



# Pre-Budget Submission 2020-21

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# Recommendations

## Address the cost of living



### 1. Reduce energy costs for people experiencing disadvantage.

- Improve the energy efficiency of public and community housing where health, climate and hardship risks are greatest
- Fund community organisations to assist vulnerable private renters with energy efficiency measures



### 2. Make long term renting more viable.

- Abolish 'no grounds' evictions
- Increase funding for Tenants' Advice and Advocacy Services in line with the number of bonds held in the Rental Bond Board



### 3. Improve access to transport for vulnerable people.

- Extend the \$2.50 per day Opal Gold and Regional Excursion Daily pensioner transport fares to Newstart recipients
- Introduce long term, flexible funding to the Community Transport Program



### 4. Fund community-led solutions to food insecurity with a focus on regional, rural and remote areas.

## Create economic opportunities



### 5. Address the housing crisis to support productivity and enable economic participation.

- Establish a Social and Affordable Housing Capital Fund to deliver at least 5,000 additional social housing homes per annum
- Mandate targets for social and affordable housing in new residential developments of up to 15% on private land and at least 30% on government owned land
- Make 100% of new social and affordable housing accessible for people with disabilities.



### 6. Extend support for people in regional NSW to get their driver licence.



### 7. Establish a Resilient Communities – Support and Connection Fund to supplement existing grant programs and build social capital during tough times.

## Value and support essential community services



### 8. Address immediate risks to the viability of community services.

- Set adequate indexation for community services to meet minimum wage increases and other costs
- Incorporate Equal Remuneration Order supplementation payments into baseline funding contracts from 2021 to facilitate pay equity
- Extend standard contracts for community service delivery by non-government organisations to 7 years for most contracts and 10 years for service delivery in remote Aboriginal and Torres Strait Islander communities



### 9. Develop a long term industry plan that leverages growth in demand for community care to boost employment and revive regional economies.

# Introduction

In NSW there are over 888,000 people living below the poverty line. This includes more than 100,000 full-time workers.<sup>1</sup> At a time when the NSW Government is forecasting average surpluses of \$1.7 billion over four years to 2023, we can afford to look after the wellbeing of every person in our state.

Our Pre-Budget Submission asks the NSW Government to prioritise 2020-21 investment in measures that will:

- Address the cost of living for households under pressure
- Create economic opportunities for those who are missing out
- Support a viable, stable and diverse community services sector

When governments invest in the wellbeing of people and communities, everyone prospers. NCOSS hopes the NSW Government will move purposefully towards wellbeing budgeting.

# Methodology

This Pre-Budget Submission is informed by the expertise and experiences of our members, expert advisory groups, the broader social services sector and their clients.

Over the last few years NCOSS has undertaken face to face consultations in over 24 communities across metropolitan and regional NSW to hear about their challenges, strengths and priorities. NCOSS also regularly convenes a range of expert advisory groups – including the Forum of Non-Government Agencies, Regional Forum and Health Equity Alliance.

Costing our recommendations has been challenging. Where current and reliable data is available, we have provided estimated costs. Where current data was not available, best estimations have been provided based on historical reliable data. These estimations are accompanied with an analysis of the social and economic benefits, to Government and communities, from implementing recommendations.

Data to inform accurate costing estimates is not available in the NSW Budget 2019-20 budget papers or Departmental annual reports.

NCOSS encourages the NSW Government to provide more clarity and transparency in future budget papers.



