The extent and nature of poverty in Australia: Poverty by Policy



Introduction

Founded in 2001, the Asylum Seeker Resource Centre (ASRC) is Australia's largest independent aid and advocacy organisation for people seeking asylum and refugees, supporting and empowering people at the most critical junctures of their journey.

The ASRC welcomes the opportunity from the Senate Community Affairs References Committee to provide a submission on the extent and nature of poverty in Australia, informed by the ASRC's employment, education, legal programs and frontline services, working with tens of thousands of people seeking asylum and refugees over two decades.

The following submission will explain how people seeking asylum are often subjected to poverty due to the restrictive and punitive visas they are forced onto. Denying men women and children, some of who have been in the community for years, access to work, study and mainstream social support. **This amounts to forcing people seeking asylum into poverty by policy.**

The Federal Government must provide people seeking asylum with ongoing work rights, ongoing study rights and access to mainstream social support services such as the Special Benefit program.

Terms of Reference

The following submission will focus on the following:

- 1) The relationship between income support payments and poverty.
- 2) The relationship between economic conditions, rising inflation and cost of living pressures and poverty for people seeking asylum and refugees.
- 3) The impact of poverty on people seeking asylum and refugees in relation to:
 - a) employment outcomes,
 - b) education outcomes, and
 - c) health outcomes.

The following submission will specifically focus on people seeking asylum currently waiting for their protection visa applications to be processed who are in the community on bridging visas.

While aspects of this paper will touch on people who have been through the protection visa application process and now have a permanent visa, it is not focused on this cohort.

Furthermore, unless stated otherwise, this submission does not focus on Temporary Protection Visas and Safe Haven Enterprise Visas. While these visas are punitive and harmful and should be



immediately abolished in line with the policy of the Albanese Government, the experience of poverty by those holding bridging visas is distinct due to the limited rights attached to bridging visas and is the focus of this submission.

Recommendations

Recommendation 1: Provide people seeking asylum access to mainstream social support services, including Centrelink programs such as Special Benefit, for the duration of their protection visa application process, including merits review and judicial review stages.

Recommendation 2: Provide ongoing work rights for people seeking asylum on bridging visas for the duration of their protection visa application process, including merits review and judicial review stages.

Recommendation 3: Provide people subjected to the 'Fast Track' process, including temporary protection visas, a pathway to permanent visas as a matter of urgency.

Recommendation 4: Provide ongoing study rights for people seeking asylum on bridging visas for the duration of their protection visa application process, including merits review and judicial review stages.

Recommendation 5: Ensure people seeking asylum on bridging visas are eligible for government-funded study support, including subsidised VET courses, CSP, FEE-HELP, funded apprenticeships and traineeships.

Recommendation 6: Provide people seeking asylum access to concession cards for subsidised medicine through mainstream social support.

Recommendation 7: Provide guaranteed and ongoing Medicare to people seeking asylum for the duration of their protection visa application process, including merits review and judicial review stages.

Recommendation 8: Mainstream social support, work rights and study rights cannot be mutually exclusive and must be provided together.

Recommendation 9: Including women on temporary visas, including bridging visas and temporary protection visas, in all policies that seek to address inequality and poverty.

The relationship between income support payments and poverty

The lack of access to mainstream social support services as well as the punitive nature of temporary visas preventing study and work are leading causes of poverty for people seeking asylum and refugees in Australia.

Over 70,000 people seeking asylum in Australia, who are waiting for outcomes on their protection visa applications, are excluded from mainstream social safety nets that others in the



community enjoy. The limited support available to people seeking asylum has rapidly declined over previous years, despite the time people wait for their visas to be processed exponentially increasing.

Currently, 97 per cent of people seeking asylum waiting for their visa application to be processed have no access to integral social support systems, including income, housing, educational assistance and legal aid.¹ For the few who do have access to assistance, the limited amount is insufficient.

Around 3 per cent of people seeking asylum receive Status Resolution Support Services (SRSS), which the government refers to as a 'transitional allowance'. While the support provided through SRSS can often be life-saving, it is also wholly inadequate to meet the cost of living in Australia. Under SRSS, both housing and income support are only provided at 89 per cent of the rate provided by Centrelink.

Experts are calling for an increase of the basic JobSeeker payment to at least \$70 a day, which is an increase from \$46 a day under mainstream social support, to keep people out of poverty.² Concerningly, people seeking asylum receive less than this payment, receiving at the very most \$41 a day, resulting in many people living well below the poverty line.

