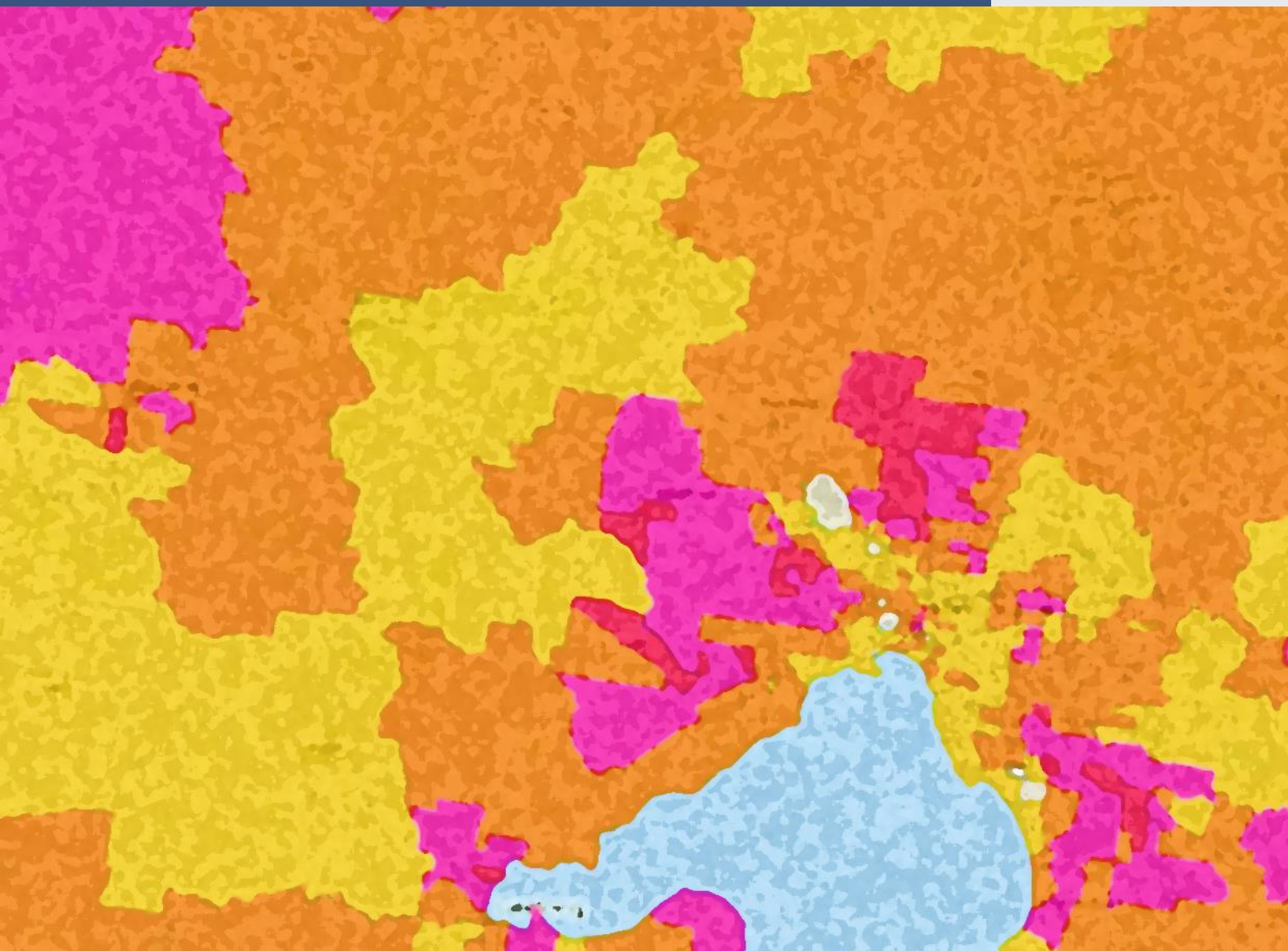


# Mapping poverty in Victoria

## 2023 VCOSS Insights Report

What we found | How to fix it



This **VCOSS Insights Report** is a companion document for the **2023 NATSEM Mapping Economic Disadvantage in Victoria** report and the associated **interactive maps**. All materials can be accessed at [vcoss.org.au/PovertyMaps](https://vcoss.org.au/PovertyMaps)



August 2023

## **About VCOSS**

VCOSS is the peak body for Victoria's social and community sector, and the state's premier social advocacy body.

We work towards a Victoria free from poverty and disadvantage, where every person and community is supported to thrive. We work relentlessly to prioritise wellbeing and inclusive growth to create prosperity for all.

We achieve these goals through policy development, public and private advocacy, supporting and increasing the capabilities of the state's social service bodies, forging strong coalitions for change, and explaining the true causes and effects of disadvantage.

VCOSS's strength comes from its members and the people they serve. Our members include frontline service groups, peak bodies, advocacy organisations and individuals passionate about a fair, sustainable and inclusive Victoria.

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You can browse more VCOSS reports and submissions at [vcoss.org.au/PolicyLibrary](https://vcoss.org.au/PolicyLibrary)

## **Acknowledgement of Traditional Owners.**

VCOSS acknowledges the Traditional Owners of Country, and pays respect to Elders past and present, and to emerging leaders. Our office is located on the sovereign, unceded lands of the Wurundjeri people of the Kulin Nation.

## **Lived experience statement**

VCOSS thanks all those who shared with us their personal stories, experiences and insights in the development of this work. Every person is shaped by their history and environment. Many people have endured trauma or hardship. For some, this trauma and its effects continue today. When somebody shares their experiences and insights with VCOSS, they enrich both our understanding of the issues and our recommendations for change. Thank you for your courage and generosity.

# Executive summary

Poverty hurts people and communities.

It undermines people’s mental and physical health, creates considerable stress for families and can hinder children’s emotional, physical and mental wellbeing and development.

Tragically, poverty is all too common in Victoria.

More than one in eight people in our state are experiencing significant economic disadvantage. This is almost 800,000 people, including over 215,000 children.

Overall, the poverty rate in Victoria has remained steady since 2016 at 13.3 per cent. Poverty remains present in every town, every suburb, and every area.

But not everyone is impacted equally. There are some areas where disadvantage is deep and worsening.

Poverty mirrors and exacerbates other forms of social inequality and discrimination.

This report underlines how Aboriginal and Torres Strait Islander Victorians, people of culturally and linguistically diverse backgrounds and people with a disability are more likely than other Victorians to be living in poverty.

However, poverty is not inevitable. It is avoidable.

Public policy is all about choices. It’s about the decisions government and policymakers take when determining what issues to prioritise, how much money to spend and how to invest it.

In 2020, when COVID caused substantial disruption to our lives and the economy, the Victorian and Federal governments chose to introduce a range of measures to support people.

With the stroke of a pen, social security benefit levels for most Centrelink recipients were increased from *below* the poverty line to *above* the poverty line.

The impact of this decision, alongside the other supports put in place in 2020, is clearly visible in this report. For a short period of time, poverty rates for some groups reduced over 80 per cent.

By enacting the right policies, at the right time, poverty can be eliminated.

## In this report:

Background.....	5
What we found.....	7
How to fix it .....	26
Poverty in your area .....	29
Further reading.....	33

However, the improvement in poverty rates for many groups, in many areas, was temporary. Despite modest increases in the latest budget, income support payments for most recipients remain below the poverty line.

Since this data was gathered, in August 2021, the cost of food, energy and other essentials has risen dramatically. Interest rates and rents have skyrocketed. This has no doubt put pressure on household budgets and likely forced more Victorians into poverty.

These changing circumstances mean the true rate of poverty in Victoria is likely much worse than even this report uncovers.

The analysis offered here is intended to shed light on the extent and dynamics of economic disadvantage in Victoria, to inform policy and government intervention which reduces poverty and improves the lives of all Victorians.

# Background

## About this report and NATSEM Mapping Economic Disadvantage tools

In 2018, VCOSS released the report *Every suburb, every town: poverty in Victoria*.

