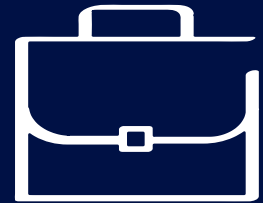


Voices from the COVID-19 frontline

Findings and recommendations about how we can minimise COVID-19's impact on Victorians experiencing disadvantage



Chapter 1 – Background

Chapter 2 – Cross-cutting insights

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Overview

The Brotherhood of St Laurence (BSL) sought to understand and unpack how a pandemic can further exacerbate financial and social exclusion of people who face disadvantage. This insight series and its recommendations have been developed with the aim of to informing future policy-making, community service sector delivery as well as the public debate whilst illuminating:

- How COVID-19 (C19) is disproportionately impacting disadvantaged communities;
- Ways that communities are utilising their strengths and/or how government could further harness their assets; and
- Insights we didn't expect as well as verification of themes already canvassed in the media.

This report reflects analysis of consultations with 300 BSL frontline staff that were conducted during June-August 2020 as part of our 'COVID-19 Listening Tour'.

Acknowledgement of Country

The Brotherhood of St. Laurence acknowledges the Traditional Custodians of the land and waterways on which our organisation operates. We pay our respects to Aboriginal and Torres Strait Islander Elders past, present and emerging.



**Brotherhood
of St Laurence**

Working for an Australia free of poverty

In this report

We provide an overview of the experiences of people in our employment, women's small business and financial inclusion programs¹ who we work with. In particular, we examine findings relating to people seeking asylum without a safety net, the impact of the increased JobSeeker rate (as well as adding nuance to the question about whether it acted as a disincentive), newly unemployed people who turned for support with budgeting, how women's financial independence has been affected by additional caring responsibilities, and the long-term solutions young people will need. We also share the stories of two of our participants – Athula and a couple Mohamed and Zara – as well as analyse some of our quantitative data around insecure work. We conclude with policy, program and practice recommendations to address the issues raised as well as how they can be better supported in the recovery.

Reports in this series

This report is one of eight which explore different focal areas and cross-cutting themes. Please refer to the chapter list at the front of this document for links to each report for further reading, including our Background chapter.

Top 3 findings

The Federal Government's unnecessary exclusion of temporary visa holders accessing C19 income supports and the State Government's necessary industry shutdowns make for a cruel combination which is pushing people seeking asylum into poverty. **Comparing the six-month period of March to August in 2019 and 2020, there was a 5417% increase in referrals to support services, from 6 to 331.** The majority of referrals related to financial support and food relief support, as well as needing access to technology to engage with the service and seek employment opportunities online.

1 People seeking asylum are predominantly in industries that have been shut down, like hospitality and retail, in insecure work and/or in roles that can't be worked from home. They're in a desperate situation of taking any job available. Coupled with the lack of a safety net, this is representing a journey "from joblessness to homelessness" as they weigh the risks of employment against the threat of catching C19. Without a safety net that allows them to be housed, they're focusing on survival and finding it difficult to concentrate on job-hunting. For the children in these families, this a highly stressed environment of deprivation that adds to the existing trauma and emotional and psychological distress of these families.

"There's day-to-day uncertainty for some of our people, because they don't know whether tomorrow they're going to be living in that place, or whether they'll have something to eat. It increases their anxiety. They don't perform well when an employer calls. Their memory is not there. I've called my clients and said the employer has called them and done the screening, but they can't recall it happening. They have more important things to worry about it. The anxiety and stress levels have increased. They can't think straight."

"They're desperate. They're exposing themselves and working for cash-in-hand. Trying their best to survive. We don't know if they are protected from C19. They tell us they're working cash-in-hand with no conditions and whatever. A lot of my people are desperate. You don't know what they're being exposed to, or how they're being exploited."

– Paula Diaz, Dandenong



"The housing situation is dire - they need to pay their rent first. If their housing is secure, they are mentally stable and then they perform better when we send them to employment opportunities. With the housing stress, they can't make good decisions—can't differentiate between the right and the wrong decisions. They're going from joblessness to homelessness."

"With parents focused on survival, sourcing emergency relief and food daily, the kids in the house are picking upon the anxiety and we're worried this is exacerbating their existing trauma."