Furthermore, 12 per cent of people who receive SRSS are not provided with any income support and many do not have the right to work.³

Previous Federal Governments, in particular the Morrison Government, oversaw a comprehensive dismantling of the already insufficient social safety net offered to people seeking asylum in Australia. In 2018 there was a substantial cut in SRSS as well as a drastic reduction in eligibility.⁴ The 2018 changes also made SRSS and the right to work mutually exclusive.

Over the past seven years, the Federal Government has cut its budget of support for people seeking asylum by nearly 90 per cent. This substantial cut has put thousands of people in poverty and facing homelessness at a time when the cost of living is rising.

In 2015/2016 the Federal Government spent \$300 million a year to support people seeking asylum.⁵ The Morrison Government in its final budget had cut this funding to \$36.9 million; this amount has been maintained by the Albanese Government.⁶

https://www.theguardian.com/australia-news/2022/aug/29/jobseeker-should-rise-to-70-a-day-tolift-people-out-of-poverty-and-back-into-work-acoss-says

¹ Aleisha Orr, "What it's really like being an asylum seeker in Australia" SBS (2023) <u>https://www.sbs.com.au/news/article/what-its-really-like-being-an-asylum-seeker-in-australia/rrcl</u> <u>xm76j</u>

² Peter Hannam, "Jobseeker should rise to \$70 a day to 'lift people out of poverty' and back into work, Acoss says" (2022)

³ Legal and Constitutional Affairs Committee, Home Affairs Portfolio, "Question on notice: OBE22-233 - Status Resolution Support Services - Income Support" (2022)

⁴ ASRC "Cutting the Safety Net: The Impact of Cuts to Status Resolution Support Services" (2019)

⁵ Federal Budget 2016/2017 "Social Services Portfolio: Budget Related Paper No. 1.15B" (2016)

⁶ Federal Budget 2022/2023 "Social Services Portfolio: Budget Related Paper No. 1.12" (2022)



Since 2018 the threshold for access and funding has been cut to the point where the number of people receiving SRSS funding dropped from 13,299 recipients in February 2018 to 1,578 in August 2022.⁷⁸ This drastic reduction is evident in the ASRC's experience on the ground.



People seeking asylum came to Australia to rebuild their lives, fleeing persecution and violence. There is an integral need for a cohesive support system that ensures people seeking asylum can live in safety and dignity while awaiting the outcome of their protection visa application. This will assist in ensuring the refugee status determination process is fair and efficient, as people will be in a better position to engage in the process if they are not living in destitution.

Unfortunately, this is not the current system in Australia. For many years tens of thousands of people seeking asylum and refugees have been living on temporary bridging visas for extraordinary lengths of time while they await final outcomes for their protection visa applications. The delays in processing times are due to defunding, lack of expertise by decision-makers and reduced funded legal assistance to people seeking asylum. The bridging visas held by people seeking asylum were never designed for protracted periods, and people are often driven into poverty due to the limited rights available to them, including in eligibility for mainstream social support.

In 2017-2018 the average time for the Department of Home Affairs to process a Permanent Protection Visa was 231 days;⁹ by 2019-20, the processing time had more than quadrupled to

⁷ Legal and Constitutional Affairs Committee, Home Affairs Portfolio, "Question on notice no. 99 Portfolio question number: AE18/104" (2018)

⁸The Department of Home Affairs, "The Administration of the Immigration and Citizenship Programs: Tenth edition" (2022)

⁹ Department of Home Affairs "FOI REQUEST fa 190600889-r1" (2019)



1,018 days.¹⁰ More recently in 2021-2022, the processing time is 714 days.¹¹ In the experience of lawyers at the ASRC, a Protection visa applicant may wait 1-3 years to be invited to an interview with the Department of Home Affairs, and it can take another year for the visa to be granted.

There has also been similar blowout wait times at the Administrative Appeals Tribunal (AAT), which provides merits review for protection visa applicants. The AAT's average application processing time in the refugee division increased from 217 days in 2017-18 to 819 days in 2021-22.¹²

This means that for the average person seeking asylum, wait times for someone going through both the Department and AAT have gone from just over a year to over four years between 2017-2021, which translates to an additional year in average wait time every year that passes.

Bridging visas designed to last a matter of months while people seeking asylum wait for their protection visa applications to be processed no longer reflects reality. These visas are now being stretched out for years and have become needlessly punitive and harmful due to their restrictive rights. This is through no fault of people seeking asylum and is solely due to government policy.

