



Poverty in the ACT

Anti-poverty week October 2025

A growing risk

Most Canberrans want their neighbors to have enough to eat, be securely housed and have access to the essential services they need when they need them. Poverty in the ACT is not always visible, but around 10% of Canberrans are in poverty. After the pandemic and in a continuing cost-of-living crisis for those on low incomes, poverty is affecting more people and affecting people more deeply. The ACT has the highest median income in Australia and has the resources to eliminate poverty if we choose. **Poverty in the ACT is a political choice.** It exists when incomes are below need, social housing is under-supplied, the community sector safety net is under-resourced, and targeted assistance is insufficient.



Inadequate income support

A single person receiving Youth Allowance has a weekly income that is 48% below the poverty line of \$584 per week.

A single person without children receiving JobSeeker has a weekly income that is 35% below the poverty line of \$584 per week.¹



Unaffordable housing

Only 1% of rentals in the ACT are affordable for a full-time minimum wage earner.²

No rentals are affordable for people on JobSeeker, Youth Allowance, Parenting Payment (Single) or Disability Support Pension.

The ACT has the highest rate of rental stress among Commonwealth Rent Assistance recipients.³



Under-resourced community sector

83% of community organisations reported higher demand for services over the past year.

Poverty is a key driver of client complexity in the ACT – ranked third after mental health and housing and homelessness.⁴



Insufficient cost of living supports

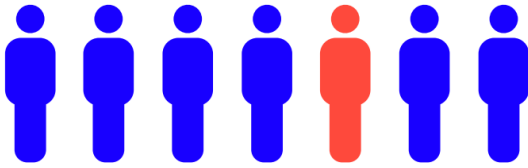
Cost of living was the leading cause of increased service demand in 2024, reported by 79% of organisations.⁵

The discontinued Rent Relief Fund assisted 700 applicants last financial year with 72% remaining in their tenancy six months later.⁶

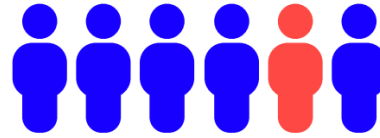


The National Picture

1 IN 7 ADULTS LIVES IN POVERTY



AND 1 IN 6 CHILDREN



Who is most affected

The likelihood of experiencing poverty is not evenly shared. Factors such as age, gender, family relationships, sources of income, disability and other characteristics can all influence a person's risk.



34% of single-parent households live in poverty – children in sole parent households are 3 times more likely to live in poverty (39% compared with 12% for children in partnered families).



25% of people with a disability live in poverty.



18% of households where the main income-earner is a woman are in poverty, compared with 10% of households where the main income-earner is a man.⁷

62% of households where the main income-earner is unemployed are living in poverty.

60% of households reliant on Jobseeker live below the poverty line.

52% of public housing tenants live in poverty.

Low-income earners are under growing pressure

A single worker on the minimum wage has only \$33 left each week after paying for basic living expenses. Twelve months ago, that worker had \$57 left over – **rising rents and costs are eroding financial security.**

A single parent, with one child, earning a full-time minimum wage, is left with just \$1.⁸

In 2024, 48% of households with annual incomes under \$30,000 were food insecure, up 5% since 2022.⁹



The ACT Experience



Risk of homelessness and food insecurity is a daily reality for people living in poverty

Demand for food relief in the ACT is surging. The 2024 Food Relief Network survey found that most services in the ACT experienced a 25% increase in numbers of people using their services, with some facing increases of 50-70%.¹⁰

Housing affordability stress is the leading driver of demand for homelessness services in the ACT. Nearly one in five people accessing specialist homelessness services in the ACT are in paid work — the highest proportion in the country.¹¹

Alarming, 178 children unaccompanied by an adult, parent or guardian received support from a Specialist Homelessness Service (SHS) in the ACT in 2023-24.¹²



Staying warm in Canberra winters is a luxury for those living in poverty

After covering basic weekly costs like rent, food and transport, households on low incomes are left with little – often nothing – to pay essential energy bills.¹³

Energy debt in the ACT has risen sharply in recent years.