Using complex modelling techniques based on 2016 census data, this report mapped estimated poverty rates for different groups in different areas, providing a detailed picture of poverty across the state for the first time.

This report, the NATSEM Mapping Economic Disadvantage Report 2023 and the accompanying interactive maps is the second iteration of this series, containing updated modelling of poverty rates in Victoria based on 2021 census data.

The aim of this research is to provide policymakers, planners and decision-makers with nuanced analysis of who is experiencing significant economic disadvantage in Victoria. The data tells the story of poverty in this state, highlighting the demographic groups most affected, where they live and their characteristics such as sex, age, employment, family arrangements and housing tenure, as well as how this has changed since 2016.

This Insights Report is intended to bring to the forefront important findings from the data.

There are two other elements to this release, which we encourage readers to explore:

1. **The NATSEM Mapping Economic Disadvantage Report 2023:** This report details the methods and in-depth breakdown of the results from the modelling undertaken by NATSEM. Readers should refer to this report to understand the methodology adopted, including how poverty is defined, the data sources utilised and the spatial microsimulation techniques applied.
2. **Interactive Maps:** This tool consists of a series of interactive maps that enable users to explore the data by geography to the small area level (Statistical Area Level 2 (SA2)), including the characteristics of people in poverty living in each area.

## Contextualising the numbers

The modelling for this report predominantly draws on data from the 2021 Census as well as the Survey of Income and Housing (SIH) 2019-2020 for some elements.

It's important to keep in mind that these figures represent a snapshot of an unusual time – August 2021, approximately 18 months into the COVID-19 pandemic.

The pandemic caused significant disruption to lives and livelihoods, particularly in Greater Melbourne, where residents spent 147 days in lockdown between March 2020 and the census date, 10 August 2021. The impact of this disruption is visible in the data, which shows poverty in Melbourne worsening for almost every group.

On the other hand, as a response to the pandemic, both the Federal and state governments introduced a range of income support and other protective measures. These measures enabled a temporary reduction in poverty for some groups (for example, single parents, young people, unemployed people and renters).

As many of these measures ended on 31 March 2021, the impact is most clearly evident in the quarterly data captured in the 2019-2020 SIH, although there is still some reduction in poverty for these groups in regional areas present in the overall figures. This explains some of the improvement in regional and rural areas between 2016 and 2021, especially for children, young people, single parent households, and unemployed people, as well as renters across the state.

Demographic shifts and intrastate migration also need to be considered. For example, while the poverty rate for private renters decreased between 2016 and 2021, the overall number of people renting increased significantly, meaning that the number of renters living in poverty grew markedly. Many people from Melbourne also relocated to regional and rural areas during the pandemic. As such, areas with the greatest decrease in poverty rates outside of Melbourne occurred in popular “tree-change” destinations.

Other economic and social factors that influence people's incomes, lives and experience of poverty have also changed significantly since August 2021. The cost of food, energy and other essentials rose drastically in 2022. Housing costs, both in terms of rents and interest rates, have also rapidly increased.

People on lower incomes are most affected by these issues. The data from 2021 shows that poverty in Victoria is all too common, and conditions have no doubt worsened since then.

# What we found

## Quick reference

800,000 people in Victoria are living in poverty. ....	9
Pandemic supports reveal poverty is a policy choice.....	10
Child poverty remains significant and widespread. ....	12
Poverty across Melbourne has increased since 2016. ....	13
Poverty remains stubbornly high across country Victoria. ....	16
Victoria has deep pockets of severe place-based disadvantage.....	19
More people over 65 are living in poverty – and it’s getting worse. ....	21
Housing costs are hurting both renters and mortgage holders. ....	22
Having a job makes you less likely to live in poverty but doesn’t protect you fully. ....	24







## 800,000 people in Victoria are living in poverty.

Modelling of the 2021 census data by NATSEM reveals there are **almost 800,000 people** in Victoria living in poverty.

The overall poverty rate has remained virtually unchanged since 2016, at 13.3 per cent across the state, with increases in poverty in Greater Melbourne offset by some reductions in regional and rural areas.

Higher concentrations of poverty are found in the outer North West, West and South Eastern suburbs of Melbourne. In rural and regional Victoria, the highest rates of poverty are found in Hume, Bendigo, Latrobe – Gippsland, Ballarat, the North West, Shepparton and Geelong.

Poverty in Victoria is gendered. There are over 50,000 more women than men living in poverty, with women representing 55 per cent of the people over the age of 15 experiencing significant economic disadvantage.

Similarly, economic disadvantage mirrors other social inequalities, with groups who are often marginalised or experience discrimination worst affected.

Some groups that are more likely to experience poverty are:

- **(X 2.6)** People with a disability are more than twice as likely to be living in a low-income household than people without a disability (31.9% vs 12.4%).
- **(X 1.8)** Aboriginal people are almost twice as likely to be living in a low-income household compared with non-Aboriginal people (24.1% vs 13.3%).
- **(X 2.5)** People who don't speak English well or at all are more than twice as likely to be living in a low-income household compared with people who speak English well (31.1 % vs 12.6%).

## Pandemic supports reveal poverty is a policy choice.

In March 2020, the Commonwealth Government introduced the Coronavirus Supplement, effectively doubling the rate of income support payments for almost all Centrelink recipients. Alongside this, the Government also announced four additional one-off payments for Centrelink recipients delivered across 2020 and 2021. This resulted in almost all Centrelink benefit recipients (except disability support pensioners) receiving incomes above the poverty line.

At the same time, the Victorian Government also invested in over 100 individual initiatives across social protection, health, education and employment to support people and the community.

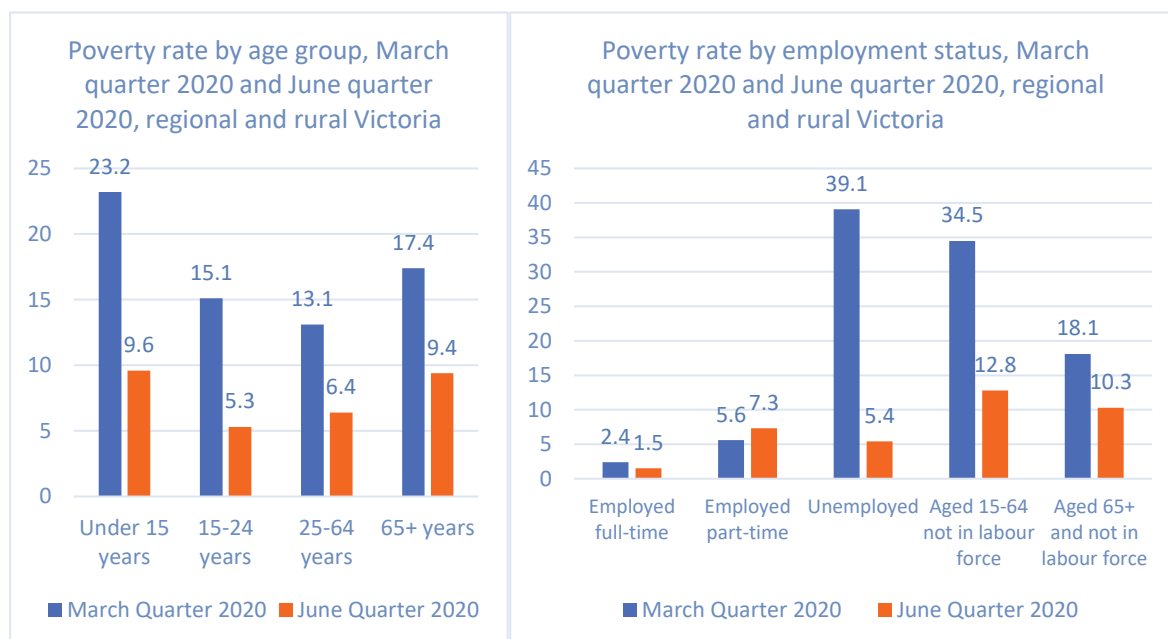
This included a \$2,000 per applicant rent relief program for those whose rental affordability had been impacted by COVID-19, as well as other measures to protect renters such as a temporary moratorium on rent increases and evictions.