A devastating result of the current situation is that people on bridging visas are denied access to mainstream social support, and almost always any social support, for years. This often forces people into poverty.

Recommendation 1: Provide people seeking asylum access to mainstream social support services, including Centrelink programs such as Special Benefit, for the duration of their protection visa application process, including merits review and judicial review stages.

The relationship between economic conditions, rising inflation, cost of living pressures and poverty for people seeking asylum and refugees

Everyone in Australia is feeling the pinch of inflation and the rising cost of living, however, unlike others in the community, people seeking asylum cannot fall back on the mainstream social supports designed to help people get back on their feet in tough times.

The previous section described the current issues with social support for people seeking asylum. In this section, we outline the current climate in which these issues are taking place, where both the people affected and the charities upon which they are heavily reliant are experiencing the pressures of inflation. A recent survey found that 66 per cent of charities reported increased

¹⁰ Department of Home Affairs "FOI REQUEST fa-200900618-r1" (2020)

¹¹ Department of Home Affairs "FOI REQUEST fa-211000652" (2021)

¹² Administrative Appeals Tribunal "Annual Reports" (2015-2022)



demand in 2022, 85 per cent of which were delivering financial, legal and emergency support.¹³ At the same time, as demand for charity assistance is increasing, donations and volunteers are decreasing. This largely reflects the experiences of ASRC programs too.

The cost of living has exacerbated pre-existing issues. At a time when food, rent and basic necessities are increasing, the Federal Government keeps stepping away from its responsibility to provide integral social services to the community as discussed in the previous section. Charities are trying to step in to fill the vacuum left by the Federal Government, but this will be insufficient to meet the high demand. It is the Government's responsibility to ensure that everyone in Australian society, including people seeking asylum, has access to basic necessities to survive and avoid destitution.

The impact of poverty on people seeking asylum and refugees

People seeking asylum are often forced into poverty or subjected to punitive restrictions that impact them throughout their life due to the limited rights associated with their visas. This situation is brought about by policy choices from the Government which can easily be rectified. Allowing people seeking asylum to work, study and access mainstream social support will significantly reduce poverty amongst people seeking asylum.

Employment

There are currently thousands of people seeking asylum and refugees in Australia who are denied permanent employment due to their visa status. This is despite thousands of people seeking asylum in Australia being ready to work, contribute to Australian society and rebuild their lives.

There is no clear and comprehensive data on how many people seeking asylum in Australia currently have work rights. However, the ASRC estimates that as many as 20% of people seeking asylum and refugees on bridging visas at any given time are without work rights.

This occurs simply due to the Department of Home Affairs not granting work rights to people seeking asylum on bridging visas under visa Condition 8101. Senate Estimates from August 2021 showed that nearly 40% of people seeking asylum in the community on Bridging Visa E (BVE) lack work rights, although this is a limited sample.¹⁴

The temporary nature of bridging visas also only allows people to work for short periods of time as people often need to renew these visas on a regular basis and sometimes require the Minister for Immigration, Citizenship and Multicultural Affairs to personally intervene to give them permission to renew their bridging visa. While people await the renewal of their bridging visa,

¹³ ACOSS "Helping people in need during a cost-of-living crisis: Findings from the Australian Community Sector Survey " (2022)

https://www.acoss.org.au/helping-people-in-need-during-a-cost-of-living-crisis-findings-from-the-australian-community-sector-survey/

¹⁴ Legal and Constitutional Affairs Committee, Home Affairs Portfolio, "Question on notice no. 332, Portfolio question number: SE21-332" (2022)



many do not have work rights during this period. There are different types of bridging visas that are granted to people seeking asylum, however, in March 2023 nearly 30% of the around 11,000 people who sought asylum by sea, who had previously been granted a BVE, were awaiting a grant of a further BVE.¹⁵

To make matters worse, a person's access to Medicare is tied to whether they have work rights. This is particularly concerning as the physical and mental health of refugees and those seeking asylum are at high risk. We outline the impact on refugees' health in a later section in our submission.

The precarious work rights available to people seeking asylum often result in people being exploited at work. The inbuilt insecurity in bridging visas often gives predatory employers leverage over people seeking asylum and people are subjected to being underpaid and overworked in dangerous conditions. People seeking asylum are often fearful of speaking out against exploitative conditions as they may lose their job and do not have access to mainstream social support. The exploitative conditions that BVE holders have been exposed to have even been linked to instances of modern slavery.¹⁶

Providing secure work rights to people seeking asylum will deny bad actors the leverage they need to force people into exploitative work and prevent people from experiencing poverty.

