

**Figure 1: Queensland and Australia Comparison, 'Before Housing' Poverty Rates, 1981-82 to 1995-96**

Sources: 1981-82 ABS Income and Housing Survey; 1986 ABS Income Distribution Survey; 1990 ABS Survey of Income and Housing Costs and Amenities unit record file; 1995-96 ABS Survey of Income and Housing Costs unit record files. Unpublished estimates by the SPRC, September 1998.

Further light is cast on the comparative situation of Queensland in Table 2. This compares the incidence and rate of poverty in all the States and Territories of Australia in 1989-90 and 1995-96. This reveals that Queensland had the second highest 'before housing' poverty rate in both 1989-90 and 1995-96. Tasmania is the only State with higher 'before housing' poverty rates in this period.

Comparing 'after housing' poverty rates between States highlights further the high levels of poverty in Queensland. In 1989-90 Queensland shared equal place with New South Wales for the highest 'after housing' poverty rate in the country. By 1995-96, Queensland stood alone with the highest 'after housing' poverty rate of all the States and Territories.

**Table 2: Incidence and Rate of Poverty in Australia, by State, 'Before Housing' and 'After Housing', 1989-90 and 1995-96**

	1989-90				1995-96			
	Before Housing		After Housing		Before Housing		After Housing	
	'000	%	'000	%	'000	%	'000	%
New South Wales	352.8	17.0	339.0	16.3	473.8	19.5	443.9	18.3
Victoria	246.6	15.4	224.3	14.0	327.8	18.5	310.0	17.5
Queensland	185.5	18.5	163.6	16.3	274.0	22.3	248.5	20.2
South Australia	83.0	16.1	61.9	12.0	104.8	19.1	87.8	16.0
Western Australia	88.4	15.8	75.1	13.5	116.0	18.0	99.5	15.4
Tasmania	31.5	19.9	22.2	14.0	44.8	23.8	37.4	19.9
ACT and NT	22.7	14.4	22.1	14.0	23.0	13.9	21.7	13.2
<b>Australia</b>	<b>1,010.6</b>	<b>16.7</b>	<b>908.3</b>	<b>15.0</b>	<b>1,364.2</b>	<b>19.6</b>	<b>1,248.9</b>	<b>17.9</b>

Source: 1990 ABS Survey of Income and Housing Costs and Amenities unit record file. Unpublished estimates by SPRC, revised April 1995; 1995-96 ABS Survey of Income and Housing Costs unit record files. Unpublished estimates by the SPRC, September 1998.

If the incidence and rate of poverty in Queensland continues to increase as it has since 1981-82, the State will be faced with immense social problems in the future. This is already being reflected in the day-to-day experience of many community service agencies in Queensland and Australia. For example, a survey of nearly 2,000 such agencies across the country was undertaken in 1998 by the Australian Council for Social Service (ACOSS) in consultation with the pollster company *AC Nielsen*. This revealed that the demands being placed on community service agencies by people in need is reaching crisis point. Demand and need are outpacing the capacity of agencies to respond adequately to requests from people in socio-economic hardship (ACOSS 1988).

In Queensland the equivalent organisation, QCOSS, has found that a similar situation exists with emergency relief agencies who provide assistance, both in cash and kind, to people in need (1998).

### Summary

- Poverty in Queensland has risen steadily from 1981-82 to 1995-96, with poverty rates almost doubling in that period;
- Poverty rates in Queensland have been consistently high in comparison with national rates and in comparison with other States and Territories;
- In 1995-96 Queensland had the highest 'after housing' poverty rate of all the States and Territories of Australia, a rate of 20.2% which equates to 248,500 income units;
- An estimated 274,000 income units in Queensland are living below the 'before housing' poverty line;
- Community service agencies in Queensland are struggling to meet the needs of people who are seeking assistance.

## 3.4 Vulnerable Population Groups in Queensland, 1981-82 to 1995-96

Drawing on the HPL estimates in Table 1, this section looks closely at trends in the incidence and rate of poverty for particular income unit types in the period 1981-82 to 1995-96. This part of the data analysis is organised under the following headings:

- Single People
- Aged People
- Families

### 3.4.1 Single People

#### Single people under 25

The situation of this income unit group has deteriorated markedly since 1981-82. For example, when considering the 'after housing' poverty rate, this reveals:

- a steep increase from 15.0% in 1981-82 to 37.3% in 1995-96 so that, on these figures, the actual number of income units in this category living in 'after housing' poverty has risen in this period from 17,200 to 66,200;
- from 1989-90 to 1995-96, the likelihood of a single young person in Queensland being in 'after housing' poverty increased from 24.6% to 37.3% – a jump of 12.7%;
- this poverty rate is always higher than the 'before housing' poverty rate, highlighting that housing costs figure significantly in youth poverty;
- in 1995-96 single young people had a 37.3% chance of living below the 'after housing' HPL.