The 2019-2020 SIH data captures the impact of these policy decisions.

In rural and regional Victoria between the March 2020 quarter and the June 2020 quarter, poverty rates for the groups who benefited the most from these measures improved radically.

- Child poverty **more than halved**, shifting from 23.2% in the March quarter to 9.6% in the June quarter.
- Poverty amongst unemployed people **reduced by almost 90%**, dropping from 39.1% to just 5.4%.
- Poverty amongst renters in the private market **reduced by over 80%**, dropping from 30.2% to 5.4%.

### Poverty rates in March quarter and June quarter 2020, regional and rural Victoria



While a reduction of poverty between the March quarter and the June quarter is visible for some groups in Greater Melbourne, the impact is less stark. This is likely because higher housing costs in the capital mean the increase in income from the supplementary payments was not sufficient to enable many to move above the poverty line.

With many financial relief measures coming to an end in March 2021, the gains made were also temporary. While poverty rates for many groups remain lower in regional areas than 2016 levels, they do not reflect the remarkably low numbers present in the June 2020 data.

## Child poverty remains significant and widespread.

More than one in six children (17.6 per cent) are living in poverty in Victoria.

This equates to more than 215,000 children. The poverty rate amongst children is the highest of all age groups in Victoria.

Despite the temporary progress made on child poverty, in part due to the income support and other measures available in the first year of the pandemic, the rate of poverty amongst children remains higher in regional and rural areas than in Melbourne, 18.2 per cent and 17.4 per cent respectively.

There are eight areas in Victoria where more than one in three children are living in poverty.

### Areas with the highest rates of child poverty in Victoria

Greater Melbourne	%	Regional Victoria	%
Poverty rate for children under 15 year of age			
Wyndham Vale – North	31.2	Rushworth	28.5
Hampton Park – West	31.8	Mildura – North	29.1
Broadmeadows	31.9	Norlane	29.8
Roxburgh Park – North	32.1	Loddon	30.5
St Albans – North	32.5	Avoca	30.5
Dandenong – North	32.7	Maryborough Surrounds	33.3
Meadow Heights	32.8	Maryborough (Vic.)	33.3
Campbellfield – Coolaroo	33.6	Morwell	35.0
St Albans – South	33.7	Buloke	36.9
Roxburgh Park (South) – Somerton	37.3	Shepparton – South East	40.3

## Poverty across Melbourne has increased since 2016.

There are over **600,000 people living in poverty in Melbourne**, including an estimated 164,600 children.

Over 47,000 more people are living in poverty in Melbourne than in 2016 (12.6 per cent of the population in 2016 compared to 13.3 per cent in 2021). Rates of poverty in Melbourne increased for almost every demographic, with few exceptions.

There are some demographics for whom the increase in poverty has been sharper:

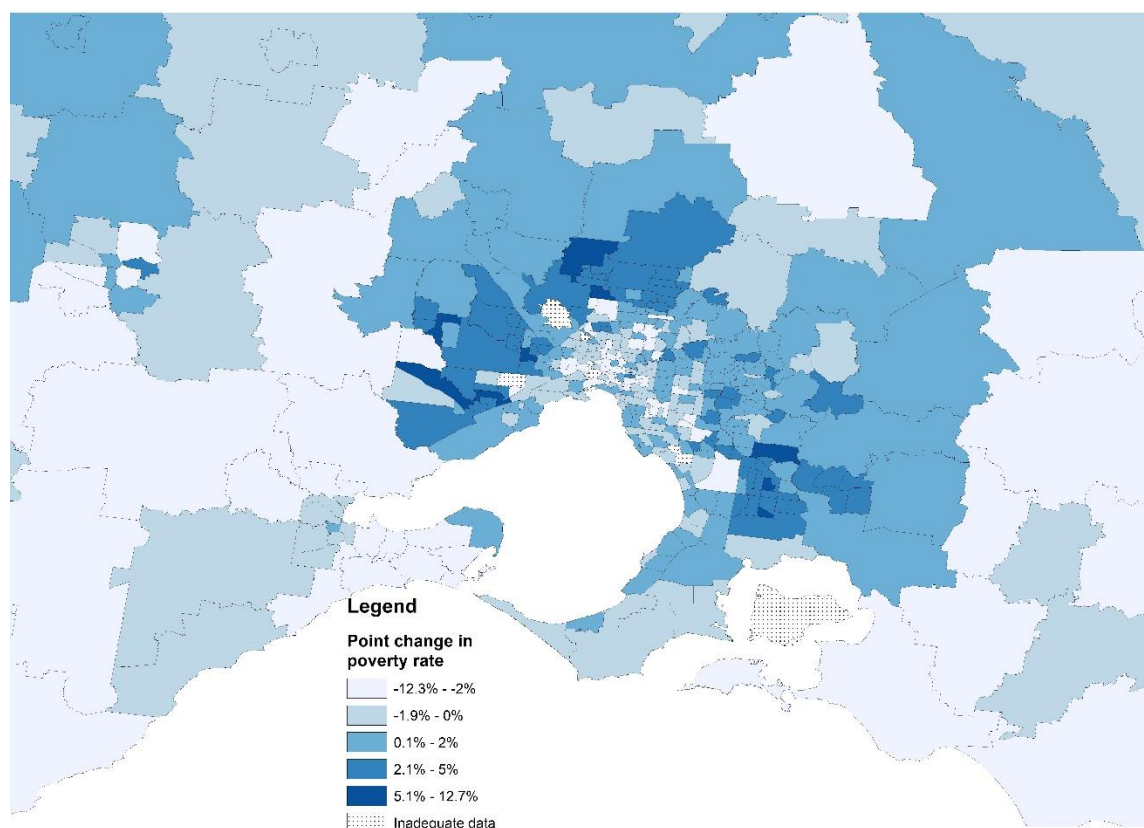
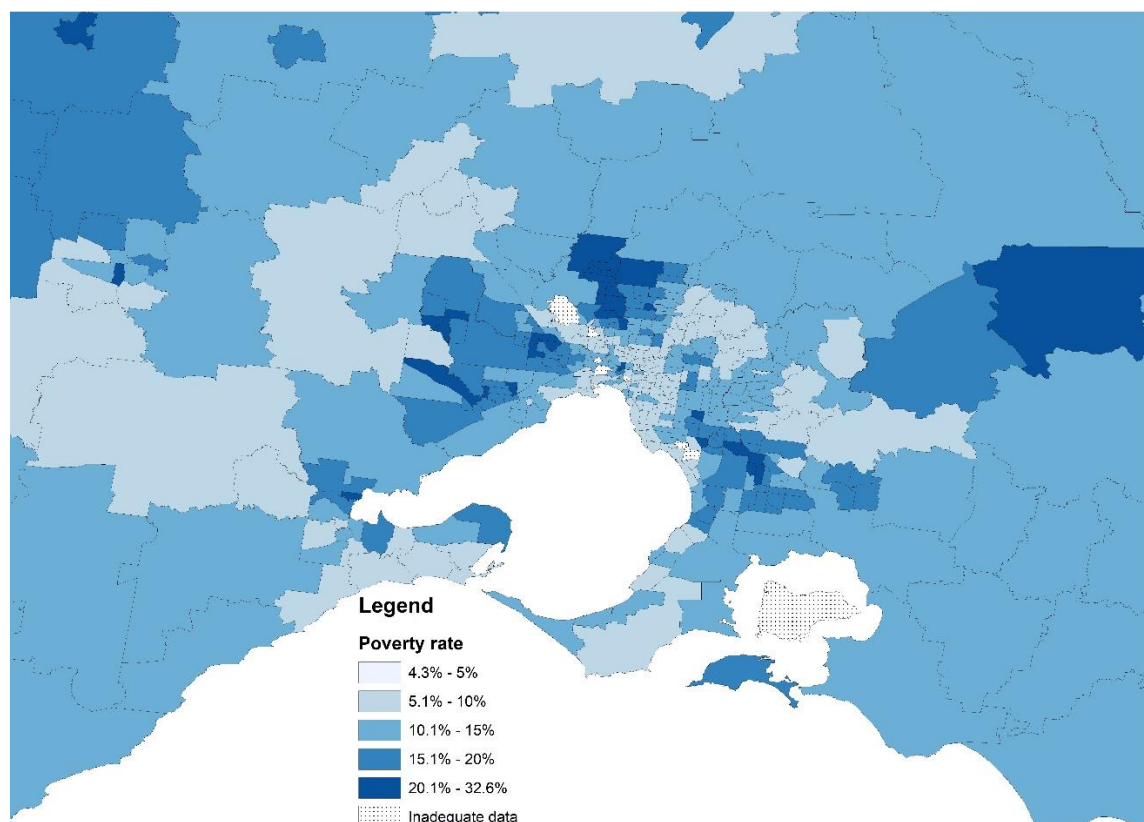
- Poverty amongst “other household types” doubled, growing from 5.8% to 11.8%. This would include, for example, share houses and multi-family households.
- Poverty amongst people who were employed part-time and full-time grew by almost 30% and 40% respectively (increasing from 3% to 3.8% for full-time workers and 8.2% to 11.3% for part-time workers). The increase in poverty amongst part-time workers was particularly widespread across Melbourne, likely reflecting lost hours and wages due to the pandemic.
- Poverty amongst people who own a home with a mortgage increased by more than a third, from 9% to 12.1%.