- Electricity bills were the top presenting issue for Care Financial Counselling service users in the 2024-25 financial year.¹⁴
- The ACT's energy rebate is now fixed at \$800, but rising costs since 2020-21 and the reduction in the Australian Government Energy Bill Relief Fund mean that families are now receiving less energy bill relief than before.
- According to the Australian Energy Regulator, the number of ACT households in formal electricity hardship programs has grown by 67.7% in the five years from 2019-20 to 2023-24.¹⁵



Solutions to Poverty



Expand social housing

Commit to consistent investment to restore the proportion of social housing in the ACT to 10% of all housing stock.



Further investment in cost of living supports for those on the lowest incomes

- Introduce a one-off payment for people on low incomes who face eviction during a period of financial hardship.
- Improve targeted assistance to those in chronic energy hardship, ensuring assistance keeps pace with rising costs in real terms.



Sustainably fund our vital community services

Increase community sector funding to cover *all* costs including workforce and service delivery costs and monitoring and evaluation, particularly outcomes reporting.



Raise the Rate for Good

The Federal Government should lift the lowest income support payments to \$589 per week, taking account of essential living costs and relativities with other income support payments and wages.

In addition, introduce and improve income support supplements to cover essential costs above and beyond basic income support, including the extra costs of sole parenthood, disability and rent assistance.¹⁶



Take Action

Everyone can play a role in poverty alleviation in our community including by:

- Speaking or writing to your [local MLA](#) about prioritising poverty reduction. In a small jurisdiction like the ACT, every letter counts!
- Joining the ACOSS campaign to permanently and adequately [Raise the Rate](#) of unemployment and related payments so that they keep people out of poverty.
- Joining the Everybody's Home campaign - [150 MPs. 150 Pledges.](#) - calling on every Member of Parliament to publicly commit to more public and community homes by signing the Social Housing Pledge.
- Donating to a [local community organisation](#).
- Finding [volunteering opportunities](#) in the ACT.



Learn More

Australian Council of Social Services (ACOSS) & University of New South Wales (UNSW), [Poverty in Australia 2025](#)

[Economic Inclusion Advisory Committee - 2025 Report to Government](#)

[The Senate - Community Affairs References Committee - The Extent and Nature of Poverty in Australia - Final Report - February 2024](#)

[UnitingCare Australia & University of Canberra \(UC\) - 2024 Child Social Exclusion Index](#)

References

- ¹ Davidson, P & Bradbury, B, [Poverty in Australia 2025: Overview](#), ACOSS & UNSW, Sydney, pp 12, 32.
- ² Anglicare Australia, [Rental Affordability Snapshot: Regional Reports 2025\Sixteenth Edition](#), 2025, p 3.
- ³ Productivity Commission, [Report on Government Services 2025: Part G Housing and Homelessness, Section 18 Housing](#), Australian Government, 10 June 2025.
- ⁴ ACTCOSS, 2025 ACT State of the Sector, forthcoming report.
- ⁵ ACTCOSS, 2025 ACT State of the Sector, forthcoming report.
- ⁶ Care, *Annual Statistical Report: Rent Relief Program*, unpublished, 31 August 2025.
- ⁷ ACOSS & UNSW, [Poverty in Australia 2023: Who is affected](#), March 2023.
- ⁸ Anglicare Australia, [Cost of living index: Minimum Wage Households](#), June 2025.
- ⁹ Foodbank Australia, [Foodbank Hunger Report 2024](#), 15 October 2024.
- ¹⁰ Volunteering ACT, [Food Insecurity in the Canberra Region: A Strategic Picture](#), February 2025, p 16.
- ¹¹ ACT Shelter, [Homelessness in the ACT](#), 2025, pp. 5-6.
- ¹² Australian Institute of Health and Welfare (AIHW), [Unaccompanied children receiving specialist homelessness services](#), Australian Government, August 2025.
- ¹³ Anglicare Australia, [Cost of living index: Minimum Wage Households](#), June 2025, p 10.
- ¹⁴ Care, [Care's Annual Report 2024-25](#), Care, October 2025.
- ¹⁵ Australian Energy Regulator, [Schedule 4 - Quarter 3 2024 – 25 retail performance data](#)
- ¹⁶ Davidson, P & Bradbury, B, [Poverty in Australia 2025: Overview](#), ACOSS & UNSW, Sydney, p 13.