These data point to a growing trend in youth poverty. While this is disturbing it is not surprising. We are now faced with the harsh reality of widespread youth unemployment in Queensland,

especially in some regional areas of the State. Recent youth unemployment figures from the Australian Bureau of Statistics (ABS) are documented in Table 3. Even allowing for sampling error in some statistical regions, this shows extremely high unemployment rates in the two age groups in many regions of the State. For example, the unemployment rate among 15-19 year olds in the Mackay, Fitzroy and Central-West Region was 32.5% in January 1999. This compares with the overall State rate of 8.7% for all age groups in the same period. The youth unemployment rate in this region is nearly four times greater.

Even when in employment, young people with limited qualifications often find themselves in casual employment, with minimal protection and minimal job security. They make up a large proportion of the low paid (Eardley 1998, p.11). The vulnerability of young people in the labour market reinforces their overall socio-economic vulnerability.

Further, if young people do not have access to affordable housing they are further disadvantaged in the labour market. Housing provides people with such basic things as being able to wash and iron clothing or make and receive phone calls – two necessities when a person is looking for work or wanting to hold onto a job.

**Table 3: Youth Unemployment Rates, January 1999**

Statistical Region	Unemployment Rate %	
	15-19 years	20-24 years
<i>Brisbane</i>	18.4	16.1
Brisbane City Inner Ring	* 6.8	14.7
Brisbane City Outer Ring	14.8	16.4
South and East BSD Balance	26.3	18.9
North and West BSD Balance	29.8	15.3
<i>Gold Coast City</i>	22.2	12.0
<i>Balance of Queensland</i>	21.3	13.6
South and East Moreton	23.4	11.9
North and West Moreton	17.4	19.5
Wide Bay-Burnett	* 22.0	* 14.0
Darling Downs and South-West	* 8.3	* 13.8
Mackay, Fitzroy and Central-West	32.5	* 13.1
Northern and North-West	27.6	* 14.7
Far North	* 11.7	* 8.9
<b>Queensland</b>	<b>20.0</b>	<b>14.9</b>

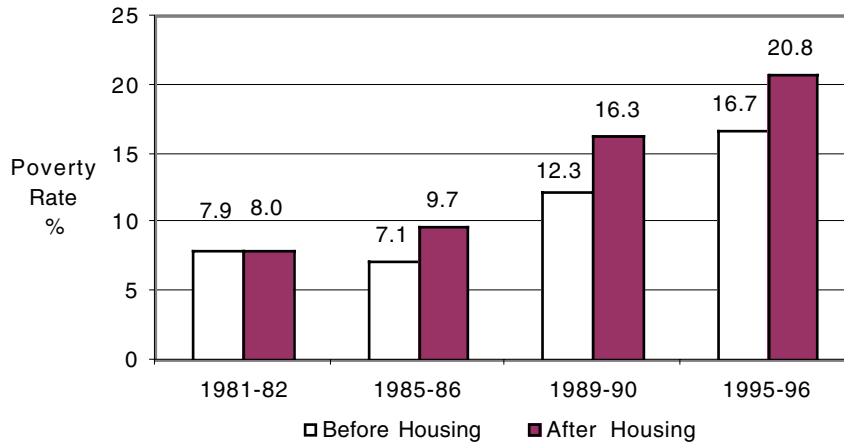
\* Estimate has a relative standard error greater than 25% and is therefore subject to sampling variability too high for most practical uses.

Source: *Labour Force Status Queensland Regions, ABS, January 1999*

In the quarter ending June 1998 a Centrelink payment to a 16-17 year old person was \$A120.00 per week. For 18-20 year olds this increased to \$A132.75 per week. These compare with the estimated HPL at that time of \$247.27.  
(Daddow 1999, p.3)

### Single people, 25-44

The poverty rates, both ‘before housing’ and ‘after housing’, have also increased steadily for this income unit group, with the main increase occurring between 1985-86 and 1989-90. As with the under 25 group, the ‘after housing’ poverty rate is always higher than the ‘before housing’ rate from 1981-82 to 1995-96, highlighting again how housing costs can contribute to poverty. Figure 2 illustrates this point.