This demonstrates there is a long tail to recovery from the pandemic, particularly for those on lower incomes, and those in insecure and low-paid work.

People in Melbourne’s outer West, North and South East were most affected, with the highest rates of poverty found in Broadmeadows, Brimbank and Dandenong. All but one of the areas with the largest increase in poverty rates in Victoria were in Melbourne’s outer suburbs.



2021 poverty rate (top) and change in poverty rate since 2016 (bottom), Melbourne







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## Poverty remains stubbornly high across country Victoria.

The gap between greater Melbourne and the rest of Victoria has narrowed since 2016, but poverty remains slightly higher in regional and rural areas.

Year	Regional only	Metro only	Statewide
2016	15.1%	12.6%	13.3%
2021	13.4%	13.3%	13.3%

Poverty in regional and rural areas remains widespread. Over 80 per cent of SA2s outside of Melbourne have poverty rates of over 10 per cent.

Nevertheless, roughly 20,000 fewer people lived in poverty across regional and rural areas in 2021 than in 2016.

The biggest gains were amongst:

- Children (reduction from 23.1% to 18.2%) and 15–24-year-olds (poverty rate almost halved, moving from 17.9% to 9.4%).
- Single parents (reduction from 43.6% to 25.2%).
- “Other household types” (reduction from 12.3% to just 2.4%). Other household types include multiple family households, group households and visitor only households.
- Full-time and part-time employed (both rates reducing by a third – 5.4% to 3.4% and 9.4% to 6% respectively).

However, poverty deepened significantly for people aged 65 and over (rising from 8.8 per cent to 15.1 per cent) and lone persons (increasing from 20.4 per cent to 31.7 per cent) – noting that there is likely to be some overlap between these two groups (i.e. over 65s are more likely to be living alone).

These figures amalgamate diverse areas, as they include the metropolitan area of Greater Geelong, regional cities such as Bendigo and Ballarat and more rural areas such as Gippsland and the North West. Using the ABS Remoteness Areas to break the data down further shows that poverty is generally higher in rural areas (classified as Outer Regional Australia by the ABS), but poverty rates in both regional and rural areas follow similar trends in terms of demographics affected and change since 2016.

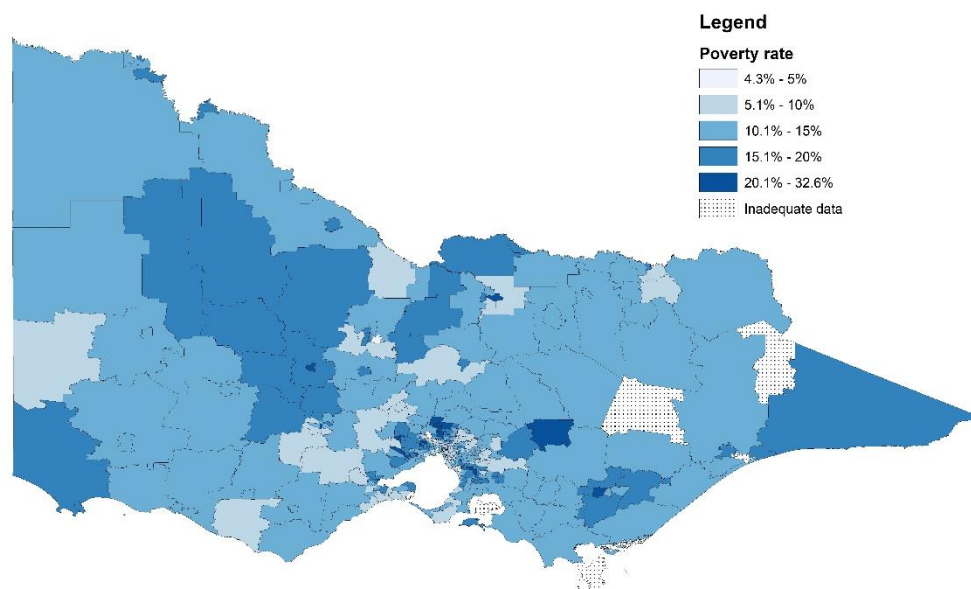


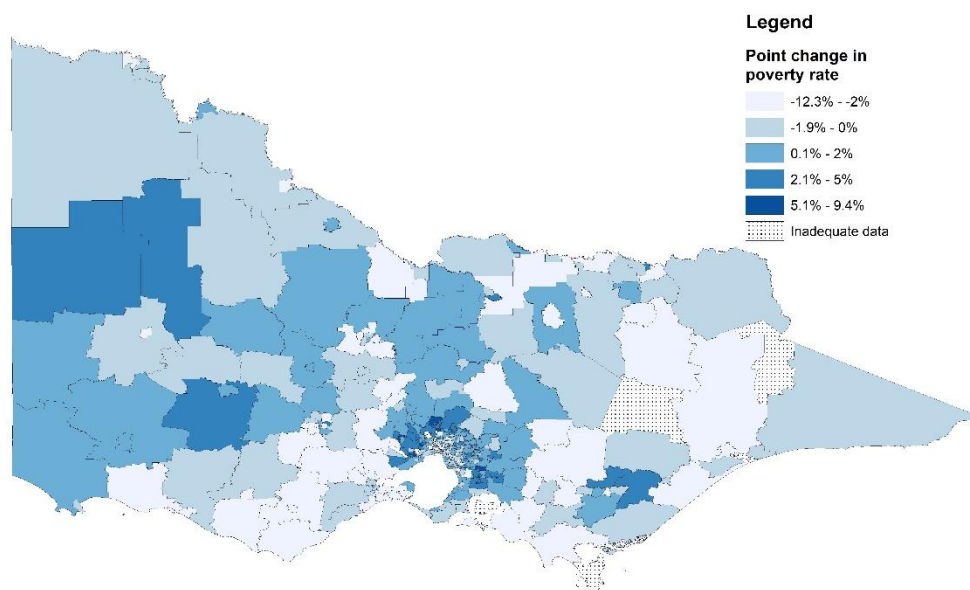
ABS Remoteness Area Classification	2016	2021
Greater Melbourne and Geelong (Major Cities of Australia)	12.7%	13.2%
Regional Victoria (Inner Regional Australia)	14.8%	13.4%
Rural Victoria (Outer Regional Australia)	15.7%	14.6%

When considering the dynamics of economic disadvantage in Victoria, we also need to factor in intrastate migration, particularly the movement of people out of Melbourne into regional areas during and following lockdowns. The regional areas where poverty rates fell the most were the popular “tree change” zones; either surrounding Melbourne or established regional cities.

