

Raise the Rate Survey 2024 “I wouldn’t wish this life on anyone.”

MATT, NSW

“It’s constantly on my mind, I’m always watching the news and praying they’ll increase the rate. But I know they won’t. I just can’t wait to finish my degree so I can get to work and hopefully never have to be on income support again. It’s so degrading and punitive.”

BRETT, WA

Trigger warning: this report refers
to suicide and suicidal ideation.



Introduction

As Australia faces rising unemployment, more people are needing income support payments to get by. The Australian Council of Social Service (ACOSS) surveyed 760 people receiving JobSeeker, Youth Allowance and related income support to gauge how people are managing to get by on payments well below all measures of adequacy.¹ The results are deeply disturbing and should be a source of national shame. People report being isolated, embarrassed, sick and dejected because they do not have enough money. The reality is that if you receive JobSeeker or a related income support payment, you are unable to cover the cost of the essentials of life and are forced into a life of poverty and deprivation.

This national survey ran over five weeks from 12 July through to 18 August 2024 and collected 760 responses from people receiving JobSeeker, Youth Allowance, Austudy, Parenting Payment and related income support payments. More than 1.4 million people receive these payments², which are inadequate to cover the cost food, housing, transport, and healthcare.

Several people said in the survey that they were grateful for the income support they received, but that their lives were difficult because they cannot afford basic goods and services. Despite recent increases to income support payments, including the \$20 increase to JobSeeker and other allowances as well as the granting of Parenting Payment Single to single parents whose youngest child is aged between eight

and 14, the income support system still fails to prevent poverty and destitution. As this survey shows, the urgent need to substantially increase these income support payments remains.

ACOSS urges the Federal Government to lift JobSeeker, Youth Allowance and related payments to at least \$80 a day – the same rate as pension payments – so that people can meet the cost of essentials. These income support payments must be indexed at least twice per year to wages as well as prices, as is the case for pension payments. In addition, ACOSS calls for supplementary payments to meet the additional cost of disability and chronic illness, single parenthood and ensure that Commonwealth Rent Assistance is increased to reflect average rents paid.

ACOSS thanks all those who generously shared their experiences with us in this survey.

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- 1 Economic Inclusion Advisory Committee (2024) https://www.dss.gov.au/sites/default/files/documents/04_2024/economic-inclusion-advisory-committee-2024-report.pdf
Note that these measures include the 50% median income poverty line, Henderson Poverty Line and budget standards. Note that a budget standard, as described by Saunders, P., & Bedford, M. (2017), provides a measure of how much income a particular individual or household needs to meet a certain standard of living at a particular point in time. The standard is developed by “specifying every item that is needed by the family, pricing each item and summing to produce the overall budget.” Saunders, P., & Bedford, M. (2017) *New Minimum Income for Healthy Living Budget Standards for Low-Paid and Unemployed Australians*. (SPRC Report 11/17). Sydney: Social Policy Research Centre, UNSW Sydney. <http://doi.org/10.4225/53/5994e0ca804a4>.
 - 2 Department of Social Services (2024) DSS Benefit and Payment Recipient Demographics – quarterly data

Methodology

ACOSS ran this survey online via typeform, and recruited participants through social media channels, direct electronic mail and through ACOSS members. ACOSS used paid advertising over a two-week period within the five weeks the survey was in the field (12 July through to 18 August 2024) to recruit participants outside of our existing networks. While the survey was open to anyone receiving an income support payment, including JobSeeker Payment, pensions, Youth Allowance and related income support, ACOSS confined this report's analysis and findings to people receiving the following payments: Jobseeker Payment, Parenting Payment, Austudy, Youth Allowance, Special Benefit, and Abstudy. We did so to focus on people receiving the lowest income support payments in our social security system.

ACOSS designed the survey so that not all questions were mandatory, which has led to some questions not being answered by all participants. We have endeavoured to outline where this is the case in the report.

A limitation of this survey is that it was conducted solely online, therefore excluding people without online access. According to the latest Digital Divide Index, one in four people are digitally excluded, with digital exclusion mostly affecting people with low incomes, low education and employment outcomes, as well as people living in regional areas.³ Given the brief period the survey was out in the field, ACOSS considered it appropriate to distribute the survey online only.

Respondents

The vast majority of people who responded to the survey receive JobSeeker Payment (75%), followed by Parenting Payment (21%). A much smaller proportion (4%) receive student, youth and related payments.