For those who can't work from home, can't afford to miss casual work or don't have strong English, the need for proactive community engagement is necessary

"People are unaware of the need to get tested or they are but worried they'll miss shifts. I encouraged a couple yesterday to get tested. They were going back to shifts today. I told them to get a mask and gloves and reminded them they're going back to family. They hadn't thought about how it could impact their extended family."

"The media is everywhere, but they don't understand it or don't access it. One of my clients still can't access the information - they don't speak English. They were coughing all through our meeting, but they were in a hotspot. After I sent her the link in Dari, she said "thank you, I had no idea."



— Janette Witt, Dandenong

"Some people were scared that if they go get tested, they would lose their job if they were positive."

"One man assumed that since his boss told him to go home and get tested, that he lost his job. But he hadn't."

In one of our employment services, the [Jobs Victoria Employment Network \(JVEN\)](#), of the 234 jobseekers negatively impacted, 50% are not permanent residents and 111 are on bridging visas. Some key reasons why some are losing jobs is that they can't work from home or the employer has shut down. Some said their job is no longer available and others had reduced hours.

2 First-time recipients of services and/or social security are experiencing shame and guilt about asking for help from services, with debt, borrowing money from family or friends and living week to week their main drivers.

"There is a huge new cohort of people who have never experienced the welfare system - this is first time they have had to ask for help. Debt, borrowing money from family or friends and living week to week were the drivers behind joining our Saver Plus program."



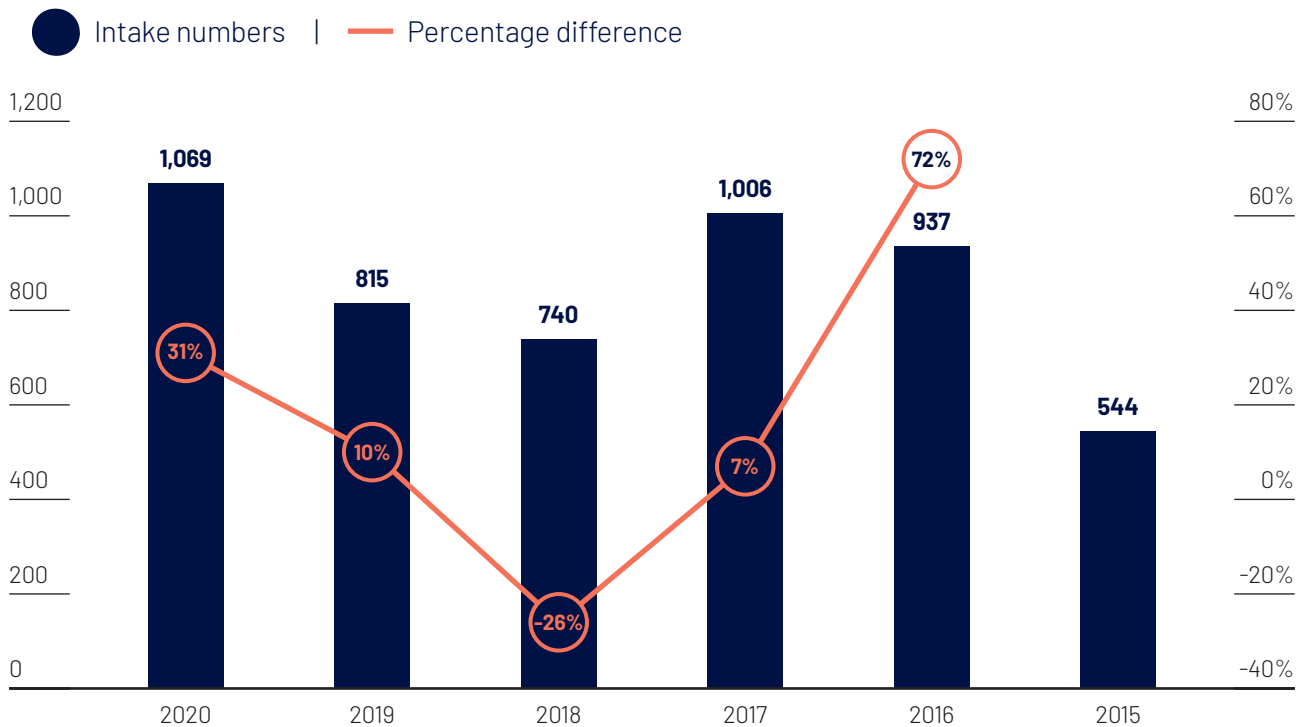
— John Davis, Fitzroy

"They shared that they don't talk about money with their friends as their social circle are in different situations. Equally, they found it confronting talking about money and seeking help from services."