**Figure 2: Comparison of ‘Before Housing’ and ‘After Housing’ Poverty Rates for Single People, 25-44, Queensland, 1981-82 to 1995-96**

Sources: 1981-82 ABS Income and Housing Survey; 1986 ABS Income Distribution Survey; 1990 ABS Survey of Income and Housing Costs and Amenities unit record file; 1995-96 ABS Survey of Income and Housing Costs unit record files. Unpublished estimates by the SPRC, September 1998.

On the basis of the most recent 1995-96 figures there is a 20.8% likelihood of someone in this income unit group being caught in ‘after housing’ poverty.

### Single people, 45-59/64

While the poverty rates for this income unit group have increased since 1981-82, the ‘after housing’ figure is always well below the ‘before housing’ figure. For example, the most recent 1995-96 statistics reveal a ‘before housing’ poverty rate of 33.7%, making the likelihood of being in poverty quite high, but this falls to a rate of 18.6% when the ‘after housing’ poverty line is applied. This decrease reflects a pattern since 1981-82. There has been an improvement in the ‘after housing’ poverty rate for this group between 1989-90 and 1995-96. In 1989-90, the ‘after housing’ poverty rate was 25.1% in contrast to 18.6% in 1995-96.

This is in contrast to the other singles income unit groups discussed above where ‘after housing’ poverty rates have been consistently higher than ‘before housing’ rates since 1981-82.

One conclusion to draw from this is that this particular income unit group enjoys some benefit from access to affordable housing. Because they are of the generation that experienced a period of stable and secure employment, this income unit group could have reasonable levels of home ownership. If so, this could explain the lower ‘after housing’ figures. Still, the high ‘before housing’ poverty rates should not be forgotten – 31.4% in 1989-90 and 33.7% in 1995-96. This possibly reflects the vulnerability of this age group in the labour market. Significant numbers of this age group are counted among the long-term unemployed.

### Summary

- It is evident from these HPL estimates that the incidence and rate of poverty among single people in Queensland is rising steadily;
- The increasing poverty rate for single people under 25 is particularly disturbing. There has been a steep increase of 22.3% in the 'after housing' poverty rate for this group between 1981-82 and 1995-96;
- The circumstances facing single people, 25-44, are also of concern, especially as the 'after housing' poverty rate has been consistently above the 'before housing' poverty rate and, in 1989-90 and 1995-96, well above it;
- The cost of housing is a significant factor in the increasing poverty among the singles income unit groups.

#### 3.4.2 Aged People

Since the 1970s, the socio-economic circumstances of the aged in Australia have improved. For example, King (1998) notes that in 1972-73 almost half of the income units in poverty in Australia were aged. In the mid 1990s, the aged accounted for less than a third of those counted among the poor. In part, the reason for this improvement can be explained because:

- the aged pension has, mostly, been kept level or within range of the HPL although, by most standards, this is still an austere benchmark against which to measure material circumstances;
- a significant number of the aged own their own homes and, with concessions on items such as Local Government rates, they are able to keep housing costs manageable;
- aged pensioners are assisted by other 'social wage' benefits, especially in the area of health care, but also in other welfare areas and in travel;
- the aged have had reasonable access to affordable housing in the public housing sector.

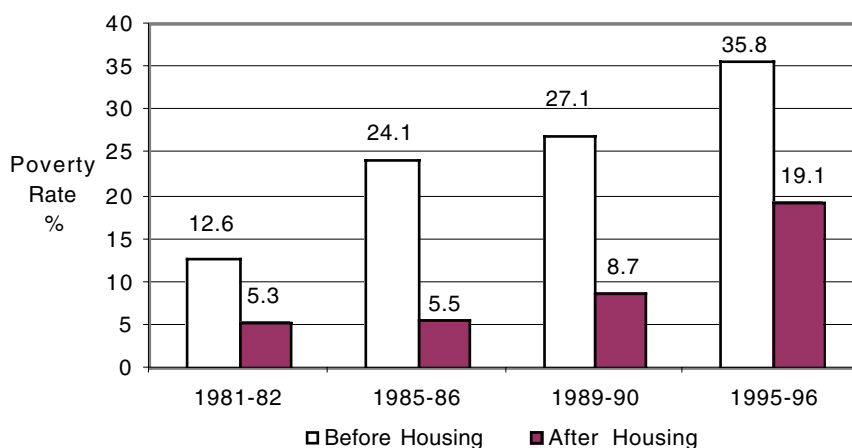
While the material circumstances of the aged have improved generally, it is important to note that not all aged persons are immune from poverty. The statistics for the aged categories in Table 1 are evidence of this.