Payment type	Count	%
Jobseeker Payment	569	74.7
Parenting Payment	157	20.8
Austudy	18	2.4
Youth Allowance	13	1.7
Special Benefit	2	0.3
Abstudy	1	0.1
Grand Total	760	100.0

³ Good Things Foundation (2023) 'Digital inclusion is a social issue' <https://goodthing-saustralia.org/the-digital-divide/what-is-the-digital-divide/>

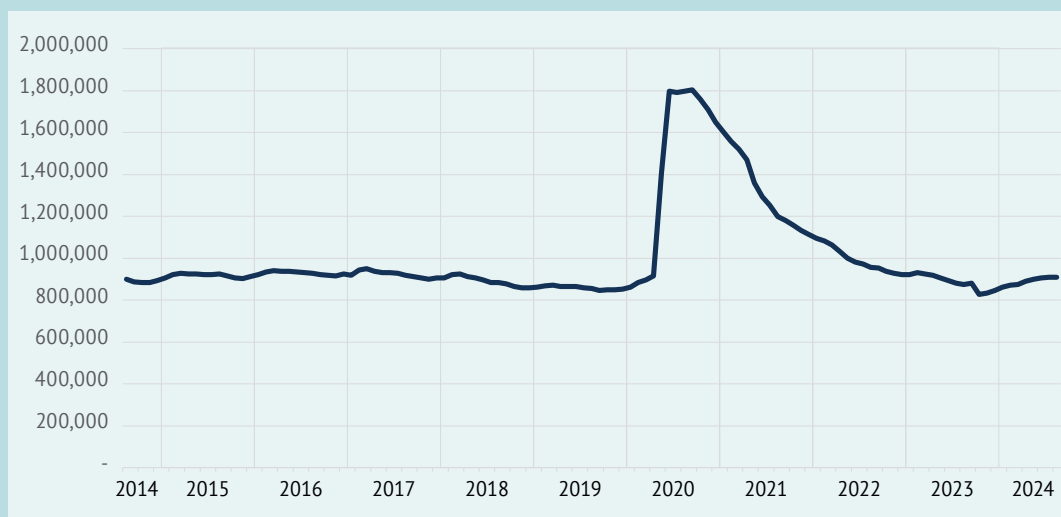


Growing number of people needing unemployment payments

As mentioned, more people are needing unemployment payments in Australia as unemployment rises. The number of people receiving unemployment payments (JobSeeker Payment and Youth Allowance (Other)) has been trending upwards since the end of 2023, following the shift of approximately 82,000 single parents⁴ from JobSeeker on to Parenting Payment Single.⁵

This is of concern, as unemployment payments are among the lowest paid payments in Australia. The Organisation for Economic Cooperation and Development (OECD) expressed concern about the level of Australia's unemployment payments, stating that they 'remain below the relative poverty line' and recommended Australia consider increasing these payments.⁶

NUMBER OF PEOPLE RECEIVING JOBSEEKER AND YOUTH ALLOWANCE (OTHER), 2014-2024



4 As at May 2024 - Senator the Hon Katy Gallagher (2024) 'Helping women leave a violent partner payment' <https://ministers.pmc.gov.au/gallagher/2024/helping-women-leave-violent-partner-payment>

5 This was following the 2023 budget measure to grant access to Parenting Payment Single to single parents whose youngest child is aged up to 14 (up from eight years of age).

6 OECD (2023) 'Economic Policy Reforms 2023: Going for Growth' Australia, https://www.oecd-ilibrary.org/sites/9953de23-en/1/3/3/2/index.html?itemId=/content/publication/9953de23-en&_csp_=4e52b6caf-c2a1117e64315bdb0a41b0&itemGO=oecd&itemContentType=book



Key findings

- **Even with Rent Assistance, income support payments are inadequate to cover the cost of private rental.** Of the 410 people who reported renting privately and how much they pay in rent (54% of survey respondents), 94% are in housing stress, paying more than 30% of their income in rent alone. 52% reported paying more than half of their income on rent.
- **298 respondents in private rental reported receiving a rent increase in the past 12 months, with 70% receiving a rise of more than \$20 a week, and 42% reporting an increase of over \$40 a week.**
- **The inadequacy of income support payments harms people's mental and physical health.** More than eight in 10 respondents said that receiving income support negatively affected their physical health, and nine in ten said it negatively affected their mental health. Three quarters said they could not access healthcare and medicine because they cannot afford it.
- **Sufficient food is a discretionary item for people receiving income support.** More than two thirds of people reported reducing their intake of fresh fruit, vegetables, meat and other expensive items, with 64% stating that they skipped meals or ate less to get by (or both).
- **People go to great lengths to pay their energy bills.** 68% reported reducing their use of heating and cooling to afford energy bills, and 59% said they go without food or medicine to be able to pay their energy bill. 31% said that they have an energy debt. More than 100 respondents stated that they expected to go into energy debt once their next bill arrived.
- **It is very difficult to afford a car on income support.** Most survey respondents said they have a car (69%)⁷, but 81% of car owners said that they do not use it as much as they would like because they do not have enough money, and a further 9% reported they had stopped using it entirely. 75 people said they had given up their car because they could not afford it whilst receiving income support.

