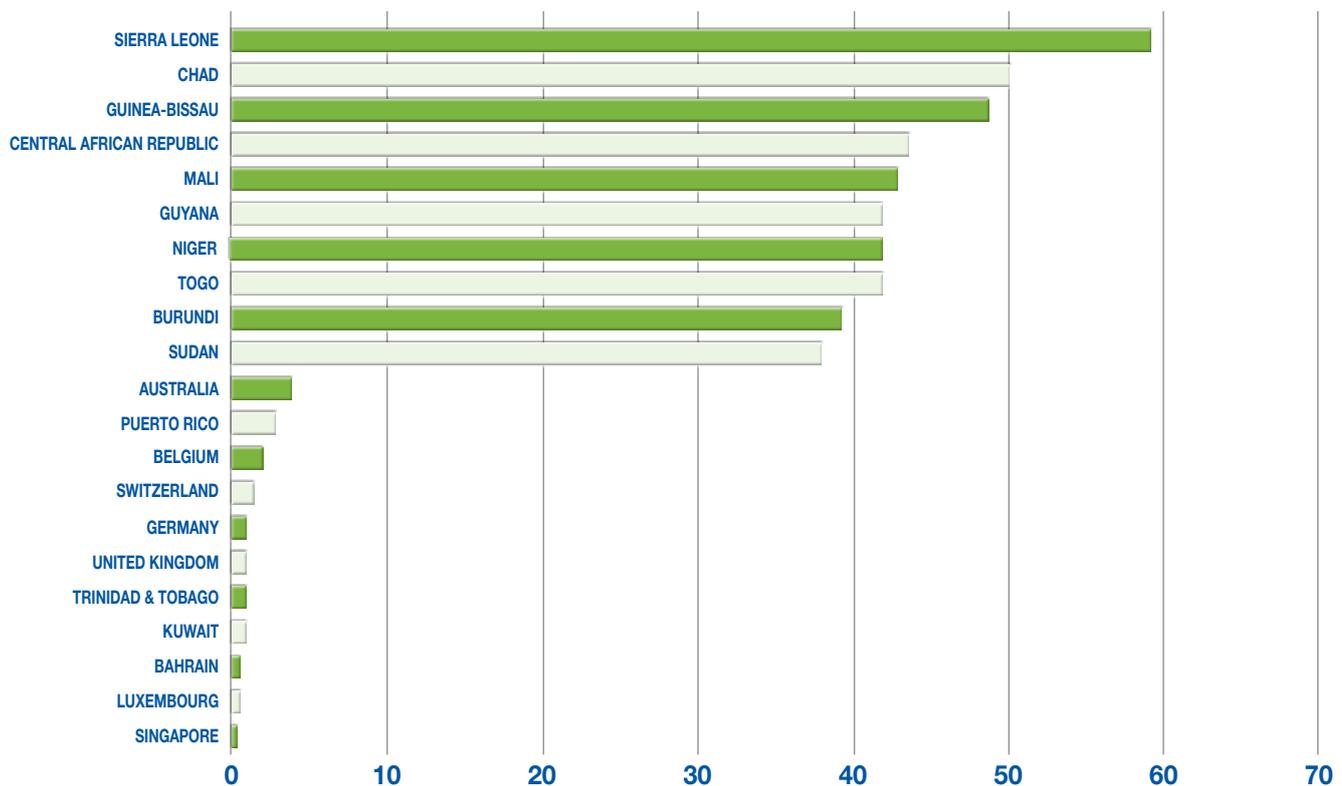


AGRICULTURE (% OF GDP)

Those countries where agriculture makes up a high percentage of total GDP are often more prone to poverty. Figure 16 shows the top 10 and bottom 10 countries in this area.