There are rural areas where poverty worsened noticeably; for example, the far west of the state (Nhill and Yarriambiack), Ararat surrounds, La Trobe Valley and Shepparton – South East.

#### 2021 poverty rate (top) and change in poverty rate since 2016 (bottom), Victoria







## Victoria has deep pockets of severe place-based disadvantage.

There are pockets of significant and deepening disadvantage, particularly in Melbourne's North and North West and other areas such as the La Trobe Valley, Maryborough and surrounds and Shepparton – South East.

### Areas with the highest poverty rates in 2021

Greater Melbourne	%	Regional Victoria	%
Craigieburn – North West	23.6	Rushworth	18.1
Craigieburn – West	24.2	Maryborough Surrounds	18.6
Melton South – Weir Views	24.3	Heathcote	18.8
Wyndham Vale – North	24.9	Mildura – North	19.5
Doveton	25.0	Maryborough (Vic.)	20.4
Campbellfield – Coolaroo	27.0	Sebastopol – Redan	20.7
Meadow Heights	27.5	Shepparton – South East	22.3
Broadmeadows	27.8	Morwell	22.5
Roxburgh Park (South) – Somerton	29.5	Norlane	23.7
Roxburgh Park – North	32.6	Upper Yarra Valley	30.7

In many of these areas, poverty rates for some groups are extreme:

- Almost 70% for single parent households in Wyndham Vale – North
- Almost 65% for private renters in Yallourn North – Glengarry
- Almost 50% for people with a mortgage in Upper Yarra Valley
- Over 64% for unemployed people in Meadow Heights

Poverty in these areas is also high for groups who may ordinarily be less likely to experience poverty, for example:

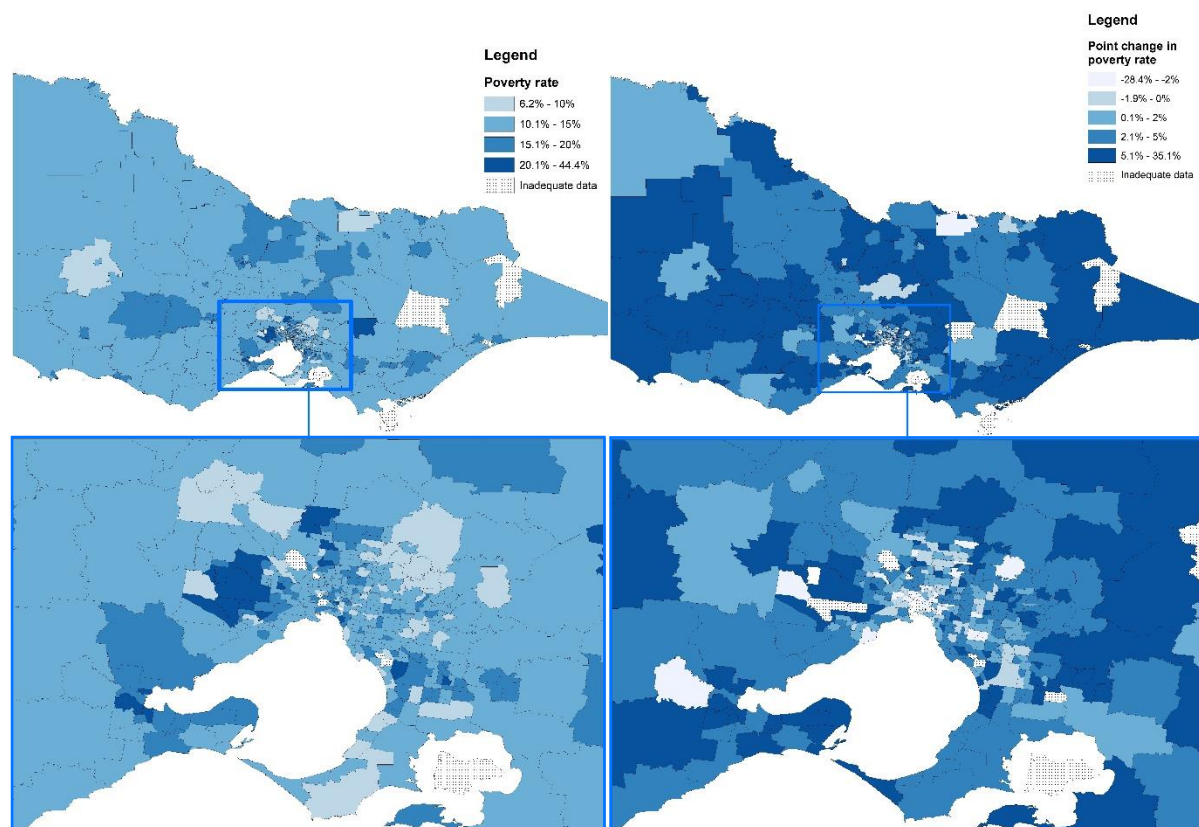
- People living in areas such as Craigieburn and Roxburgh Park who are full-time employed are up to **2.5 X** more likely to be living in poverty than full-time workers in other areas.
- People living in Craigieburn who own their house outright are also up to **3 X** more likely to be living in poverty than other Victorians who own their house outright.

## More people over 65 are living in poverty – and it’s getting worse.

Over 120,000 people over the age of 65 are living in poverty. This has grown significantly, particularly in regional and rural Victoria where the rate has increased from 8.8 per cent to just over 15 per cent.

The poverty rate for over-65s increased in almost every area, apart from Inner Melbourne.

### 2021 poverty rate (left) and change in poverty rate since 2016 (right), over 65s



Even people who own their own home risk facing poverty in later years, particularly women.

Over one in 10 women aged over 65 who own their own home are living in poverty in Victoria. This rate has almost doubled since 2016.

This indicates there is a growing group of older Victorians living in poverty, even though they own their own home outright.

## Housing costs are hurting both renters and mortgage holders.

Whether people are renting or paying off a mortgage, high and rising housing costs are holding people in poverty.

People renting in the private market are more likely than people who own their own home to experience poverty (17.3 per cent in metro Melbourne and 25.3 per cent in the regions).

While the rate has decreased since 2016, the overall number of people renting privately has significantly increased.

This means there are now over 272,000 private renters living in poverty, approximately 50,000 more people than in 2016. Rents have also significantly increased since August 2021, no doubt adding to the financial stress of renters and forcing others below the poverty line.