Recommendations:

- **The Federal Government must increase** JobSeeker Payment, Youth Allowance and related income support payments to at least \$80 a day – on par with pension payments - as a matter of urgency. These payments must be indexed to wages as well as prices at least twice per year.
- **In addition, the Federal Government should improve** the adequacy of payment supplements to meet additional living costs, including by lifting the maximum threshold for Commonwealth Rent Assistance (CRA) by 60% (resulting in a 110% increase in the payment), establishing a \$65 a week Disability and Illness Supplement and a Single Parent Supplement benchmarked to the additional costs of single parenthood (to replace Family Tax Benefit (FTB) Part B).⁸

7 A review of 519 respondents' postcodes suggests that 70% reside in non-metropolitan areas.

8 For more information, see ACOSS's 2024/25 Pre-budget submission: https://www.acoss.org.au/wp-content/uploads/2024/03/ACOSS_Budget-Priorities-State-ment-2024-25_3.pdf

Income support fails to cover housing costs

“If I don’t find work in a few weeks, I will have no choice but to put my possessions in storage and be homeless.” – Ben, NSW

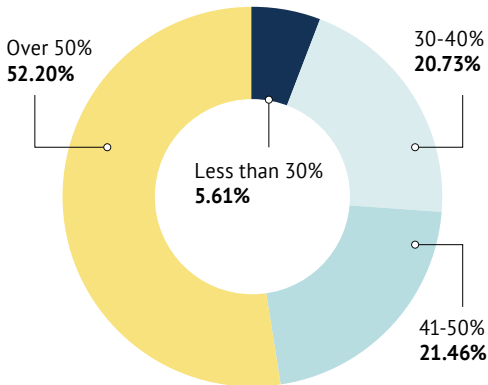
Australia currently has the worst rental affordability on record⁹ and one of the highest rates of homelessness among wealthy countries. Australia’s supply of social housing is at a four-decade low.¹⁰ The brunt of the housing crisis is felt most acutely by people trying to get by on totally inadequate income support payments.

9 Anglicare (2024) Rental Affordability Snapshot, May, <https://www.anglicare.asn.au/publications/2024-rental-affordability-snapshot/>

10 National Housing Supply and Affordability Council (2024) State of the Housing System <https://nhsac.gov.au/sites/nhsac.gov.au/files/2024-05/state-of-the-housing-system-2024.pdf>

Almost all (94%) people who responded to this survey who rent privately and stated how much income they pay in rent each week reported being in housing stress, paying more than 30% of their income in rent. Fifty-two per cent of these respondents reported paying more than 50% of their income in rent alone. This is the definition of severe housing stress.

What percentage of your income currently goes towards rent?



Just 5.6% (23) of respondents renting privately who stated the proportion of income they paid in rent reported not being in housing stress.

While people may receive Commonwealth Rent Assistance to help with rental costs, the maximum rate of this payment for a single person is currently \$94 a week, providing rent paid is at least twice that (\$198pw)¹¹.

The Federal Government has increased Commonwealth Rent Assistance in the last two budgets by 15% and 10% respectively, which has added between approximately \$20 to \$30 a week in real terms in people's income support payments, depending on their household make-up. However, even with these increases (with the 10% rise to take effect on 25 September), most people receiving working-age payments are in housing stress because their base rates of payment are so low.¹²

“Currently most of my income goes towards rent. A good portion towards medical care and medications. And what's left over is barely enough to keep me alive.” Kit, Vic

Many people reported being at risk of homelessness because there is no room in their budget for a rent increase or another major expense.

“The National Rental Affordability Scheme has just finished so my rent is about to jump \$250 per week, which I can't afford. It's a very stressful situation. Where I live, we are all single mums who are escaping family violence and all on Centrelink payments. Due to the NRAS ending all of us are in the same boat. It's very scary and may push some of the mums to actually go back to their ex and risk more family violence but they really have no choice. It's move back or be homeless. It's terrible.”

– Suzanne, NSW

“It's only since I've moved in with my father that housing is possible at all. My rent used to be 80-90% of my income.” – Anonymous, Vic

In June this year, 96,000 people received homelessness services for reasons including financial stress and housing crisis.¹³ Homelessness services turn away 295 people each day, totalling 108,000 people each year, due to a significant underfunding and overwhelming demand. Most people turned away are women (66%).¹⁴ This is the reality of an inadequate income support system combined with an inadequate supply of affordable housing.

“I'm homeless with two kids. I cannot secure a [private] rental [from a real estate agent] 'cause they are far too expensive for my income bracket... The dept of housing [is] struggling to house anybody.” – K, QLD

11 As at March 2024

12 Australian Institute of Health and Welfare (2024) 'Housing assistance in Australia 2024' <https://www.aihw.gov.au/reports/housing-assistance/housing-assistance-in-australia/contents/financial-assistance>

13 Australian Institute of Health and Welfare (2024) 'Specialist Homelessness Services: monthly data' - August <https://www.aihw.gov.au/reports/homelessness-services/specialist-homelessness-services-monthly-data/data>

14 Australian Institute of Health and Welfare (2024) 'Specialist homelessness services annual report 2022-23' <https://www.aihw.gov.au/reports/homelessness-services/specialist-homelessness-services-annual-report/contents/unmet-demand-shs>