FIGURE 16

AGRICULTURE % OF GDP

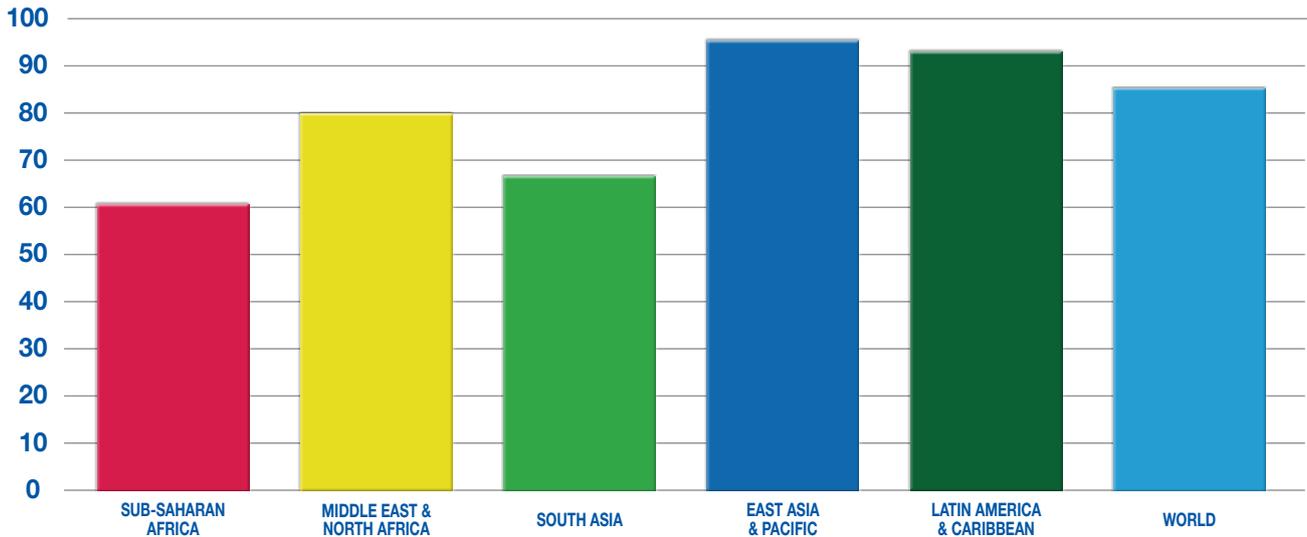


MEASURES OF POVERTY

LITERACY RATES

Literacy rate is used as a general measure of education in a country. It is usually presented as the percentage of the adult population who are able to read and write. As has been shown, there is a clear link between education and poverty.

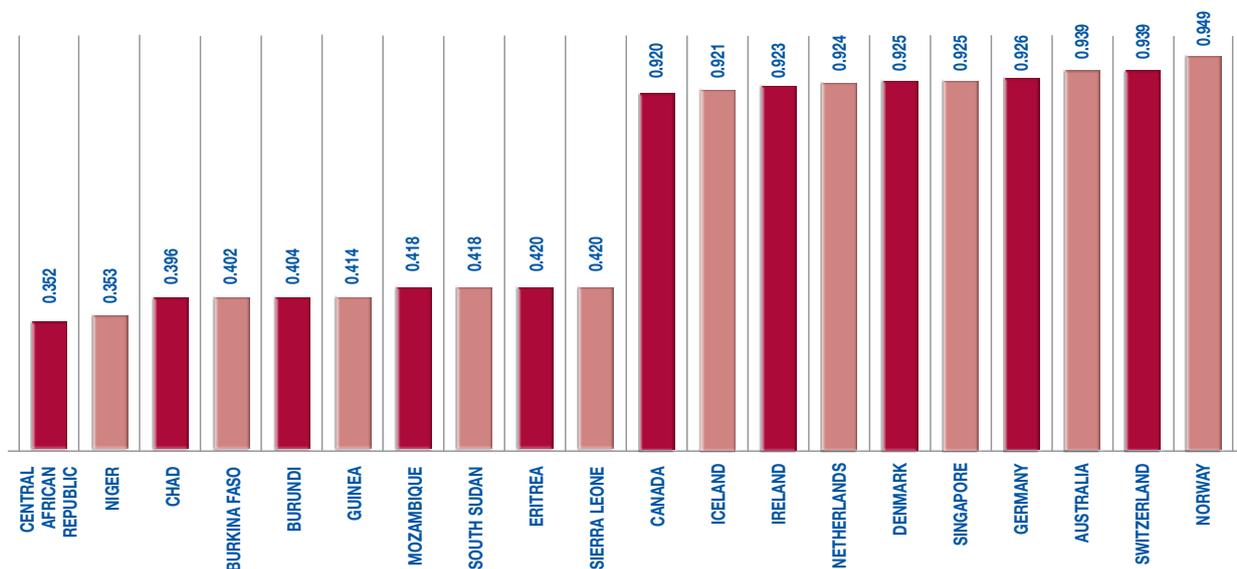
FIGURE 17
ADULT LITERACY RATES (%)



HUMAN DEVELOPMENT INDEX

The Human Development Index (HDI) is calculated using a combination of health, education and economic factors. It is used to show the level of development in a country. Figure 18 shows the bottom 10 and top 10 countries.