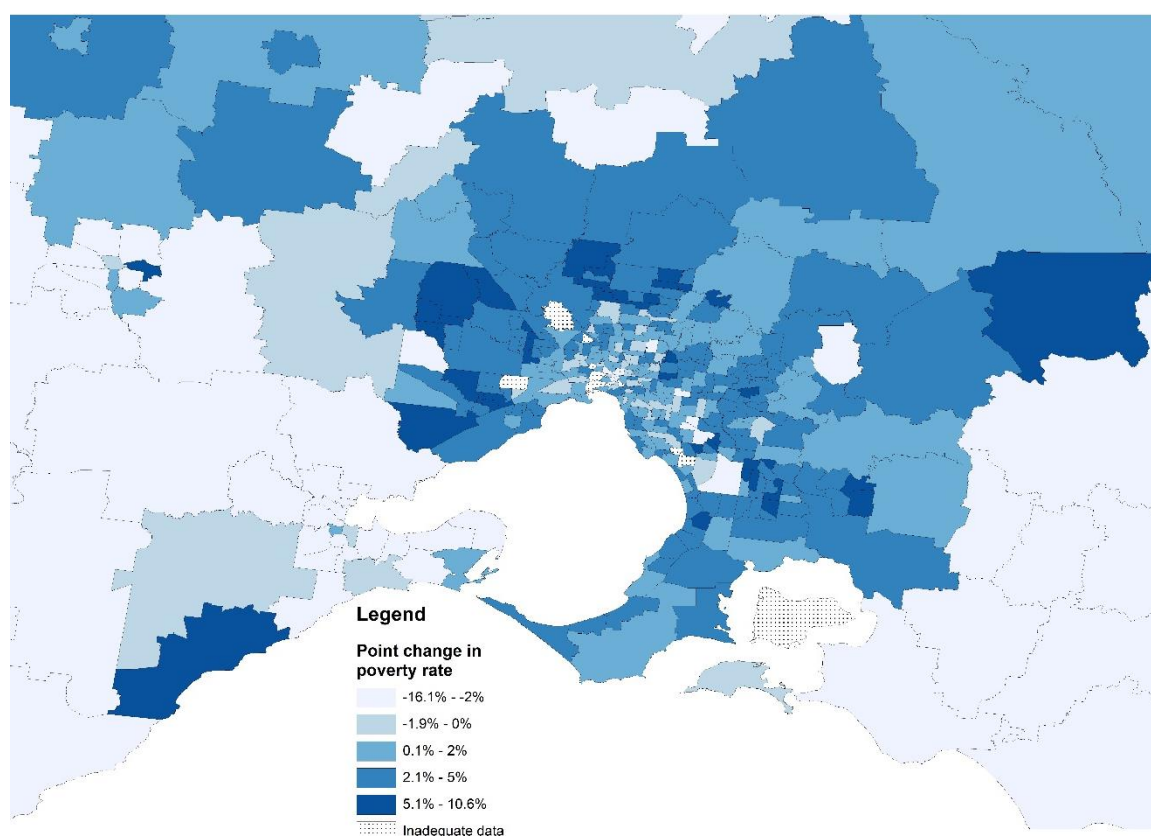
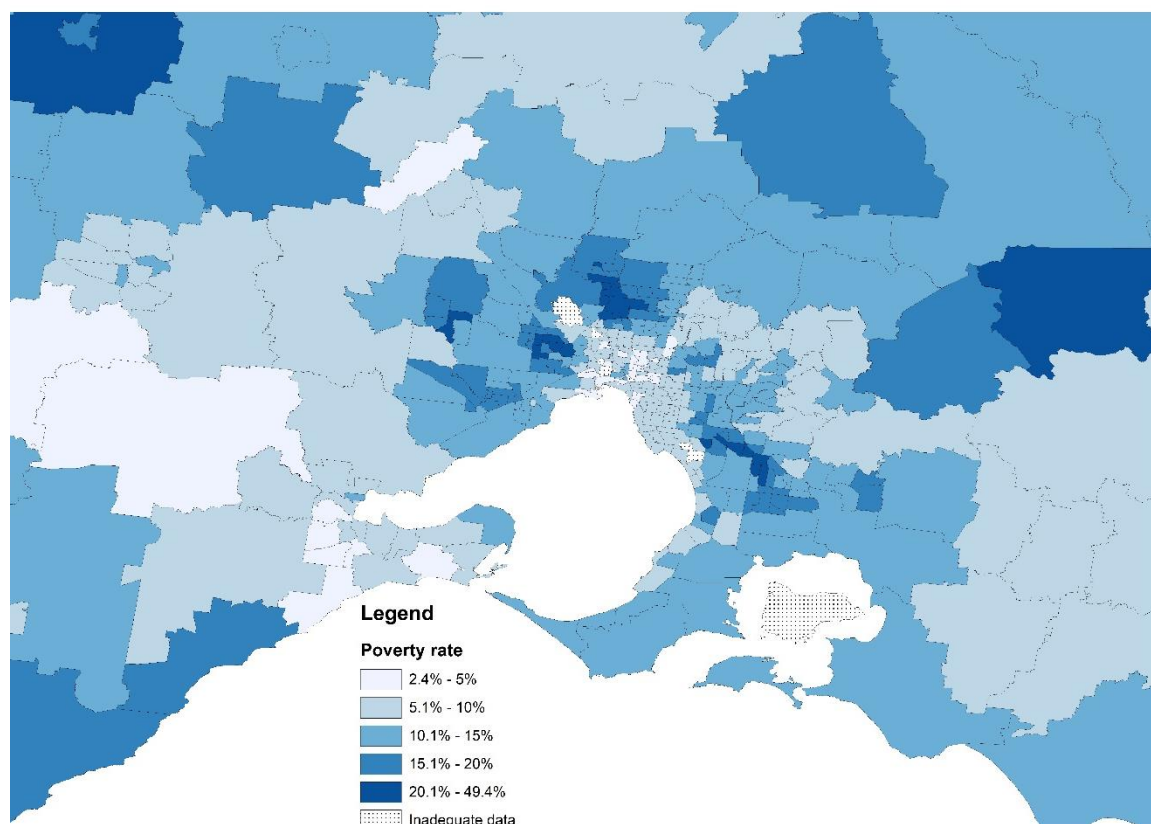
While people who own their own home with a mortgage are less likely than renters to be living in poverty, there are almost 300,000 people living in poverty with a mortgage (11.2 per cent of people living in a mortgaged home).

This was also before the interest rate hikes we have seen since August 2021. This impacts children as there has been an increase in the rate of child poverty amongst households with a mortgage. There has also been an increase in poverty amongst older people with a mortgage. Poverty rates for over-65s who have a mortgage have tripled, from around 7.9 per cent in 2016 to 26.3 per cent in 2021.

Areas with high rates of poverty amongst mortgage-holders are concentrated in Melbourne's North, West and South East.

With rising housing costs causing distress for many Victorians, public housing should offer a social safety net, providing people with a secure and affordable home and keeping people out of poverty. This is not the case, however, as over 50 per cent of public housing renters are living in poverty. This is even higher for some groups and in some areas. For example, a staggering 100 per cent of people over the age of 65 living in public housing in regional and rural Victoria experience significant economic disadvantage.

2021 poverty rate (top) and change in poverty rate since 2016 (bottom), mortgage-holders



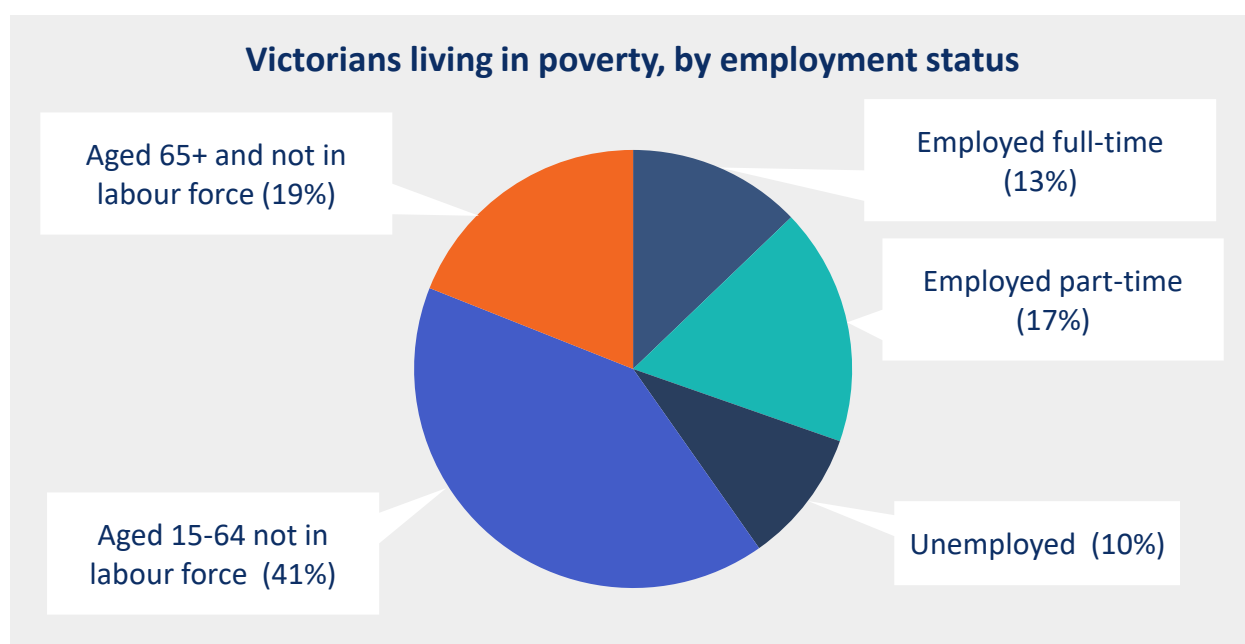


## Having a job makes you less likely to live in poverty but doesn't protect you fully.

Almost 70 per cent of people over the age of 15 living in poverty are unemployed or not in the labour force.