Food has become a discretionary item

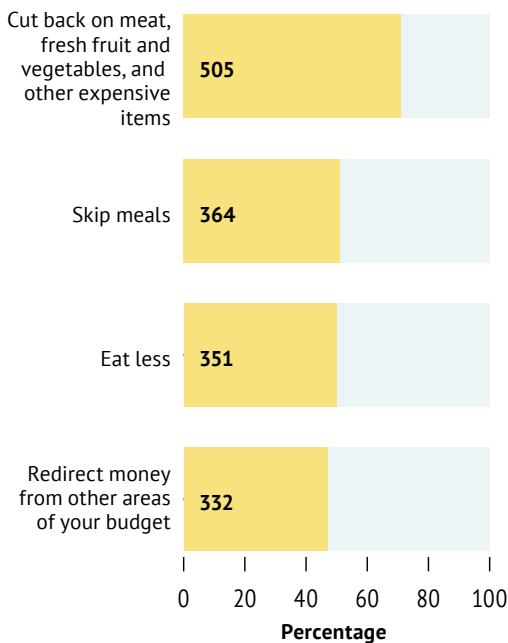
"I haven't eaten red meat in two years." - Tracie, NSW



When people do not have an adequate income to cover basic costs, their food budget is one of the first things that is cut. Food is often a discretionary item for people receiving income support payments, with most of the people responding in this survey reducing the amount of food they consume to get by week to week.

Almost all of the 760 respondents said that they find it difficult to cover grocery costs (93%). Of the 707 who told us what they do to manage the cost of groceries, 71% said they cut back on meat, fresh fruit and vegetables, with 64% stating that they skip meals or eat less or both.

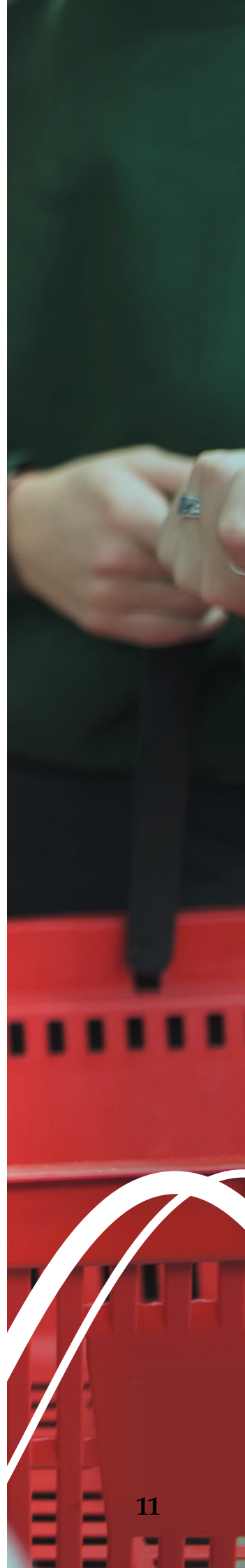
What do you do to afford groceries?



“I usually eat twice a day, but sometimes once. I rarely eat fresh food, it’s mostly canned stuff and anything about to expire.” – Brett, WA

Respondents reported only eating bread or pasta to fill up, with many stating they rely on foodbanks or churches for food. Parents reported going without food so their children could eat, or only eating their children’s leftovers for a meal. Some said they cannot afford the cost associated with special dietary requirements – for example, being celiac or diabetic – and their health suffers as a result.

“Sometimes it’s a choice between food or fuel or bills.” – Paul, WA



People's health declines when they do not have enough money

"I'm going backwards financially - no savings, little super, no assets, hard to get the medical treatment required in a timely manner in the public system - it takes its toll physically and mentally." - David, SA



“The rate of income support is obviously designed to drive us off the planet. It hurts when your leaders treat you as if you don’t deserve to live. It causes me to dread the future.”

– Anonymous, Vic

One of the strongest themes of this year’s report was the toll of an inadequate income on people’s health.

We asked people receiving JobSeeker, Youth Allowance and related payments if living on income support negatively affected their physical and mental health. More than eight in 10 respondents said that living on income support harmed their physical health, with nine in ten saying it negatively affected their mental health.

Does living on income support negatively affect your mental health?	Number	%
Yes	696	92%
No	50	7%
Does living on income support negatively affect your physical health?		
Yes	639	84%
No	82	11%

These totals do not add up to 760 (100%) because some people left this question blank. . The percentages are of the total number of respondents (760).

Survey responses show that not only does health decline because of an inability to afford medicine and healthcare, the social isolation and shame that comes with not having enough money severely damages people’s wellbeing. A number of respondents said they are ‘embarrassed’ by the choices they need to make, like going without sanitary products, food, and turning down social invitations. Very troublingly, numerous respondents said they had suicidal ideation.

“I don’t know what else to tell you... It is so very difficult to keep going sometimes.” – Lester, SA

“It’s demoralising and makes me want to go stand in traffic - at least if I’m not here anymore that’s \$778 a fortnight the government saves because they don’t have to pay me.”