FIGURE 18
HUMAN DEVELOPMENT INDEX



ST VINCENT DE PAUL SOCIETY

Poverty in Australia is of great concern to the St Vincent de Paul Society. We are committed to helping people build bridges out of poverty and we do this by providing practical assistance and advocating for change. We believe that empowering people, not blaming them, is the answer to combating poverty. The causes of poverty in Australia are varied and complex. The primary method of assistance that Vinnies provides is through parish Conferences that provide assistance to people in need in their local communities. Assistance may include food, clothing, furniture, utility payments, financial assistance and someone to talk to. Vinnies provides emergency relief in the short term and financial counselling for people, but we maintain the problems lie in greater structural issues such as changes in the energy market and the way the cost of living is measured.

Vinnies National Council CEO, Dr John Falzon, has said that the fight against inequality is also a fight against the lies told about people living in poverty in Australia. “The truth is that people who are structurally locked out of jobs and income adequacy are condemned for being excluded, as if it were a perverse and immoral choice. It is primarily the role of good government to reduce inequality,” Dr Falzon said.⁶⁸

Our work cuts across many dimensions of social exclusion, including access to suitable employment or participation opportunities, access to adequate housing, ability to purchase consumer goods, positive self-esteem and mental health, access to good food and exercise opportunities, healthcare for physical illness and disability, freedom from crime, access to opportunities including education and meaningful work, family and community engagement, and political participation. The high level of disadvantage in our midst seriously challenges our claim to be a nation of a fair go for all. The St Vincent de Paul Society fears that our national identity is already splintering, and our aspirations are becoming divisive rather than unifying. There is a growing sense of “us” (the haves) vs “them” (the have-nots).



ST VINCENT DE PAUL SOCIETY

RECOMMENDATIONS

We strongly believe the true causes of poverty will only be addressed through structural change, such as addressing inadequate support payments, implementing a comprehensive jobs plan and greater investment in social housing and education. Investing in a strong economy is not enough to prevent two Australias from emerging – the last three decades have demonstrated that wealth and resources do not trickle down. Ineffective and under-resourced policies and supports need to be replaced with a social support system that encourages economic participation without causing greater poverty. The St Vincent de Paul Society believes that economic participation can be increased through social investment in the underemployed and unemployed, alterations to government allowances and careful taxation and revenue reforms.

Policies that emphasise individual responsibilities, without improving individual capacities (i.e. through greater training) fail to address the barriers faced by disadvantaged and long-term unemployed jobseekers. Vinnies calls on the Government to implement a Jobs Plan to cut poverty, and address the structural drivers of unemployment and improve the pathways to employment through training.

By providing the opportunity for these workers to shift into full-time work, the government can increase economic productivity and assist those on low incomes to cope with the rising cost of living.

The St Vincent de Paul Society calls on the government to address cost of living pressures, starting with those more affected. Investing in a comprehensive cost of living strategy makes economic sense. This approach would see a shift away from short-term emergency solutions that carry high costs but fail to address underlying issues.

There is an overwhelming body of evidence that suggests that the current rate of Newstart is too low to cover accommodation, power, transport, food and health costs. A Jobs Plan that includes an immediate increase in the Newstart Allowance payment by a minimum of \$75 a week and the appropriate indexation of payment rates would help people into work rather than forcing them to live in poverty. Cost of living pressures would also be eased if access to public housing was increased, the issue of housing affordability addressed and the Rent Assistance payment increased to enable people to remain in the private rental market.