Furthermore, the requirement for bridging visas to be perpetually renewed disincentivises employers from hiring people seeking asylum. Understandably employers are hesitant to employ people who will lose their work rights every few months or years. This is also true for people on temporary protection visas (which include Temporary Protection Visas - TPVs and Safe Haven Enterprise Visas - SHEVs) who are forced to renew their visas every 3 and 5 years respectively, as well as those on bridging visas. The Albanese Government has committed to ending temporary protection and convert all TPVs and SHEVs to permanent visas, and we call on the Government to implement these changes as a matter of urgency. However, these changes will not address the issues faced by thousands of people seeking asylum on bridging visas.

Furthermore, the impact of bridging visas can last long after people are granted permanent protection visas in Australia. Recent ABS statistics show that once a person seeking asylum has completed the visa application process and receives a permanent visa allowing them to work, study and access mainstream social support, they still earn less than others in the community. Between the working ages of 25-64, people on protection visas will make half as much on average as an Australian citizen.¹⁷

¹⁵ The Department of Home Affairs "Unauthorised Maritime Arrivals On Bridging E visa" (2022) https://www.homeaffairs.gov.au/research-and-stats/files/unauthorised-maritime-arrivals-bve-ma rch-2022.pdf

¹⁶ Human Rights Law Centre and the University of Melbourne Social Equity Institute's Community Fellows Program, "LABOUR IN LIMBO: BRIDGING VISA E HOLDERS AND MODERN SLAVERY RISK IN AUSTRALIA" Freya Dinshaw and Professor Susan Kneebone (2022)

¹⁷ Australian Bureau of Statistics "Personal Income in Australia" (2022) <u>https://www.abs.gov.au/statistics/labour/earnings-and-working-conditions/personal-income-aust</u> <u>ralia/latest-release#cite-window1</u>





This should come as no surprise when people seeking asylum have often had to wait for years without access to work rights, study rights and mainstream social support. Providing these rights earlier while people hold bridging visas will not only deliver immediate benefits to people seeking asylum and prevent them from falling into poverty in the short term but will allow them to rebuild their lives and provide a better contribution to Australian society from a more stable foundation once they are granted permanent visas.

Recommendation 2: Provide ongoing work rights for people seeking asylum on bridging visas for the duration of their protection visa application process, including merits review and judicial review stages.

Recommendation 3: Provide people subjected to the 'Fast Track' process, including temporary protection visas, a pathway to permanent visas as a matter of urgency.

Education

Refugees in Australia are ready to rebuild their lives and learn in a supportive community, however, education is blocked by government policies that prohibit study or make it financially unfeasible, preventing people from starting their careers and contributing to Australian society.

Accessibility and affordability are the two major barriers to education and training for people seeking asylum and refugees on temporary visas. People on temporary visas are ineligible for a range of skills and training that would support their employment options and most education opportunities they are eligible for are unaffordable.



For many people seeking asylum on bridging visas, they have no right to study at higher education institutions due to visa Conditions 8201 and 8207, which limit their study rights to 3 months and prohibit the right to study respectively. Refugees and people seeking asylum on temporary visas, including temporary protection visas, are also excluded from subsidised funding for apprenticeships, training and certifications.

People seeking asylum and refugees with temporary visas are not eligible for any type of government loan for university, this includes VET-FEE HELP and HECS-HELP. To be admitted, people seeking asylum not only have to meet all the university's requirements for international students, but also pay the full-fee payment.

This is not possible for the majority of refugees, with a basic degree at a major state university costing about 400 per cent more due to international fees when compared to domestic prices.¹⁸ This policy creates an insurmountable barrier to refugees pursuing their studies at university.

This lack of access to education is further extended into VET programs, apprenticeships, certifications and training. Like with universities, for those who have study rights, affordability is a significant issue. For example, a Certificate IV, required for many aged care roles, will cost at least \$10,000.¹⁹

There are clear positive impacts of changing these policies, shown through initiatives such as the Victorian State Government's Asylum Seeker VET program (ASVET),²⁰ which in 2016 following a pilot program, started to support eligible people seeking asylum and refugees on temporary visas to access government-subsidised Skills First VET courses. The program saw 1,795 people seeking asylum referred between 2016-2021. In 2021, people seeking asylum access training and education in nursing, disability care, childcare, IT, building and more, which will enable them to fill key shortages in Australia's labour market while providing fulfilling employment. However, this program was limited to people on BVEs, TPVs and SHEVs and 449 and 786 visa holders (people from Ukraine and Afghanistan).