"The feeling of shame or guilt was directly correlated to their circumstance - those with children felt ashamed, those without felt guilty. This feeling of shame came from their perception of themselves as a parent in comparison to others, they felt that they should be able to do this and ashamed when they couldn't."

Between June and August 2020, [BSL's Saver Plus program](#) saw a 19% increase in both enquiries (333 people) as well as participants recruited (137). As **Figure 1 overleaf** shows, our July-September 2020 quarter intake (1,069) is our largest in six years - a 31% increase from last year. As reflected above, many have never experienced the welfare system and/or utilised social services. This correlates with recent [Roy Morgan research](#) commissioned by Good Shepherd which found that C19's economic impact has created a new group of economically vulnerable people, with young people, recent migrants and women among those hardest hit.

Figure 1 SaverPlus – Intake Numbers by Quarter 1 (Jul-Sept) of people seeking budgeting support over the past 6 financial years



3 The increased JobSeeker rate is not only pulling people out of poverty and giving them the ability to eat properly and pay bills on time, but it's also reducing parental stress levels, as well as financial and social exclusion for both adults and young people by helping them to avoid debt and be more job-ready in future. The longer-term benefit of this reduction in parental anxiety will be parents being more emotionally and psychologically available to their children.

Benefits for families:

- Eating good food; not having to worry about having enough money for food
- Paying rent on time and avoid debt
- Covering and not needing to delay kids' expenses
- Saving up to meet higher bills and costs, owing to isolation during C19
- Being able to socialise to reduce their isolation

"People are really happy that food is one less thing that they had to worry about. Families tell us the extra money is helping them buy healthier food. One family shared that previously there was only three or four days of the week they'd have all their meals. They said, 'Now there's enough for everyone to have breakfast. We never used to be able eat snacks in between meals...We can also keep up with our rent and pay the bills. I'm incredibly anxious about reverting to the original payment."

"In our Saver Plus program, we've noticed an increase in monthly deposits since the increased supplement. People report the increased amount towards emergency fund or saving up to get things like a more reliable car."

– Lynn Jacob, Craigieburn



"Families have shared that given the C19 restrictions, everyone staying home has impacted their costs. One family said: 'Everything is on more - the lights, heater, TV, internet, water, everything. The increased money is helping cover the increased bills as well as shopping. Everyone is also eating more. Feeding constantly hungry teenagers is expensive. It's definitely helped cover our higher grocery bills."

"It's also helped reduce isolation – one single mum said: 'When the restrictions were eased, we could afford to go out with other families. It's definitely helped us feel less isolated'."

Benefits for Young People:

- **Saving up for a car to help with employability**
- **Being able to save up for a bond for a new rental to escape family violence**
- **More easily cover food, rent and other basics**
- **Avoiding debt**
- **Data for phone to keep making/receiving calls relating to jobs**

"A large percentage of our young people received the supplement. Some are expectant parents, some are putting money away to buy a car, some young people living in a family violence situation are saving up for a bond to lease their own property. Some are buying things they've never been able to afford."

"The main thing has been able to start saving for a car, even though it's been slow and it will take me a while to get there. I know that having wheels will make it easier to get a job as some jobs say you need access to a reliable car, or if I have clients when I start personal training, I have to be able to get to them. It'll even be good just to get to more interviews. I've also used the extra money to buy some second-hand gym equipment to help me start thinking about my personal training business."

– "Gabriel", 21, Broadmeadows

"One young person told us that they saved up and bought themselves a laptop because they couldn't go to the library anymore to do more job-searching."

- **Reduced pressure**
- **Provided certainty**

"It's taken the pressure off young people. Like all of us in this strange reality right now, it helps them know they're going to be okay – at least in the short term. It's scary to think what will happen at the end of December."

"We've had young people that have just been managing who are only now being able to buy the bare necessities that everyone takes for granted. It definitely needs to be raised."