ST VINCENT DE PAUL SOCIETY

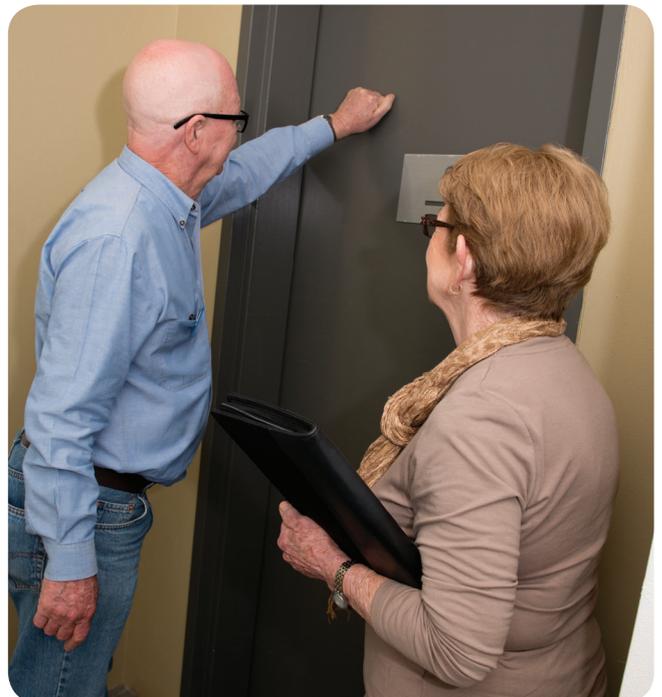
CASE STUDIES - JANE'S STORY

Jane contacted us in mid-2009. She was married with five children, including a 15 years old son with Down's syndrome. She received family payment and disability support. Her husband earned \$400 per week. The family was renting commercially at \$450 per week, regularly fell behind with their rental payments, and were regularly threatened with eviction. They had been on the Government Housing list for several years and, at that time, were hopeful that they would eventually obtain priority housing. During the 12 months to 30 June 2010, we provided assistance valued at \$10,800 comprising the following: \$5,750 in rental assistance; \$3,900 in food vouchers and food hampers; and \$1,150 towards other accounts in arrears. We also provided the family with information about a financial counselling agency. However, we recognised that, so long as the family remained in commercial housing, no amount of financial counselling would be able to resolve the underlying dilemma caused by insufficient income and high rent. We advocated on their behalf with the Government Housing Department. As a result, at the end of July 2010 the family moved into a

new community owned house (four bedrooms, two bathrooms, solar heating and power connected to the grid). In the six months to June 2010, the family was contacting us fortnightly for food and other assistance. In the six months since the family obtained its community owned housing, we have received only one request for assistance with food.

DANIELLE'S STORY

We were approached by Danielle for assistance with mortgage arrears in February 2010. Danielle is a single parent with twin boys, aged nine years old, one of whom is autistic with very significant social behavioural problems. She has been fortunate enough to obtain part-time, intermittent work, but when we met her, she had fallen very substantially behind in her mortgage payments, and was being threatened with foreclosure. It was not feasible for her to look at selling her home as there was no equity in it. It was beyond our capacity to directly assist, but we did help with several outstanding bills, and with food vouchers and food at an estimated value of \$3,500.



ST VINCENT DE PAUL SOCIETY

We referred Danielle to several other organisations for assistance, including a financial counselling service. Danielle advised us in January 2011 that these organisations are at an advanced stage of advocacy on her behalf with the mortgagor and with Danielle’s superannuation fund to enable her to draw down superannuation funds to put towards her mortgage arrears.

However, her superannuation will meet only some 50% of her mortgage arrears and she is continuing discussions with the organisations concerned.

TOM’S STORY

Tom and his family lived in their own modest home and had a mortgage of \$150,000. Tom was self-employed and found that work dropped off substantially during the financial crisis. For nine months he had very little work, and the family fell behind with mortgage payments. When we visited the family, Tom had found alternative employment two weeks earlier and was now working seven days a week on two jobs. He was then paying 85% of his income off the mortgage. Their bank had started legal action to foreclose on the mortgage. We paid \$4000 off the mortgage arrears which enabled Tom to catch up with the arrears enough that the bank would not foreclose.⁶⁹



“Embrace the whole world
in a network of charity”



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