## 1. Reduce energy costs for people experiencing disadvantage.

- a. Improve the energy efficiency of public and community housing where health, climate and hardship risks are greatest
- b. Fund community organisations to assist vulnerable private renters with energy efficiency measures

People living with economic disadvantage spend a higher proportion of their income on utility costs.<sup>2,3</sup> Low income renters are more likely to live in homes that are not energy efficient. Excess heat, cold and dampness from inefficient homes generate and aggravate a range of illnesses and allergies at significant personal and public health cost.<sup>4,5</sup>

Poor energy efficiency is a particularly urgent problem in older public housing.<sup>6</sup> The NSW Government needs to commission an independent review of thermal performance and energy costs of social housing stock across the state and implement a program targeting retrofits where health, climate and hardship risks are greatest.<sup>7</sup> Previous NSW Government costings have estimated that upgrading social housing could deliver around \$171 million in bill savings between now and 2050, and around \$9 million in net benefit to NSW.<sup>8</sup>

Programs such as the Low Income Energy Efficiency Program (LIEEP) Power Savers Project and Queensland's Switched on Communities program have been successful in improving the safety of vulnerable families from extreme weather and helping to alleviate economic hardship.<sup>9,10</sup> Such programs provide a combination of practical advice, education and physical improvements to homes.

There are positive flow on-effects for employment and local economies.<sup>11</sup>

The NSW Government must also fund supports for residential energy efficiency for low-income private tenants and homeowners. There is robust evidence upon which to design an energy efficiency program that assists vulnerable consumers to decrease their energy use and actively participate in the retail electricity market.<sup>12,13,14</sup>

### Estimated cost

Assessment and retrofit of at least 20% of NSW social housing stock would require approximately \$30 million investment, based on the costs of the LIEEP.<sup>15</sup>

Based on ACCC costings, a residential energy efficiency program across the National Energy Market would cost \$5 per household per year. An energy efficiency program for low income renters and homeowners in NSW would therefore require an investment of approximately \$15.8 million per annum.<sup>16</sup>

### Premier's Priority:

Reducing homelessness

### State Outcome:

Protect children and families



## 2. Make long term renting more viable.

- a. Abolish 'no grounds' evictions
- b. Increase funding for Tenants' Advice and Advocacy Services in line with the number of bonds held in the Rental Bond Board

Over three quarters of low income renters in NSW are paying unaffordable rent.<sup>17</sup> People value the flexibility of renting, along with the quality of housing and certainty of tenure.<sup>18</sup> Evidence suggests that security of tenure can improve socioeconomic outcomes.<sup>19</sup>

In NSW over 23,000 households are required to move due to their landlord giving notice every year. The total direct costs of such tenancy terminations are estimated at \$116 million annually, primarily due to relocation costs for renters.<sup>20</sup> When people have to move involuntarily and with little notice, they are also at higher risk of homelessness.<sup>21</sup>

Tenants' Advice and Advocacy Services (TAASs) play a key role in supporting tenants to access and maintain their rights while renting, including providing duty advocacy for tenants appearing at the NSW Civil and Administrative Tribunal for tenancy disputes. However, funding to TAASs located across NSW has not increased in real terms for over 15 years – despite the number of tenants growing by 50% over that time.<sup>22</sup>

Changes to 'no grounds' evictions and tenant support services mean that renters will have more peace of mind, support and security when it comes to their home and renting experience. In particular, adequately funding TAASs would be an important preventative measure to ensure that less tenants are in rental stress and at risk of losing their homes.

### Estimated cost

An immediate increase of \$5.5 million per annum for TAASs, and increased each year in line with the number of bonds held in the Rental Bond Board. This would restore the real value of funding to the TAASs, and properly provide for an additional Aboriginal TAAS, duty advocates at the NSW Civil and Administrative Tribunal, and support for older tenants and residential park residents.<sup>23</sup>

### Premier's Priority:

Reducing homelessness

### State Outcome:

Provide a safe and affordable place to live



### 3. Improve access to transport for vulnerable people.

- a. Extend the \$2.50 per day Opal Gold and Regional Excursion Daily pensioner transport fares to Newstart recipients
- b. Introduce long term, flexible funding to the Community Transport Program

Many people on low incomes devote a large share of their budget towards transport costs.