Other states and territories adopted similar initiatives due to the Victorian program's success. While some states such as Queensland, Tasmania and Western Australia have limited their subsidised places to TPV and SHEV holders, other states and territories such as the Australian Capital Territory, New South Wales and South Australia have expanded eligibility criteria to include people seeking asylum awaiting their protection visa who hold Bridging Visa A, B and Cs. The States have shown that this system works and is a net benefit; it is time for the Federal Government to follow.

¹⁸ ABC, "Why are international students charged such high fees in Australia?" Peter Osborne (2015)

https://www.abc.net.au/radionational/programs/ockhamsrazor/why-are-international-students-c harged-high-fees/6908188

¹⁹ Victoria University "CHC43015 Certificate IV in Ageing Support" (2022) <u>https://www.vu.edu.au/courses/certificate-iv-in-ageing-support-chc43015</u>

²⁰ Asylum Seeker Resoruce Centre "2018-21 ASVET ANNUAL REPORT Asylum Seeker Vocational Education and Training program support and referral services" (2021)



Access to skills training drastically reduces the barriers to employment, which thereby reduces people experiencing poverty. However, the Department of Home Affairs often mutually exclusively grants work rights or study rights to BVE holders, which can create further harm and barriers to eliminating poverty. The ASRC's employment and education programs often see the mutually exclusive issuance of study rights and work rights which prevents people seeking asylum from upskilling and working. For example, people with the right to work are not able to complete basic up-skilling that their employer requires due to restrictions on study rights, and people who secure apprenticeships through study opportunities are not able to proceed because they lack work rights. Providing work rights and study rights in tandem to people seeking asylum would address this issue.

Recommendation 4: See Recommendation 3 above regarding the conversion of temporary protection visas to permanent visas. This will ensure these visa holders can access full study rights and government-funded study support.

Recommendation 5: Provide ongoing study rights for people seeking asylum on bridging visas for the duration of their protection visa application process, including merits review and judicial review stages.

Recommendation 6: Ensure people seeking asylum on bridging visas are eligible for government-funded study support, including subsidised VET courses, CSP, FEE-HELP, funded apprenticeships and traineeships.

Health outcomes

People seeking asylum are often prevented from accessing basic healthcare through their exclusion from mainstream social support. Access to Medicare and subsidised medical support are essential to ensuring a healthy and safe community.

Medicare is one of the few protections the Federal Government offers people seeking asylum and refugees in Australia who hold bridging visas while awaiting the outcome of their protection visa applications. However, this right has been limited with an estimated 20 per cent of people seeking asylum on bridging visas not having access to Medicare at any given time.²¹ This is due to various reasons - some are deliberate policy choices with Medicare being revoked as well as work rights, which are linked to Medicare access. Also, there are other issues such as delays in issuing Medicare cards and a lack of straightforward and efficient bureaucratic procedures that prevent people from accessing Medicare. The constant requirement to renew bridging visas means that people seeking asylum often lose access to Medicare, which can occur at critical times, such as during pregnancy or medical emergencies.

²¹ Rick Morton, "Asylum seekers and Medicare access" The Saturday Paper, (2021) https://www.thesaturdaypaper.com.au/news/politics/2021/03/27/asylum-seekers-and-medicareaccess/161676360011347



The threat that Medicare access can be revoked at any time makes sustainable healthcare difficult. People seeking asylum can be hesitant to seek medical assistance at hospitals, even in emergency situations, if they do not have Medicare at that time. As of June 2022, 55% of the people accessing the ASRC's health program did not have Medicare access.

Even for those with access to Medicare, the lack of a robust social support system means that urgent medical conditions remain untreated. These issues include the falling rate of doctors that bulk bill, lack of access to services such as dental care, and inability to afford medication (often due to the work rights issues outlined above).²² It is not uncommon for a person seeking asylum to wait long periods to see a doctor that bulk bills only to be told that they require medication they cannot afford, all while there is a danger that their Medicare access can be withdrawn at any moment.

Guaranteed access to Medicare is essential, and currently, there are too many cracks in the system for people seeking asylum to slip through. However, Medicare alone is inadequate when not provided alongside mainstream social support for people seeking asylum.