– Aeryn, NSW

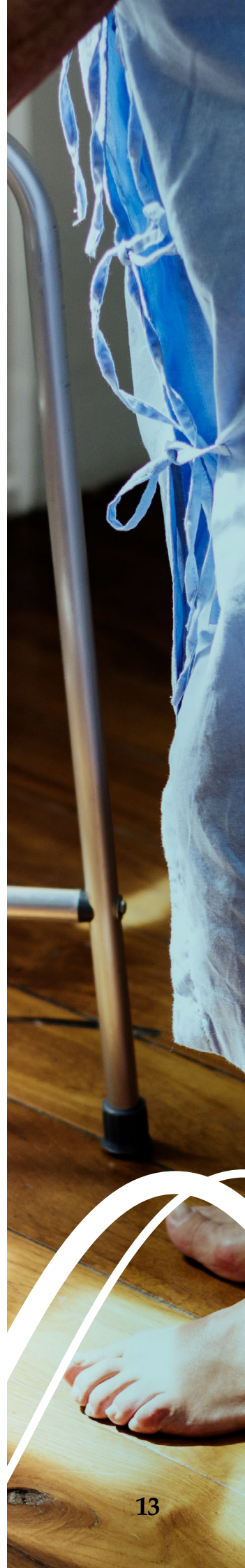
The Australian Institute of Health and Welfare released research earlier this year showing that the rate of suicide for people receiving unemployment payments and the Disability Support Pension is much higher than the broader population.¹⁵ The Institute stressed that correlation does not mean causation and could not point to why the rate of suicide is much higher for people receiving these payments. Other studies point to unemployment and financial distress as being risk factors for suicide.¹⁶

Many respondents stated they have health conditions that deteriorated because of receiving income support. People reported having cancer, chronic illnesses like diabetes, and poor mental health, and said they are unable to cover the cost of essential medications and trips to specialists. Three quarters of respondents said they have difficulty accessing medication or medical care because of the cost.

“I don’t buy my all of my medication [because of cost], I am progressively losing my eyesight because of it.” – M, Vic

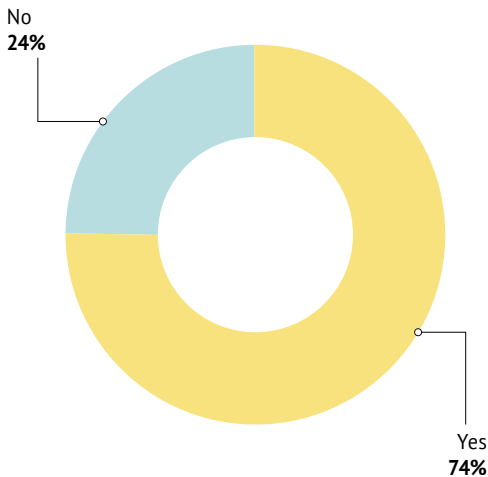
15 Australian Institute of Health and Welfare (2024) ‘Supporting people who experience socioeconomic disadvantage: Deaths by suicide among Centrelink income support recipients’ <https://www.aihw.gov.au/suicide-self-harm-monitoring/data/populations-age-groups/deaths-by-suicide-among-centrelink-income-support-recipients>

16 For example, see Suicide Prevention Australia’s Social Security Policy Position and the evidence regarding economic and employment circumstances and suicide: https://www.suicidepreventionaustralia.org/wp-content/uploads/2022/11/L01_SPA_Social-Security-Policy-Position_v2-1.pdf



“I can’t begin treatment for osteoporosis until I have my teeth fixed and, because of the length of the waiting list, that could be two years. My bones are deteriorating because I can’t afford dental treatment.” - L, Vic

Do you have difficulty accessing medication or medical care because of the cost?



The total does not add up to 100% because some people left this question blank.

Some said that if they could afford healthcare and treatments, they would be in a better position to get paid work. Yet rather than being a payment that supports people to obtain paid work, the inadequate rate of JobSeeker makes it harder as people cannot afford healthcare. It is important to note that almost half (43%) of people who receive JobSeeker Payment have a partial capacity to work because of illness or disability, but they do not qualify for or yet receive the Disability Support Pension.¹⁷

“I developed an autoimmune disease a year ago, meaning I’m too sick to work. If I could afford treatments (physio, chiro) I might be able to work in some capacity. There should be enough support for people who are chronically ill. I am under lots of pressure due to Centrelink medical certificates, housing instability and mental health.” - Kelly, Vic

“The current rate is causing a marked decline in my mental, physical, and social well-being. It is not the leg-up people without jobs need, to find gainful employment. In fact, it causes employable people to become less employable because they can’t engage meaningfully with the job market when they are desperately trying to find ways to just survive. It’s shameful.” - S., NSW

ACOSS also asked people if they thought they would benefit from the government’s proposed freeze to CPI (Consumer Price Index) indexation of the Pharmaceutical Benefits Schedule co-payment from 2025, to which 65% said yes (of 742 respondents). However, freezing this co-payment from indexation will likely only result in minor savings for most people (the co-payment will remain at \$7.70 for up to five years).