Concession fares such as Opal Gold and the Regional Excursion Daily pensioner fares play a major role in enabling access to community activities, services, and support.<sup>24</sup> However, these concession fares are not available to everyone who could benefit. Extending them to other groups, in particular people on Newstart, would facilitate social and economic participation.<sup>25</sup> Newstart provides \$278 for a single person per week, while analysis has found that covering the basics, including transport, costs a single person a minimum of \$433 per week.<sup>26</sup>

People living in regional and remote NSW have reduced access to public transport.<sup>27,28</sup> This is worse for economically disadvantaged populations. Community transport providers support people isolated by transport disadvantage, however their capacity to meet growing need is limited.<sup>29</sup>

While demand grows, community transport providers are facing challenges with NDIS, aged care reforms, contract administration burdens, uncertainty and fleet ownership issues. Providers need certainty and regional communities need greater access to community transport.

#### Estimated cost

Providing accurate costings for increased concession fares would require detailed patronage data from Transport for NSW that is not openly available.

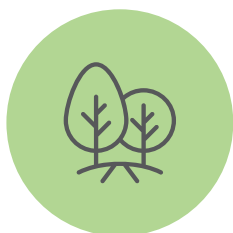
\$15.3 million has been allocated per annum for Councils and NGOs to run community transport services.<sup>30</sup> With a 20% increase each year, the CT Program should be funded:  
Year 1 – \$18.36 million; Year 2 – \$22 million;  
Year 3 – \$26.4 million; Year 4 – \$31.7 million;  
Year 5 – \$38 million.

#### Premier's Priority:

Improving outpatient and community care

#### State Outcome:

Build inclusive communities



## 4. Fund community-led solutions to food insecurity with a focus on regional, rural and remote areas.

There is no reason why anyone in NSW should be going hungry. Each month, over 180,000 NSW citizens seek food relief, with a further 6,600 having to go without.<sup>31</sup> Access to adequate, fresh food is even tougher in regional and remote areas. Drought, geographical barriers and higher economic disadvantage mean people are 33% more likely to be food insecure in these areas than in the city.<sup>32</sup>

Food insecurity is a strong predictor of higher healthcare costs and can have wide-ranging impacts on a person's physical and mental health.<sup>33</sup>

For children, it has a significant impact on developmental outcomes, including academic attendance and performance.<sup>34</sup>

Food relief plays an important role in supporting disadvantaged communities, as do place-based, sustainable, community-led responses to food insecurity. Evidence suggests that key to the success of food equity programs are flexibility, community ownership and access to sustainable funding.<sup>35</sup>

The NSW Government needs to empower, support and resource communities to develop sustainable solutions to food insecurity that are tailored to their specific needs. These could include a range of community-led responses such as community kitchen gardens, farmers markets, farm to school programs, healthy food baskets and subsidised food transport and delivery.

### Estimated cost

An initial investment of \$8 million is recommended. This is a modest investment in comparison to the high cost burden on the health system due to food insecurity. Overseas research suggests food insecurity leads to increased health care use and costs particularly for chronic conditions.<sup>36,37</sup>

### Premier's Priority:

Improving outpatient and community care; Bumping up education results for children

### State Outcome:

Resilient to disasters and emergencies; Protect children and families

# Create economic opportunities



## 5. Address the housing crisis to support productivity and enable economic participation.

- a. Establish a Social and Affordable Housing Capital Fund to deliver at least 5,000 additional social housing homes per annum
- b. Mandate targets for social and affordable housing in new residential developments of up to 15% on private land and at least 30% on government owned land
- c. Make 100% of new social and affordable housing accessible for people with disabilities

In NSW, over 50,000 people remain on the waiting list for social housing with wait times of up to 10 years.<sup>38</sup> NSW also falls short by over 300,000 social and affordable homes that would meet housing need up to 2036.<sup>39</sup>

Social housing is a form of capital expenditure that supports social objectives in areas like public health and economic development, and compensates for inequities and inefficiencies in the housing market. It is essential social infrastructure that requires public investment.<sup>40</sup> Without a safe, secure home people cannot work towards a better life for themselves and their families.