The provision of concession cards for people seeking asylum to access subsidised medicine would greatly benefit the health of the community and people who sought safety in Australia. However, concession cards are often tied to mainstream social support, such as Special Benefits, which people seeking asylum are prevented from receiving. This means the current policy prevents people seeking asylum from accessing income support to afford medication as well as the subsidies for medicine that people on income support receive.

Charities and State Governments are trying to fill the gaps left by the Federal Government in shirking its responsibility to provide basic healthcare to everyone in our society. However, this is not a realistic solution and only the Federal Government can remedy this situation by providing affordable ongoing healthcare services and mainstream social support.

²² Anthony Galloway "Falling rate of bulk-billing sparks urgent call for overhaul of Medicare" The Sydney Morning Herald (2023)

https://www.smh.com.au/politics/federal/falling-rate-of-bulk-billing-sparks-urgent-call-for-overhaul-of-medicare-20230127-p5cfxq.html



Recommendation 7: Provide people seeking asylum access to concession cards for subsidised medicine through mainstream social support.

Recommendation 8: Provide guaranteed and ongoing Medicare to people seeking asylum for the duration of their protection visa application process, including merits review and judicial review stages.

Recommendation 9: Mainstream social support, work rights and study rights cannot be mutually exclusive and must be provided together.

Related matters: women seeking asylum

Women seeking asylum in Australia face numerous unique challenges due to the choices made by the Government. All the issues highlighted in this submission disproportionately affect women seeking asylum. As a recent three-year research study conducted by Flinders University and the University of Adelaide found:

"substantial barriers prevent refugee women from entering employment in Australia and sustaining meaningful involvement in the labour market over time. These include challenges arising from literacy and English language proficiency, recognition of prior skills and qualifications, childcare responsibilities, discrimination and exploitation, temporary visa status, mental and physical health issues, and limitations to existing job network supports and employment support services."²³

Successive Governments have excluded women from much-needed programs aimed at addressing inequalities. Recently this has included access to the Child Care Subsidy (CCS) involving a commitment by the Government to invest \$4.7 billion over 4 years from 2022–23.²⁴ However, people seeking asylum do not have access to this vital service that should be available to all parents.

During COVID-19, the Government provided subsidised childcare. However, once this support ended in June 2022 the ASRC saw a notable decrease in women accessing employment services, demonstrating that female refugees in Australia are often unable to work due to not having accessible childcare. This was reflected in a Flinders University and Adelaide University report from 2022 which stated:

"Women's core responsibility for care in the family underpinned a range of barriers to employment and availability for employment. Women shared that they wanted to care for their children themselves, rather than place them in formal childcare because of the

²³ Flinders University and the University of Adelaide "Pathways to employment for social inclusion, health & wellbeing for women from refugee backgrounds" Anna Ziersch, Clemence Due, Joanna Howe, Moira Walsh, Emily Miller, Joanne Flavel (2022)

https://mrhresearchgroup.com.au/wp-content/uploads/2022/06/Public-Report_Pathways-to-Emp loyment-for-Social-Inclusion-Health-Wellbeing-for-Women-from-Refugee-Backgrounds_2022.pdf ²⁴ Treasurery "Budget Paper No. 2" (2022-23) (October 2022)



cost and because of concerns about how well their children would be cared for and whether they would experience racism or poor treatment."²⁵

Including people seeking asylum in support services such as childcare is integral to ensure people seeking asylum can work and contribute their skills to Australian society.

Furthermore, family violence victim-survivors and their children on bridging visas frequently have insecure income or no income (especially those on bridging visas without work rights), and no entitlement to income support. Often family violence victim-survivors cannot access women's shelters or other emergency accommodations because they cannot be transitioned into longer-term accommodation due to their visa status and women's shelters cannot afford to have them stay for longer periods. This is especially true for those on temporary visas who also often need other basic essentials like clothing, toiletries and funds for transport, as they have no source of income or support.

The October 2022-23 budget introduced a very welcome pilot program to assist temporary visa holders who are experiencing family and domestic violence, at \$12.6 million over two years 2022–23.²⁶ However, as with exploitation at work, the inherent instability of long-term temporary visas provides leverage that only fosters exploitative conditions.

Recommendation 10: Including women on temporary visas, including bridging visas and temporary protection visas, in all policies that seek to address inequality and poverty.

²⁵ Flinders University and the University of Adelaide "Pathways to employment for social inclusion, health & wellbeing for women from refugee backgrounds" (2022)

²⁶ Treasurery "Budget Paper No. 2" (2022-23) (October 2022)