Case study



Athula* – seeking asylum without a safety net

Let's hear from a BSL service user

Athula, her husband and two-year-old child arrived via a treacherous boat journey and have been seeking asylum since arriving from Sri Lanka in 2013. Whilst they had work rights, it was difficult to find a job and since having two other children, it's become harder to juggle their family budget. Prior to C19, Athula was working as a house-cleaner up to two days a week. Not being an essential role, she lost her job when the restrictions came in. Even if she was able to continue, she was worried about bringing the virus home to her family – "I got scared because of C19", she told us.

Athula's husband worked irregularly in manufacturing and reflects the insecurity of life as a casual. "If they were busy they would ask him to work. Every day they called him in the morning or texted him at night. In C19, it is not as busy and they don't need him. He's depressed as we have three small children." Without work and no superannuation to draw on, their financial situation is getting desperate. "We're having to borrow money from friends. We do not have savings or super to draw from. We don't have any savings".

Whilst not knowing how to link into the Sri Lankan community, Athula and her family have gained food packages from her local church. Their three children are aged 2, 5 and 9 and they've had difficulties juggling the expenses of paying rent, bills and food. Without access to Centrelink income support, they are largely surviving on emergency relief from the Red Cross and brokerage funds that BSL has facilitated to help them cover their rent and food costs. They applied for rental assistance, but the application was not approved. Athula and her family are one of the many people seeking asylum who are living in our community without a safety net.

* A pseudonym has been used to protect the identity and confidentiality of the person

Case study



Benefitting from the increased JobSeeker rate

Let's hear from Mohamed* & Zara*

Both Mohamed and Zara are qualified pharmacists. They came with their 3-year old for a better life under our refugee program from Iraq and live in Melbourne's outer northern suburbs. Their qualifications weren't recognised so they both undertook an Occupational English Course and have been seeking jobs. During this, Zara had their second child last December.

To widen his career options, Mohamed started an Aged Care Course. With four days left to finish his 120 hours of an aged care placement, C19 hit the sector and he couldn't conclude his qualification. "So there goes that back-up career option," said Mohamed.

The family was already struggling clothing their 3-year old and meeting family expenses on their Newstart income. "His clothes and shoes cost more, need to be bought more regularly and don't last as long as mine and my wife's" said Mohamed. The C19 supplement has been essential as they've navigated the enormous costs involved in having a 7-month-old newborn. "We're having to spend \$25 for a tin of formula every few days and \$60 for a boxes of nappies every week. The money does not stretch far with a 3-year old to raise as well. The new rate was allowing us to budget properly and do weekly shopping. It meant we were able to eat well and not have to buy just what we could afford each day. Post October, we will have to go back to going out each day and put our family at risk of contracting C19. It's not enough to survive on with a young baby. I would do any job, I've even applied for a pharmacy assistant job.

I want to provide for my family. When we got pregnant last March, I wasn't expecting to bring our new son into world where I wouldn't have a job. I want my kids to see me working. I feel great pressure to provide for my family and I want to be earning a living and giving back to this country that's given me this opportunity. My wife and I both have pharmacy skills we want to bring to our community."

* A pseudonym has been used to protect the identity and confidentiality of the person

Other key themes

1 Women's financial independence has been affected by additional caring responsibilities due to home-schooling, in particular. This manifested in reducing their hours, stalling job-searching or putting their small businesses on hold. This was further exacerbated with any existing elder care responsibilities – they ceased childcare given health concerns for the older person with comorbidities.

"For my participants who are exploring employment, much of this has been put on hold due to C19 shutting down industries or their kids' school."

"Many people, especially in CALD communities, have elders living with them and thus can't take the risks of their children bringing C19 home from childcare. But if their job can't be worked from home, they're having to take that risk."

"When free childcare ended, many children were in care less, so often the mother ceased work, due to both cost and health concerns. In one family, they both lost jobs in hospitality. The mum isn't looking due to home-schooling and the dad is retraining now."

Some data from our small business program for women of refugee backgrounds

"Stepping Stones to Small Business"



13%

started a business during C19 to generate flexible income



73%

chose a small business because of the flexibility it afforded them



37%

increase in the number of women looking for work



54%

put their businesses on hold, until post C19, due to lockdown and increased care commitments

2 ParentsNext participants appreciated not having the burden of jeopardising their payments if they did not meet the requirements of activity plans. Parents did not have to worry about payments being suspended, allowing them the time and emotional energy to focus on children learning from home, caring for children not in childcare and not being fearful about leaving the house to attend required activities and risk C19 infection.