Investing in social housing is also the most effective way to reduce homelessness. Social housing provides affordable rent, security of tenure, and other supports that are not available to people in the private rental market. Financially vulnerable people in social housing are less than half as likely to become homeless as a similar group renting privately.<sup>41</sup>

With the rate of homelessness and housing stress growing, direct public investment in more social and affordable housing stock is crucial. It also makes economic sense. Economic modelling has shown that investing in better housing outcomes has strong, positive productivity effects through reduction of

commuting times and more access to a wider range of employment opportunities.<sup>42</sup>

The NSW Government must address the lack of social and affordable housing as a key gap in economic investment and infrastructure.

### Estimated cost

Using capital grants modelling as one of the most cost-effective investment pathways,<sup>43</sup> it will cost an estimated \$1.45 billion to deliver approximately 10,700 social housing dwellings across NSW in the first year.<sup>44</sup>

### Premier's Priority:

Reducing homelessness

### State Outcome:

Provide a safe and affordable place to live





## 6. Extend support for people in regional NSW to get their driver licence.

Many people face significant barriers to getting a driver licence, particularly in regional and remote NSW.<sup>45</sup> A driver licence increases a person's autonomy, mobility and access to services, and contributes to their social and economic opportunities.<sup>46</sup>

Support for marginalised people to attain a driver licence needs to be extended. The costs and requirements, including hours of supervised driving, associated with gaining a licence put this out of reach for many young, geographically isolated, economically disadvantaged and vulnerable people.

Research supports long term and consistent investment in local delivery of licensing support services. People who have regular supervised driving practice and case management have an increased likelihood of attaining a licence.<sup>47</sup> Partnerships between community and community organisations are key to success; locally specific delivery and community ownership make programs work.<sup>48</sup>

Community-based programs are also most effective at facilitating licensing for Aboriginal people, particularly where they are culturally responsive, staffed by Aboriginal workforce and prioritise respectful communication.<sup>49</sup> A Driver Licensing Access Program is currently supporting people in disadvantaged communities to obtain their licence,<sup>50</sup> however neither the 2018-19 nor 2019-20 NSW Budgets provide information on current or future funding amounts or intentions.

### Estimated cost

\$10 million over 5 years is required to at least retain the current level of supports available. The 2017-18 NSW Budget allocated \$2 million for 'Aboriginal Driver Licensing Programs'.<sup>51</sup>

### State Outcome:

Build inclusive communities



## 7. Establish a Resilient Communities – Support and Connection Fund to supplement existing grant programs and build social capital during tough times.

Social capital refers to the network of relationships and supports that can develop in communities and help them to function effectively.<sup>52</sup> This can take the form of neighbours looking out for one another, family and friends providing support during tough times, volunteers assisting those in need or communities banding together following a catastrophic event. These behaviours play a role in building community resilience and promoting social inclusion, both of which are linked to improved mental and physical health, employment opportunities and outcomes, and access to vital supports.<sup>53</sup> Social capital reduces the overall cost to social services and leads to more equal distribution of economic growth.<sup>54</sup>

Place-based community services like neighbourhood centres, financial counsellors, family support services and other voluntary groups play an important role in supporting community resilience, social participation and inclusion. They also play key roles in supporting local communities with disaster and emergency relief, during periods known to have a significant impact on mental health within the community.<sup>55</sup> Research has found that the majority of people who seek support at neighbourhood centres were at risk of social isolation.<sup>56</sup>

Existing grant programs – such as the Community Resilience Innovation Program and Increasing Resilience to Climate Change Community Grants Program – have a focus on drought and climate resilience, and overlook the gap in funding for more generalist services that provide a range of community supports and focus on social and psychological wellbeing.