This includes:

- **57,700 people who are unemployed** (9.9% of people living in poverty).
- **237,800 people aged 15–64 not in the labour force** (40.8% of people living in poverty). This group includes people who aren't working because they have a disability or chronic health condition; are caring for children, older people or people with disability; are studying; are undertaking non-paid voluntary work; or have become discouraged from looking for employment.
- **110,700 people aged 65 and over not in the labour force** (19% of people living in poverty).



People who were unemployed had the highest rates of poverty in 2021, at 36.7 per cent, followed by people aged 15–64 not in the labour force at 28.1 per cent. Many people in these groups receive much of their income in the form of government benefits or support.

The high rates of poverty amongst these groups are further evidence that government payments such as JobSeeker and support for parents, carers and people with a disability are insufficient.

On the other hand, people in full-time employment were the least likely to be experiencing significant economic disadvantage. The poverty rate for this group was 3.7 per cent across the state. This demonstrates that being employed, either in full-time or part-time employment, was a strong protective factor.

However, employment doesn't always mitigate against poverty. Poverty rates in Melbourne increased amongst part-time and full-time workers since 2016. Over 9 per cent of full-time workers were living in poverty in some parts of Melbourne.

# How to fix it

Poverty is a policy choice.

We may not choose poverty consciously, but other policy choices we make – or avoid – ensure poverty's existence and continuation in Victoria.

There is urgent action the Victorian Government can take, in partnership with communities, the social sector, the Commonwealth and local governments, to bring about meaningful change to combat poverty,

The recommendations below should be read in conjunction with other VCOSS policy positions and statements found at [vcoss.org.au/policylibrary](https://vcoss.org.au/policylibrary)

To end the poverty we detail in this report, the Victorian Government should:

## 1. Advocate for permanent increases in benefits

Providing benefit payments that are below the poverty line keeps people in poverty. The Victorian Government can advocate to lift income supports including Youth Allowance and JobSeeker to cover the essentials. Following the recent Federal Budget, JobSeeker will still only be \$53.85 per day, when it is increased in September 2023, with Youth Allowance just \$42.85 per day. We echo calls to lift JobSeeker and related payments to at least \$76 a day.

## 2. Take action on housing affordability

Rising housing costs are causing significant strain on household budgets, and the current supply of social and affordable housing is insufficient to meet demand and keep people out of poverty. Coordinated action can be taken across government and the market to improve housing affordability, particularly for those on low incomes, including:

- Establish a long-term pipeline of new social housing, increasing supply by 6,000 homes per year for the next 10 years.
- Make better use of existing housing stock, including strengthening vacant residential property tax, and regulating short-term letting.
- Increase affordable housing supply through changes to the planning system, including establishing mandatory inclusionary zoning.

- Continue to build on renters' rights, by strengthening regulatory protections against excessive rent increases in the *Residential Tenancies Act 1997*.
- Resource community services who provide support to mortgagees and renters experiencing housing stress, including community legal centres, tenancy advocacy services and specialist homelessness services.

### 3. Address cost of living pressures

Action to address cost of living pressures needs to be sustained and systemic.

To achieve this, the Victorian Government can establish an independent Cost of Living Commissioner that will lead collaborative work addressing challenges across multiple areas of government, such as concessions, food security, telecommunications affordability and accessibility, and housing.

They would have a mandate to look across state services and private markets and consider national factors.

### 4. Invest in evidence-based interventions to support children and families

With the right interventions and support, intergenerational cycles of poverty and disadvantage can be broken. The Victorian Government can fund Victoria's Centre for Community Child Health to lead a multi-sector, multi-partner trial of 'Beyond the Silver Bullet', which would identify 10 transformational interventions and deliver them in 20 priority communities.

The interventions could include sustained nurse home visiting, playgroup participation, childcare attendance, parenting programs, access to green spaces, and financial support. The difference in this trial is that they would be combined (or 'stacked') in neighbourhoods, and every child and family in the trial would receive every intervention in the antenatal to school-entry period, to accelerate equitable outcomes.

'Beyond the Silver Bullet' can transform the lives of Victorian children and provide a global template for disrupting early childhood disadvantage.

## 5. Continue targeted supports for people experiencing disadvantage to move into employment

Employment and economic participation is a powerful protective factor against poverty. Victoria has a strong history of successful programs that have helped support thousands into jobs. The Victorian Government can leverage this success by providing insight to inform national strategies, and well as invest in targeted programs that:

- Support disadvantaged jobseekers into work
- Address systemic barriers to workforce participation for under-represented groups
- Intervene early to prevent disengagement from the workforce

## 6. Tackle place-based disadvantage with long-term systemic funding to build on community strengths

Tackling place-based disadvantage requires consistent and coordinated responses from local communities, government, organisations and businesses. Successful programs have been funded by both state and Federal government. These establish cross-sector partnerships for action, build on community strengths and bolster local economic and social development.

The Victorian Government can expand on these programs and the growing body of knowledge on place-based approaches by identifying target areas and providing funding to establish and grow cross-sector partnerships that address the systemic drivers of disadvantage in place. Funding must be long-term and approaches must centre community-based decision-making.



# Poverty in your area

## Poverty rates for selected demographics by Local Government Area

	Number of people in poverty	Overall poverty rate	Children	Over 65s	Women	Employed Fulltime	Aged 25- 64 and not in the labour force	Home owners with a mortgage	Private renters
<b>Statewide</b>	<b>798,500</b>	<b>13.3</b>	<b>17.6</b>	<b>13.6</b>	<b>12.9</b>	<b>3.7</b>	<b>28.1</b>	<b>11.2</b>	<b>18.8</b>
<i>Alpine</i>	1340	11.3	15.8	13.9	11.4	2.5	26.1	8.8	19.0
<i>Ararat</i>	1466	14.2	20.1	15.4	14.4	3.1	31.7	11.8	23.6
<i>Ballarat</i>	14924	13.9	18.5	16.3	13.2	3.8	32.7	7.8	24.8
<i>Banyule</i>	11104	9.3	11.7	11.7	9.6	2.5	19.7	7.4	12.6
<i>Bass Coast</i>	5567	15.3	19.5	14.8	14.4	5.6	34.2	12.0	28.4
<i>Baw Baw</i>	6623	12.6	16.8	14.9	11.9	3.8	29.8	7.2	26.8
<i>Bayside (Vic.)</i>	7169	7.5	9.2	10.4	8.3	1.9	16.5	6.4	9.8
<i>Benalla</i>	1778	13.8	17.6	16.0	14.0	4.1	28.8	10.1	26.8
<i>Boroondara</i>	14354	9.1	11.9	11.0	9.3	2.4	18.7	8.8	11.1
<i>Brimbank</i>	32349	18.1	26.2	13.5	16.7	5.3	30.8	18.0	26.3
<i>Buloke</i>	843	15.8	36.9	10.6	13.2	1.4	36.9	18.2	40.4
<i>Campaspe</i>	5024	14.3	19.7	15.4	13.7	3.7	33.2	9.0	26.9
<i>Cardinia</i>	15592	14.1	17.9	14.0	13.9	4.9	28.9	12.8	21.3
<i>Casey</i>	56548	16.6	21.3	14.2	15.3	6.3	31.0	15.4	23.6
<i>Central Goldfields</i>	2390	19.7	33.3	15.1	18.3	3.5	40.5	18.9	32.4
<i>Colac Otway</i>	2911	12.8	17.3	13.7	12.5	4.1	27.7	9.1	25.9
<i>Corangamite</i>	1710	11.9	19.0	13.2	11.7	1.3	26.1	9.4	26.6
<i>Darebin</i>	16129	11.7	14.5	14.7	12.2	2.3	24.2	8.6	14.1