#### Aged single people

Like the other single person categories, poverty rates for single aged people have increased since 1981-82. In the period between 1981-82 and 1995-96, the 'before housing' rate has nearly trebled. The 'after housing' poverty rate has also increased steadily although this rate has been consistently lower than the 'before housing' rate in this period, reflecting the significance of affordable housing in alleviating poverty among the aged population.

In 1995-96 in Queensland, 27,500 aged singles were living in 'after housing' poverty and 51,600 in 'before housing' poverty.

Figure 3 captures the trends in aged single poverty from 1981-82 to 1995-96.

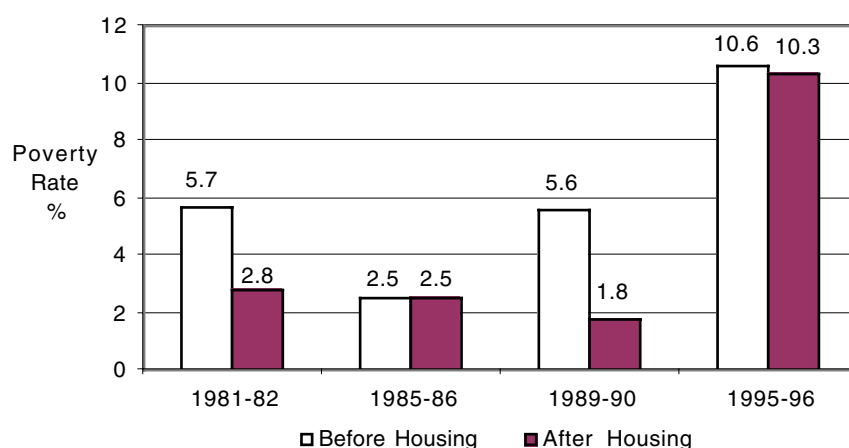


**Figure 3: Comparison of 'Before Housing' and 'After Housing' Poverty Rates for Aged Singles, Queensland, 1981-82 to 1995-96**

Sources: 1981-82 ABS Income and Housing Survey; 1986 ABS Income Distribution Survey; 1990 ABS Survey of Income and Housing Costs and Amenities unit record file; 1995-96 ABS Survey of Income and Housing Costs unit record files. Unpublished estimates by the SPRC, September 1998.

### Aged couples

On balance, aged couples are less likely to be living in poverty than aged single persons. The poverty rates depicted in Table 1 show this to be true in the entire period, 1981-82 to 1995-96. Figure 4 compares both 'before housing' and 'after housing' poverty rates for this group from 1981-82 to 1995-96. As with the single aged, this shows that housing is a significant factor in reducing the rate of poverty for this income unit group.



**Figure 4: Comparison of 'Before Housing' and 'After Housing' Poverty Rates for Aged Couples, Queensland, 1981-82 to 1995-96**

Sources: 1981-82 ABS Income and Housing Survey; 1986 ABS Income Distribution Survey; 1990 ABS Survey of Income and Housing Costs and Amenities unit record file; 1995-96 ABS Survey of Income and Housing Costs unit record files. Unpublished estimates by the SPRC, September 1998.

## General Comment on the Aged Statistics

Both Figure 3 and Figure 4 show an alarming rise in the incidence and rate of poverty for both aged categories between 1989-90 and 1995-96:

- for aged single people the 'before housing' poverty rate increases from 27.1% to 35.8% and the 'after housing' poverty rate increases from 8.7% to 19.1% – this is a dramatic increase (Figure 3);
- for aged couples the increase has been from 5.6% to 10.6% in the 'before housing' poverty rate and from 1.8% to 10.3% in the 'after housing' poverty rate – again, a sudden and surprising increase (Figure 4).

This increase in aged poverty in Queensland over a short period is a matter for concern. Further examination of this is required to assess its significance over time, particularly as the population ages.

### Summary

- There has been an increase in the rate and incidence of poverty among the aged in Queensland from 1989-90 to 1995-96;
- Aged singles are more vulnerable to poverty than aged couples;
- Access to affordable housing continues to be a factor in alleviating poverty in the aged population.