Establishing a broader Resilient Communities – Support and Connection Fund would provide a mechanism through which locally based services and groups would be able expand their support and respond to rising demand from the community.

### Estimated cost

An initial investment of \$30 million is recommended. Nationally, the economic dividend from a socially inclusive society is estimated to be \$12.7 billion annually.<sup>57</sup>

### Premier's Priority:

Towards zero suicides

### State Outcome:

Build inclusive communities



## 8. Address immediate risks to the viability of community services.

- a. Set adequate indexation for community services to meet minimum wage increases and other costs
- b. Incorporate Equal Remuneration Order supplementation payments into baseline funding contracts from 2021 to facilitate pay equity
- c. Extend standard contracts for community service delivery by non-government organisations to 7 years for most contracts and 10 years for service delivery in remote Aboriginal and Torres Strait Islander communities

The community sector is facing two significant threats to ongoing service provision. Inadequate indexation and cessation of Equal Remuneration Order supplementation present a real, significant cut to funding.

These issues must be addressed immediately to minimise the impact on the community.

### Indexation

The current rate of indexation incorporated into many community service funding agreements is inadequate. Funding for services should be indexed annually to reflect the real increase in costs associated with service provision. These costs include mandated annual increases to the national minimum wage under the SCHADS award and annual increases in operating costs such as rent, electricity and council rates.

While the Fair Work Commission set wage increases for community service staff paid under the SCHADS award at 3% for 2019-20, the NSW Budget 2019-20 indexed funding for community services at only 1.75%. Although this has now been adjusted to 2% for 2019-20,<sup>58</sup> it is still inadequate to meet the 3% wage increase required by the Fair Work Commission and is inconsistent with indexation set for other NSW Government-funded sectors.<sup>59</sup>

### Equal Remuneration Order supplementation

There is also uncertainty as to whether future funding will reflect additional wage increases required by the 2012 equal pay decision made by the Fair Work Commission.<sup>60</sup>

The equal pay decision ordered an increase in community sector wages by up to 45% over 10 years to address the gendered undervaluation of work in the community services sector.

Most governments in Australia, including the NSW Government, implemented the decision by providing Equal Remuneration Order (ERO) supplementation payments on top of baseline funding. This ensured that community sector organisations could increase wages as required by the 2012 decision, while maintaining essential services to communities.<sup>61</sup>

ERO supplementation payments from the NSW Government will cease in July 2021. The NSW Ministry of Health (MoH) has indicated supplementation will be incorporated into baseline funding for relevant MoH-funded health services post 2021. However, it is unclear whether baseline funding for relevant community services funded through other NSW Government departments will also be increased to ensure services can continue to pay higher wages required by the Fair Work Commission.

# Value and support essential community services

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The NSW Government should adopt a consistent approach by increasing baseline funding for all relevant health and community services. Community service workers are the bedrock of a sector that supports the needs of people experiencing disadvantage across NSW. Paying them a decent wage enables them to continue supporting people through life's challenges. Together, inadequate indexation and cessation of ERO payments from July 2021 threaten the viability of services and job security of workers. Services will struggle to cope with these cuts, resulting in less staff, along with reduced service levels and support for people in the community.

## Longer term funding

Engaging clients in vital programs and services and achieving long term outcomes is challenging in an unstable funding environment that generally defaults to short term contracts of three years or less. Effective community engagement for a strong, inclusive community needs balanced partnerships and relationships built over time on mutual trust and respect.<sup>62</sup> The community services sector in NSW has a long history of doing this well.

Short funding cycles undermine service planning, sustainability and job security, particularly in regional and remote communities where it is harder to attract and retain skilled staff.<sup>63,64</sup> Long term contracts would improve outcomes for people in the community through better continuity of service, relationship building, service planning and staff retention and development.<sup>65</sup>

Consistent with recommendations from the Productivity Commission inquiry into human services reforms,<sup>66</sup> standard contract lengths should be extended to facilitate more sustainable service delivery in the community.