"People didn't have to struggle and worry about not being paid during this crisis. The last thing you want is people to have payment suspensions."

"They were relieved they could put their goals on hold as they had no respite and a high care burden without family support due to lockdown."

"It's been good that the priority has been on referrals and focusing on participant wellbeing."

"People have appreciated us being able to have friendlier conversations with them and those more isolated have appreciated having someone to talk to during lockdown."

3 Young people will need long-term solutions to prevent lasting damage to their employment and training trajectories.

"Now more than ever we need to look at how to support young people for education and employment because they're going to be hit the hardest."

"Young people are often unaware about career pathways, so it's not just about finding any job, but about showing a young person the entry point and the career trajectory that this can put them on a pathway towards. It's also about working with a broad range of stakeholders to ensure that skills and training aligns with employment opportunities in areas of high demand."

— Courtney Green, Broadmeadows



"People get opportunistic bits of employment... and young people might do anything to get the money and experiences, but it falls away really quickly and then you're left really disadvantaged in the job market longer-term. And young people are already disadvantaged in the job market because of lack of experience. There needs to be a real combination of experience and training and then how the government supports people to have an adequate income while they're training and not pushing them into short term or low skilled jobs. That's the really big policy piece here."

4 Silver linings – Working for Victoria has created opportunities and provided hope at a time of great despair

"The State Government's Working for Victoria (WFV) initiative has also seen a number of our participants get jobs which has been a tremendously positive experience for our participants."

"WFV is a beacon of hope! There are new jobs everyday."

"For a small number, the Working for Victoria initiative has created roles they have successfully accessed, which previously would have been out of their reach."

What did our quantitative data tell us?

Populations experiencing disadvantage can have double the national average of “insecure work”, placing them at greater risk of being unable to quarantine during a pandemic

Much has been said by unions, politicians and the media about the role of insecure work in spreading the virus, given people lack the financial means to afford to quarantine whilst awaiting test results and/or C19 recovery. Here, we share a snapshot of our quantitative data, analysing people engaged in our Jobs Victoria Employment Network (JVEN) program, which operates across the low-socio-economic regions of Dandenong, Epping and Flemington (public housing). Firstly, we look at the 189 people who currently have a job. Of these:

- 44% were temporary visa holders, whilst 56% were permanent residents
- Of these, as you can see from **Figure 2 overleaf**, 44% didn't have access to sick leave in casual jobs, whilst 50% did. Two people had two jobs where one job is contract and the other which is casual. **This cohort has more than double the rate of casual employment when compared to the general population, where according to the last ABS data, 24% of all employees are in casual roles** (August 2019).
- As you can see from **Figure 3 overleaf** they are employed in a cross-section of industries, with the top three being healthcare (20%), manufacturing (13%) and administration (13%). Unfortunately, we couldn't confirm how many had roles that could be worked from home.

Is it true that JobKeeper and the increased JobSeeker rate have acted as a disincentive to work?

As much as the media and some employers would like to have us believe it's a simple yes, the answer is more nuanced than that and needs to be understood in the context of C19 and the types of jobs people experiencing disadvantage are often in.

Things that point to a qualified yes? In our Jobs Victoria Employment Network, during March-August 2020,

- We had only 185 new registrations, compared to 406 in the previous year, a 54% (221 people) drop.
- When our team conducted well-being checks with all registered participants, of those that indicated that they were currently pausing their job-seeking activities, the reasons provided were:
 - 1 Fears of contracting C19 in a work environment
 - 2 Concerns for their own health and/or for that of family who lived with them
 - 3 Pressures of educating children at home, especially for mothers

Feedback indicated that JobKeeper and the increased JobSeeker payments had allowed them to make these choices.

Things that point to a qualified no? During the same period, we had

- 65 participants, who had previously been supported through the service, return for support to re-enter the job market. Of these:
 - 78% (51) had been stood down or lost their jobs;
 - 22% (14) had their hours or shifts reduced due to C19
- 64% were people seeking asylum on bridging visas, SHEVs, and TPVs, who were not eligible for JobKeeper or Jobseeker and had no financial safety net.
- **36% were eligible for and/or receiving JobSeeker or JobKeeper**

Hence, whilst a safety net enables people to have the choice to re-engage, during a pandemic this may be grounded in

- concerns relating to they themselves and/or extended family living with them being in at-risk categories
- carrying the burden of unpaid care and teaching of children; and/or
- having skills and experience related to jobs that cannot be performed at home and/or without sick leave provisions, meaning they are in financially precarious positions without security of income.