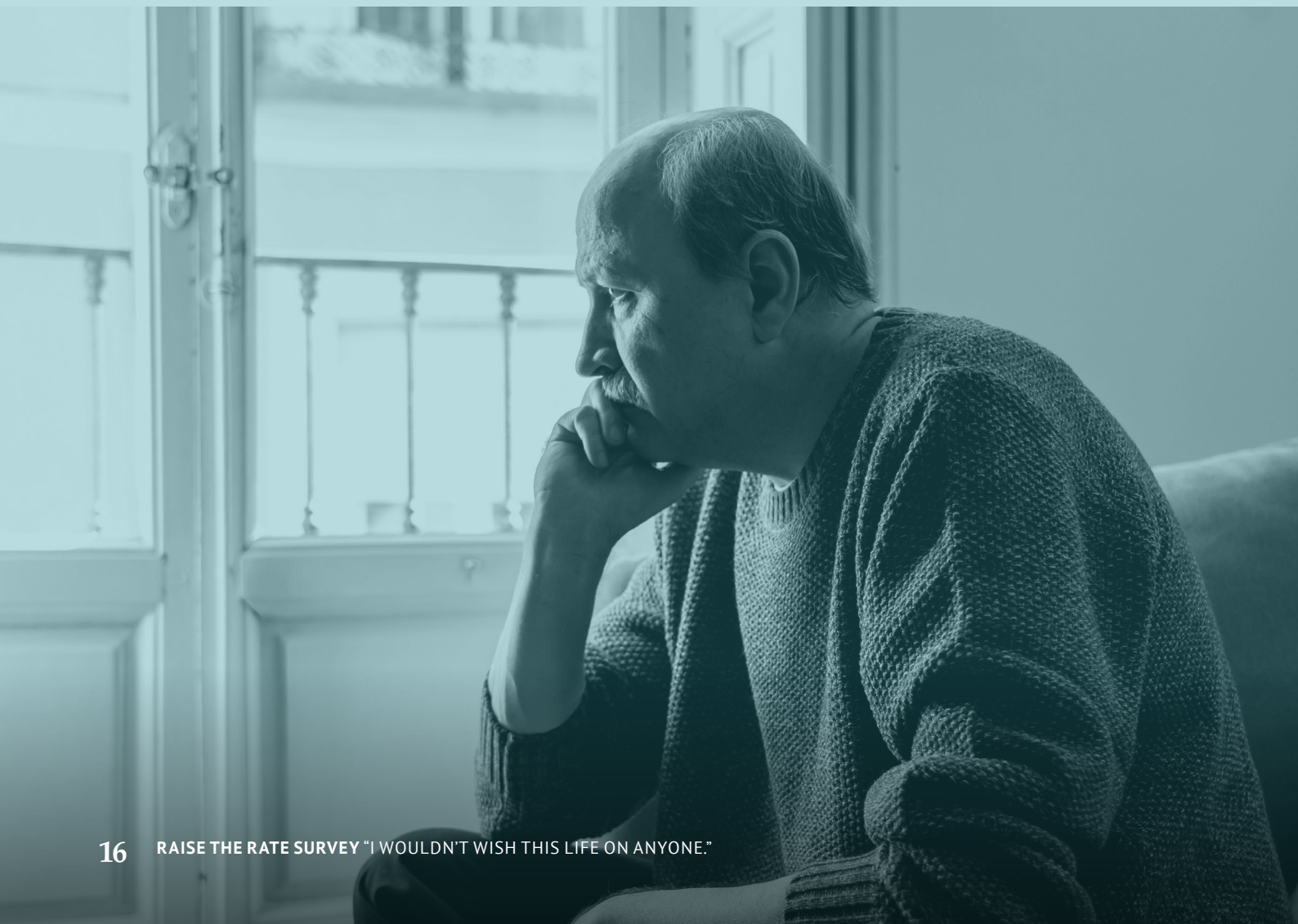
¹⁷ DSS, Ibid.





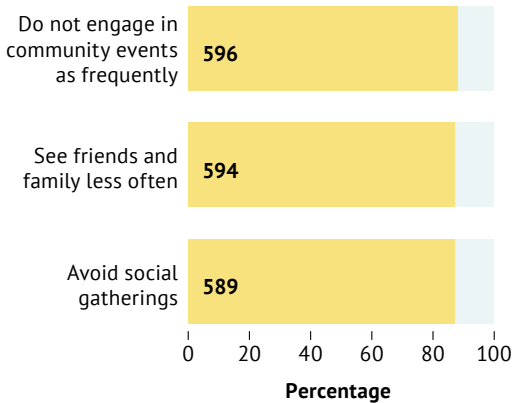
Receipt of income support leaves people socially isolated

"I'm basically in prison in my own home but you get used to it." - Claire, TAS



A common theme among people receiving JobSeeker and related payments is the social isolation that accompanies a lack of income. Eighty-nine per cent of respondents said they experienced social isolation because they receive income support. Respondents said that they do not engage in community events as frequently (88%), that they see friends and family less often (87%) and avoid social gatherings (87%).