	Number of people in poverty	Overall poverty rate	Children	Over 65s	Women	Employed Fulltime	Aged 25- 64 and not in the labour force	Home owners with a mortgage	Private renters
<i>East Gippsland</i>	6392	14.9	20.6	14.7	14.7	4.8	33.2	11.0	27.3
<i>Frankston</i>	17146	13.2	17.2	14.3	13.7	3.9	26.9	10.6	20.2
<i>Gannawarra</i>	1355	14.4	21.9	12.9	14.2	1.0	34.2	11.7	34.3
<i>Glen Eira</i>	13488	9.6	11.3	12.7	10.1	2.6	19.6	7.5	13.1
<i>Glenelg</i>	3058	15.8	25.4	14.6	14.8	3.3	34.1	9.6	35.3
<i>Golden Plains</i>	1818	7.5	8.9	11.8	6.6	1.8	14.5	4.5	22.3
<i>Greater Bendigo</i>	14643	13.2	16.1	16.6	13.1	3.4	31.4	6.6	25.7
<i>Greater Dandenong</i>	27859	18.3	24.4	15.1	17.1	5.5	31.2	17.7	23.1
<i>Greater Geelong</i>	30437	12.2	15.6	16.5	11.4	3.2	30.3	5.7	19.6
<i>Greater Shepparton</i>	9185	15.2	23.2	16.0	13.3	4.3	33.7	8.0	27.3
<i>Hepburn</i>	2173	14.9	23.7	14.0	14.0	6.1	31.2	14.8	29.4
<i>Hindmarsh</i>	756	14.9	27.2	10.6	14.0	0.0	42.4	14.1	42.0
<i>Hobsons Bay</i>	8895	10.4	12.8	13.0	10.7	2.6	22.3	8.1	13.4
<i>Horsham</i>	2347	12.2	14.5	13.2	13.0	1.7	33.9	7.4	26.4
<i>Hume</i>	46684	20.6	25.5	14.8	18.8	7.1	37.5	19.2	30.6
<i>Indigo</i>	1745	11.3	14.5	12.9	10.9	4.1	26.2	8.9	21.5
<i>Kingston (Vic.)</i>	15407	10.3	12.8	12.8	10.7	3.0	20.7	9.0	12.9
<i>Knox</i>	17395	11.5	15.4	11.6	11.1	3.8	22.3	11.1	13.7
<i>Latrobe (Vic.)</i>	11229	16.1	22.4	15.5	16.0	2.5	40.2	6.8	36.7
<i>Loddon</i>	1058	15.9	30.0	11.0	14.1	2.2	36.5	15.5	42.7
<i>Macedon Ranges</i>	4407	9.3	10.9	11.3	9.1	2.9	22.0	7.5	17.6

	Number of people in poverty	Overall poverty rate	Children	Over 65s	Women	Employed Fulltime	Aged 25- 64 and not in the labour force	Home owners with a mortgage	Private renters
<i>Manningham</i>	14869	12.6	18.5	11.2	11.5	4.6	22.1	13.5	15.5
<i>Mansfield</i>	1037	12.3	15.9	14.7	11.2	4.9	28.3	11.8	18.4
<i>Maribyrnong</i>	9191	11.7	14.2	14.4	12.2	2.1	26.4	8.2	13.8
<i>Maroondah</i>	12085	11.1	14.8	12.5	11.3	3.3	22.0	9.6	15.6
<i>Melbourne</i>	19988	15.2	13.7	15.0	16.4	1.3	45.4	9.4	15.4
<i>Melton</i>	28521	17.4	21.6	15.3	16.6	6.0	32.9	16.0	26.2
<i>Mildura</i>	7866	15.5	22.9	16.2	13.9	4.0	34.6	6.5	29.3
<i>Mitchell</i>	6105	13.5	18.1	14.8	13.2	4.8	29.2	10.7	25.1
<i>Moira</i>	4052	14.9	22.8	14.1	14.5	3.6	33.8	8.6	31.2
<i>Monash</i>	22876	12.9	16.8	12.3	12.3	4.0	24.6	12.6	14.7
<i>Moonee Valley</i>	10685	9.3	12.0	11.6	10.0	2.0	20.6	7.5	11.4
<i>Moorabool</i>	3979	11.4	15.5	12.8	11.4	3.5	24.5	9.0	23.7
<i>Moreland</i>	18499	11.6	15.2	14.1	11.8	2.3	24.9	9.1	13.7
<i>Mornington Peninsula</i>	17057	11.2	14.9	11.8	11.7	3.5	22.1	10.3	19.5
<i>Mount Alexander</i>	2567	14.4	19.8	14.0	14.9	5.5	33.4	13.0	28.3
<i>Moyne</i>	1810	11.5	16.2	12.6	11.0	2.9	28.2	8.0	31.6
<i>Murrindindi</i>	1770	13.3	17.7	14.2	13.3	4.7	26.6	13.8	24.8
<i>Nillumbik</i>	4718	7.9	11.5	8.8	7.9	2.9	14.4	7.9	16.1
<i>Northern Grampians</i>	1497	14.5	22.9	13.4	15.0	3.1	34.5	14.6	28.9
<i>Port Phillip</i>	8735	9.5	9.9	16.1	11.0	1.3	28.0	5.4	9.3
<i>Pyrenees</i>	1108	15.6	22.8	15.8	15.6	3.1	35.3	12.1	40.6

	Number of people in poverty	Overall poverty rate	Children	Over 65s	Women	Employed Fulltime	Aged 25- 64 and not in the labour force	Home owners with a mortgage	Private renters
<i>Queenscliffe</i>	220	7.7	10.1	10.5	7.6	0.9	17.2	8.3	14.7
<i>South Gippsland</i>	3644	13.3	18.2	13.9	13.4	4.9	31.1	10.1	28.5
<i>Southern Grampians</i>	2100	14.0	18.5	14.7	14.3	2.7	35.8	10.1	29.7
<i>Stonnington</i>	8172	8.5	8.6	12.7	9.5	1.2	22.6	6.0	9.7
<i>Strathbogie</i>	1370	13.8	20.5	14.9	13.7	3.6	30.5	9.8	28.4
<i>Surf Coast</i>	2901	8.3	9.4	13.4	8.7	1.5	21.2	6.7	12.1
<i>Swan Hill</i>	2513	13.5	18.4	13.4	13.1	1.7	33.9	10.2	23.5
<i>Towong</i>	592	11.3	11.3	14.5	12.0	2.8	25.2	12.7	20.2
<i>Unincorporated Vic</i>	77	11.0	15.0	13.9	10.6	3.5	25.6	9.6	16.7
<i>Wangaratta</i>	3481	12.8	16.6	14.9	13.0	3.9	31.5	8.9	22.6
<i>Warrnambool</i>	4100	12.7	17.3	15.4	12.3	3.1	34.3	6.4	21.3
<i>Wellington</i>	5859	14.8	22.5	15.5	14.4	3.8	34.3	8.1	31.7
<i>West Wimmera</i>	406	11.3	11.2	12.6	12.2	0.0	35.5	13.9	27.8
<i>Whitehorse</i>	19149	12.0	14.8	12.6	11.9	3.4	23.2	10.8	15.8
<i>Whittlesea</i>	35733	16.6	21.6	12.3	15.4	5.9	31.7	15.5	23.5
<i>Wodonga</i>	5176	13.2	16.5	16.1	12.9	3.6	32.0	7.5	21.2
<i>Wyndham</i>	43600	16.1	19.4	14.2	15.6	5.3	32.1	14.3	20.6
<i>Yarra</i>	7735	9.5	12.8	13.8	10.5	0.9	30.4	4.5	8.3
<i>Yarra Ranges</i>	16482	11.2	15.2	11.7	11.3	3.8	22.0	10.4	21.2
<i>Yarriambiack</i>	918	15.9	27.1	11.5	15.6	0.9	40.0	14.9	41.1

## Further reading

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