Figure 2 Casual vs contract roles with sick leave

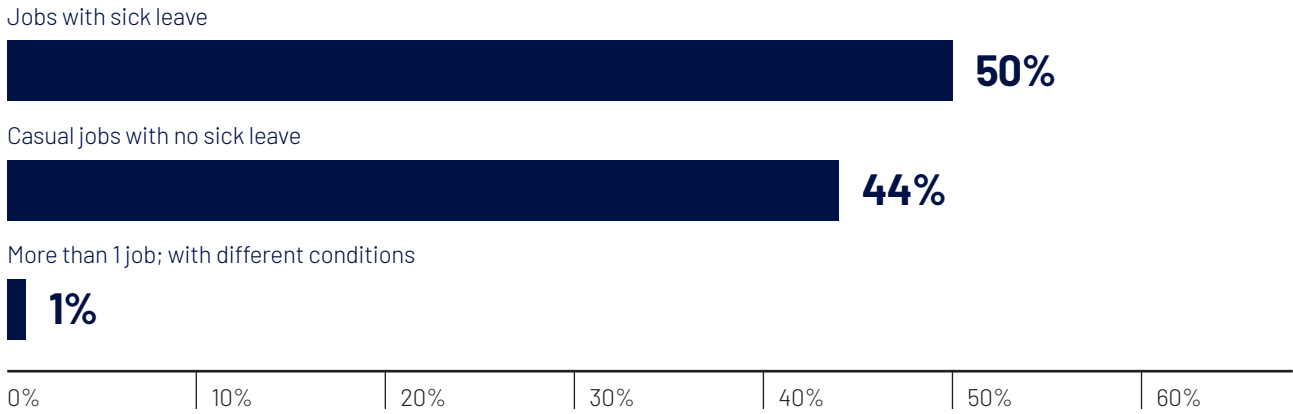
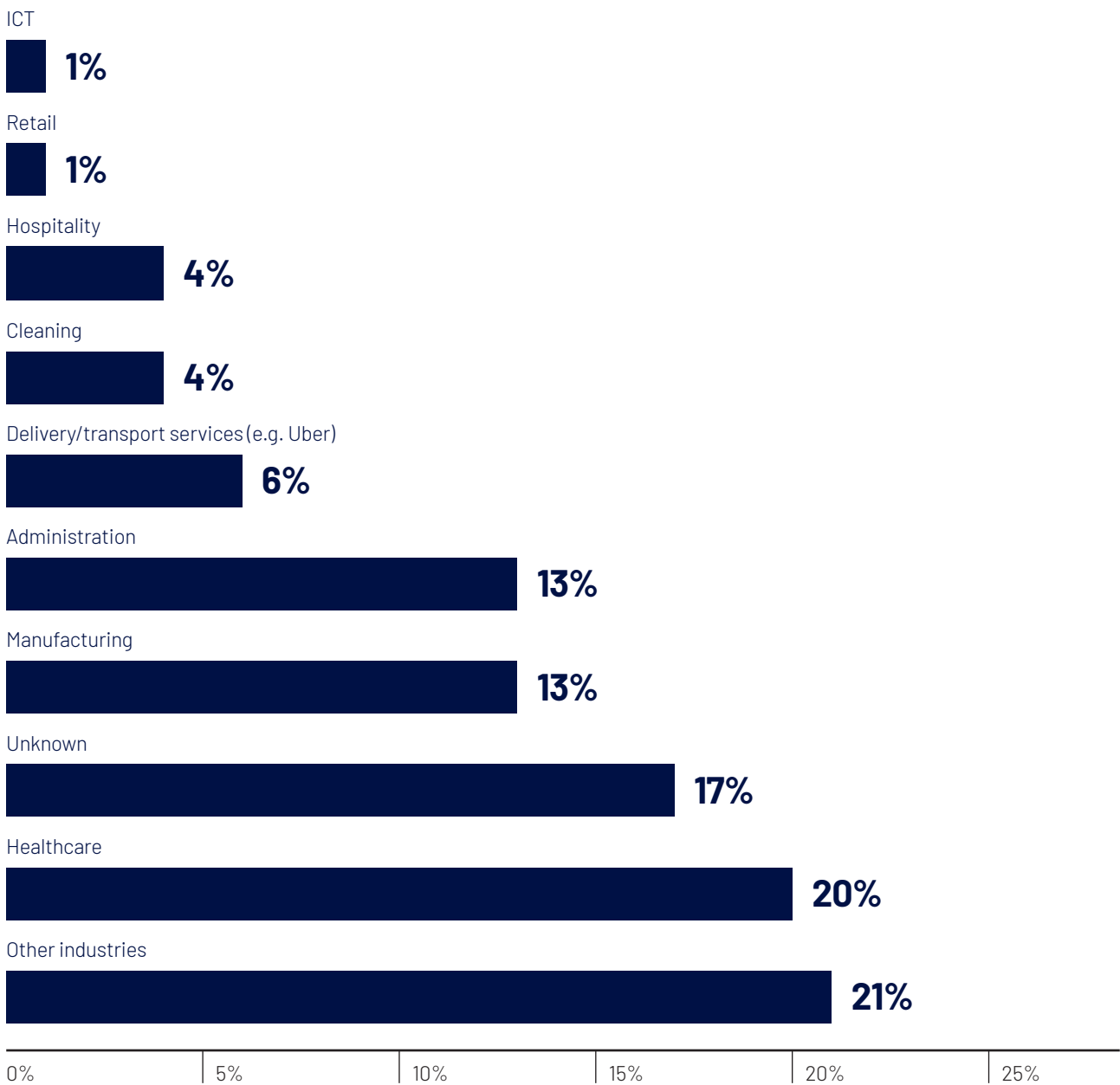