Experiences of social isolation whilst receiving income support

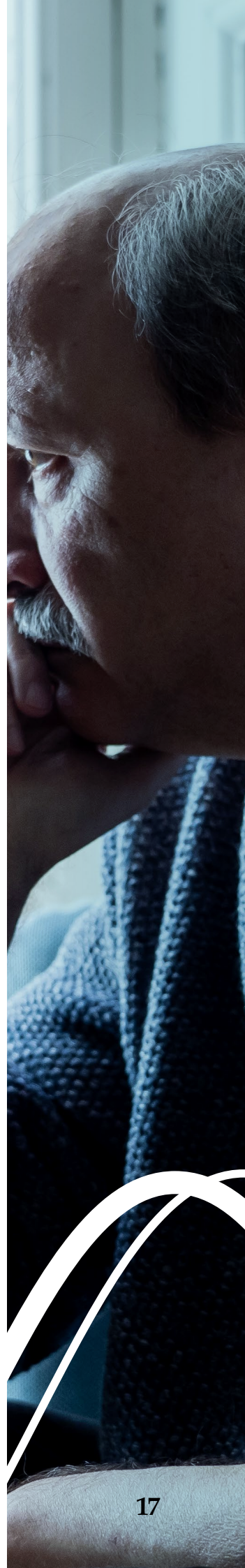


“I’m just depressed. I spend a lot of time in bed because I can’t afford to do anything else.” – Ruth, Vic

Social isolation erodes people’s confidence and mental health. It reduces their opportunities and capacity to find employment. This is supported by the Economic Inclusion Advisory Committee’s findings that lifting JobSeeker and related payments may “increase job search and the likelihood of moving to employment.”¹⁸

As with previous surveys, this year’s survey again highlights the negative effects of inadequate payments on the ability to secure paid work, study or engage with one’s community. Far from supporting people to be in a good position to get a job or education, inadequate income support wears people down, harming their wellbeing.

18 EIAC, Ibid., p. 55



People do all they can to reduce energy use

"We've barely been able to use the heater during winter as it's simply too expensive to keep the house above 10 degrees." - Kit, Vic



People on low incomes struggle with the cost of energy because they do not have enough money to afford the bills, and they tend to live in homes that are inefficient to heat and cool. They are also less likely to be able to afford renewable energy or measures to make their home energy efficient. People on the lowest incomes end up spending more on energy because they cannot invest in measures to reduce energy use.

“The gas system is old, and my bills are huge because of it.” – Ruth, Vic

In this survey, most people reported taking steps to reduce their energy use in an effort to reduce their bills because they cannot afford them on income support payments. Only 30 of the 760 respondents (4%) said they can afford their energy bill without changing their behaviour (for example, by limiting their use of energy). It is not clear how this group is managing their energy costs, but at least one respondent referred to having solar at home that helped with bills:

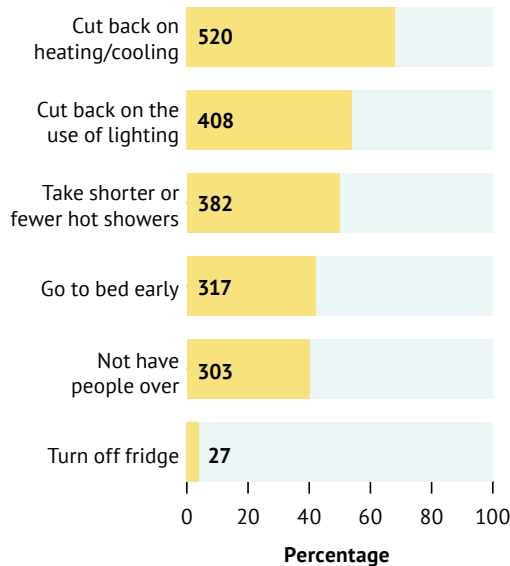
“When we got extra money during Covid, I got solar hot water. It’s made a huge difference to my power bill.”

– H, NSW

More than two thirds of people (68%) said they have cut back on heating and cooling to save money on energy, while 54% said they reduce their use of lighting. Half said they take fewer or shorter showers, and 40% said they do not have people over to their home because of the additional energy use. Forty-one per cent said they go to bed early to save on heating and lighting. Thirty-eight per cent reported changing how they cook (like not using the oven) to save money on their bill. A small minority (4%) resort to turning off their fridge.

“Today I had to make the choice between potential bankruptcy from incurring additional debt I can’t repay or going without hot water and heating. I’m going without. We will be bathing out of buckets with hot water from the kettle from now on as we can’t afford showers & there will be no heating.” – Emily, NSW

What people do to afford their energy bill



“I just got my gas bill - 550 for a quarter - up from 350 same time last year and I used less. How is that justified? I already cut the gas off once because I couldn’t afford it - but we rely on gas for heating and cooking. Trapped.” – Jenni, SA

Just under one third of people (31%) said they had an energy bill debt. Of the 503 people who did not have an energy debt but responded to the question asking if they expected to go into energy debt when their next bill arrived, 108 or 21% said ‘yes’.