### 3.4.3 Families

#### Sole parent families

Table 1 shows that sole parent families have been the income unit type most at risk of poverty since 1981-82. Both the 'before housing' and 'after housing' poverty rates have been consistently much higher than any other income unit group. One exception is that of single people under 25 who, in 1995-96, had a higher 'after housing' poverty rate than sole parents with one child.

The circumstances of sole parents have fluctuated in the period 1981-82 to 1995-96 with sole parents with one child appearing to have made greater gains in recent years than sole parents with two or more children. On the basis of the data in Table 1, the number of children appears as a factor impacting on the poverty rates for sole parents – the more children, the more likely is poverty to exist among such families. For example, in 1995-96, sole parents with one child had an 'after housing' poverty rate of 31.7% compared to sole parents with two or more children with a rate of 55.4%. This reflects a pattern between 1981-82 and 1995-96.

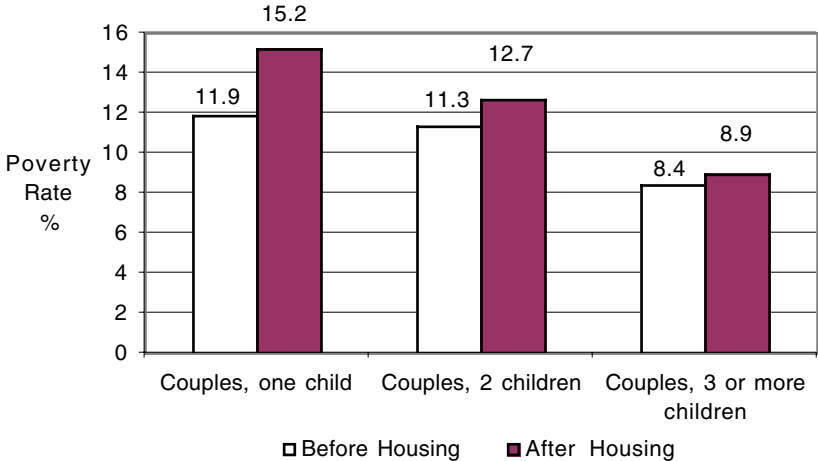
The circumstances of sole parents with one child have improved in this fourteen year period – the 'after housing' poverty rate reduced from 39.1% in 1981-82 to 31.7% in 1995-96. Sole parents with two or more children have not enjoyed a similar improvement. This income unit group has seen no improvement at all in this poverty rate in the same period. For example, their 'after housing' rate actually increased from 51.0% in 1981-82 to 55.4% in 1995-96, reaching a high in 1989-90 of 60.5%.

Overall, sole parents continue to be a highly vulnerable group.

#### Couples with children

Table 1 shows that, up until 1989-90, couples with three or more children were more likely than

couples with fewer children to be living in poverty. In 1995-96, however, both the ‘before housing’ and ‘after housing’ poverty rates of this income unit group were considerably lower than couples with one or two children. The likelihood of couples with three or more children being in poverty has fallen in a short period. Figure 5 demonstrates this comparison in 1995-96.



**Figure 5: Comparison of ‘Before Housing’ and ‘After Housing’ Poverty Rates for Couples with Children in 1995-96**

Source: 1995-96 ABS Survey of Income and Housing Costs unit record files. Unpublished estimates by the SPRC, September 1998.

So, couples with three or more children are, on recent figures, less likely to be in poverty than couples with fewer children. This situation contrasts with sole parents where two or more children have consistently made them more vulnerable to poverty than a sole parent with only one child.

In relation to other family income unit groups the following emerges from Table 1:

- (i) the ‘before housing’ poverty rates for couples with one child fluctuated between 1981-82 and 1995-96, although, on the latest figures, this rate is well beyond the 1981-82 rate; the ‘after housing’ rate has increased in the same period so that it is now above the ‘before housing’ rate;
- (ii) there has been a fluctuation in both ‘before housing’ and ‘after housing’ poverty rates for couples with two children in this period; on the latest estimates, the rates are 11.3% and 12.7% respectively, showing a higher ‘after housing’ rate.

**Non-aged childless couples**

There has been an increase in the incidence and rate of poverty for this income unit group. In particular, there has been a sharp upward trend in both the ‘before housing’ and ‘after housing’ poverty rates from 1989-90 to 1995-96.