Figure 3 Breakdown of Industries currently employing BSL JVEN jobseekers



Recommendations

Leveraging existing resources:

- **The Federal Government should provide an amnesty to encourage people to come forward for JobSeeker**, given aforementioned finding that those working in cash jobs fear they'll be asked about their prior earning capacity.
- **In light of reduced migration in coming years, the Federal Government should dedicate resources to fast-track the refugee visa applications of people seeking asylum already in our country.** This would simultaneously benefit our economy and society, given we are under-utilising their skills and talents, and alleviate the poverty these adults and children are living in.

New funding:

- **Expanding JobSeeker eligibility to people on temporary visas, such as people seeking asylum**, will ensure people have a safety net and reduce public health concern of putting themselves at risk in putting themselves in vulnerable employment situations
- **Increase the permanent base rate of JobSeeker.** People in our programs were utilising the Jobseeker supplement to finally get ahead and were putting the funds toward needed cars, rent, childcare supplies, and laptops or iPads to stay connected with services and social networks.
- **Providing paid pandemic leave for those without sick leave entitlements.** This will provide the necessary incentive for workers to stay home and reduce workplan and hence community transition
- **Ensure a focus on increasing the workforce participation of women and youth** given disproportionate impact of job losses.

Further themes as well as recommendations on this topic are detailed in other research, such as the joint BSL-Nous Group report, [COVID-19 Insight Series on Mature Age low-income people](#), which looks at those too old to work and too young to retire, as well as [Trampolines not Traps Report](#) focusing on single mothers.

Acknowledgements

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Further reading

Visit bsl.org.au/covid-19/voices-from-the-frontline/ to continue reading.

1 This summary compiles findings from group interviews with staff who work with the following programs Jobs Victoria Employment Network (JVEN), Given the Chance (GTC), Centre for Work & Learning (CWL), Stepping Stones to Small Business, Saver Plus, MoneyMinded and Community Safety and Information Service (CSIS) across inner Melbourne, Epping, Dandenong, and Flemington. Nearly all have a significant proportion of participants who are have refugee background and/or people seeking asylum, in line with the surrounding community demographics. In addition, the Flemington JVEN site and the CWLs have a focus on public housing residents. These programs receive a combination of federal, state and philanthropic funding.

The Brotherhood of St. Laurence is a social justice organisation working alongside people experiencing disadvantage.

Our mission is to pursue lasting change; to create a more compassionate and just society where everyone can thrive.

To learn more please visit bsl.org.au



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