Thirty per cent of people said that they had either asked their retailer to go on a payment plan or they were already on a payment plan. About one in five said they had asked their retailer to go on a hardship plan or are already on a hardship plan.

The inability to cover the cost of energy meant that 60% of people stated they go without other things like food and medicine to pay it.

“The low payment is criminal. You cannot afford the basics to survive. Paying energy bills is impossible due to the exorbitant cost of them. That’s the hardest part of it, not being able to afford to stay warm in winter.”

– Fiona, Vic



Trying to run a car

"I'll have to sell my car which of course means I can't get to job interviews etc. I'm just depressed."

Ruth, Vic

"I have no choice but to use the car as there are limited public transport options and I need the car to get to work." – Melissa, Vic

"I am scared the car will break down because it's old. It needs a new windscreen. Current fee-free interest-free loans are hard to obtain. But even then, I have to pay the money back." – Anthea, ACT



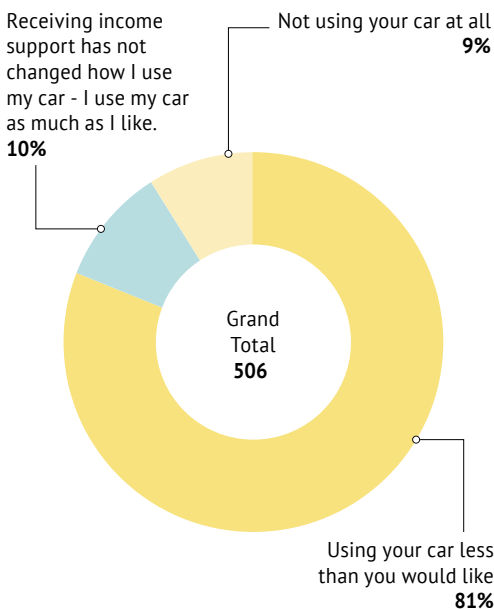
In many parts of Australia, it is difficult to get by without a car because of a lack of public transport. This is particularly the case in outer-metropolitan, regional and rural areas. Sixty-nine per cent of survey respondents said they had a car. Of the 233 people who said they did not own a car, 75 (32%) stated that they gave their car up because they could not afford to run it whilst receiving income support.

“I’m unlikely to be able to get a car again, with no savings or other way to get a loan to buy a car - having no car rules out many jobs that are not on public transport routes, or start at 6:00AM or are shift work, or require transport of tools or such. I don’t go places, even if free, because of transport costs or availability.”

– David, SA

Of respondents who have a car, the vast majority (81%) said that they do not use it as much as they would like so that they can manage on income support payments. A further 9% said they have stopped using their car entirely.

To manage on income support, have you been:



“I only put fuel in my car to go to the supermarket, doctors or visit my elderly parents who live 30 mins away. I only visit them every two weeks because I can’t afford fuel. I walk to the shop to save fuel. I have degenerative spinal disease and chronic pain, but I have no choice but to walk.” – Annabella*, Qld

If people do not have a car or are unable to afford to run it, it inhibits their opportunities to get paid work, as well as attend health appointments or see friends and family. 307 of the 475 people (65%) who responded to the question about whether they have difficulty going to work or medical appointments because of the cost of driving there said ‘yes’.

“Having to travel 90km round trips daily for work, the fuel costs impact how much I use the car for other travel apart from work. I had to downsize to afford the insurance, servicing and running costs. There is no public transport in my area.”

– Bernard, SA

“Right now, the injection pump has gone in my car. It will cost \$1500 to replace with me doing all the work. I don’t have the money and don’t know how or when I will have it. So basically, I’m paying my rego on a car I can’t use. Public transport only comes in my area a couple times a day, so I have to get on the bus at 6am if I have to be at uni around lunch time.” – Brett, WA

“I’m forced to live in a remote location as it’s all I can afford. The township I live in is made up of less than 300 people. Jobs are of course next to impossible to find here. The nearest large community is 1.3hrs away. I simply can’t afford to drive that far for work. The cost of fuel, car maintenance and car repairs from extremely poor roads on top of my current expenses would leave me worse off. I have absolutely no ‘in person’ friends. I can’t afford to. I wouldn’t wish this life on anyone.”

– Matt, NSW



Conclusion

Despite some real (above inflation) increases to JobSeeker, Youth Allowance and related income support payments in recent years, these payments remain well below poverty lines and other benchmarks of adequacy like budget standards. People receiving these payments continue to go without basic goods and services because their budgets simply cannot stretch to meet minimum costs. In Australia, in 2024, we can and should do much better than condemn more than one million people to deprivation and deep financial stress by leaving income support payments below all measures of adequacy.



ACOSS urges the Federal Government to lift JobSeeker, Youth Allowance and related income support payments to at least \$80 a day – on par with pension payments - so that people have a chance of keeping a roof over their head and not going hungry. Lifting these payments would help ensure that people receiving them did not lose so much of their capability and wellbeing, which this survey shows is a devastating outcome for so many. It is beyond time to Raise the Rate for Good.





www.acoss.org.au