## Estimated cost

Approximately \$13.5 million for 2020-21 to increase indexation from 1.75% to 3%. During 2019-20 State Budget Estimates the estimated shortfall between 1.75% and 2.3% indexation set for 2018-19 was quoted to be \$6 million.<sup>67</sup>

Regarding ERO, \$1.33 billion was originally committed in 2012 by the NSW Government to cover supplementation payments over ten years.<sup>68</sup> Given the growth of the sector, this amount is unlikely to be sufficient to cover the cost of equal pay going forward and should be adjusted accordingly.

**Improved service sustainability and wages would lead to better community outcomes across a number of Premier's Priorities and state budgetary outcomes.**



## 9. Develop a long term industry plan that leverages growth in demand for community care to boost employment and revive regional economies.

The community services sector is a significant economic contributor, employer and provider of community care in NSW. Its paid workforce matches the size of the Australian retail sector and makes up 12.5% of the NSW workforce.<sup>69</sup> In addition to the paid workforce the sector provides opportunities for volunteers who contribute around 328 million unpaid hours.<sup>70</sup> Employment in the sector has grown by over 24% in the past five years.<sup>71</sup>

In 2020 the population of NSW is predicted to reach 8 million.<sup>72</sup> Low wage growth, increasing underemployment, an ageing populace, housing unaffordability and growing wealth inequality are presenting challenges to the NSW economy.<sup>73,74</sup>

Building a sector that can meet the needs of the NSW community is an economic and employment opportunity.<sup>75</sup> The NSW community services sector is already vibrant, diverse and adaptable and we want it to thrive. NSW must harness this potential with a Community Services Industry Plan that guides industry and workforce development.

The Industry Plan should also provide for a Community Services Growth and Development Fund that aligns with the growing population, increasing operating costs and service demand, and the need to harness technology to extend reach and impact. The appropriate resourcing of a Community Services Growth and Development Fund could be accurately determined in the planning process.

A 2017 survey of almost 400 community services in NSW found that despite the wage increases resulting from the ERO, services still feel their work is undervalued, and that wages and conditions need to be improved to attract and retain highly skilled and qualified staff.<sup>76</sup> Indeed, recently released reports

from the Productivity Commission inquiry into mental health and the Royal Commission into Aged Care Quality and Safety have highlighted the significant cost to people, communities and governments when community care is not adequately resourced to respond to demand and diverse needs.

A long term approach is required to ensure capable, professional workforces and governance systems are sustainable across NSW. Skills need to be developed and strategic research undertaken. Regulation and planning decisions must be responsive to changing demands.

Using the Victorian Community Services Industry Plan as a model, the NSW Government should invest in understanding the industry's role and profile now, what it should look like in 10 years' time, and fund the steps and inputs that are required to get there.

### Estimated cost

It is estimated to cost approximately \$260,000 to develop an industry plan. It is important to also fund the implementation of an industry plan and projected sector growth. Using a similar model to the Victorian Future Social Service Institute, \$500,000 Government funding matched by a partner tertiary institution would support this process.<sup>77</sup>

**A strong and responsive industry plan would lead to better community outcomes across a number of Premier's Priorities and state budgetary outcomes.**

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- <sup>3</sup> NCOSS 2018, Access to healthy food: Cost of Living Report, available at: <https://www.ncoss.org.au/policy/access-to-healthy-food-ncoss-cost-of-living-report-2018>
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- <sup>11</sup> Nature Conservation Council 2016, Final report of the LIEEP Power Savers Program, p.1
- <sup>12</sup> Finkel, A., Moses, K., Munro, C., Effney, T. & O'Kane, M. 2017, 'Independent Review into the Future Security of the National Electricity Market: Blueprint for the Future, Commonwealth of Australia 2017, p.146
- <sup>13</sup> Australian Competition and Consumer Commission 2018, Restoring electricity affordability and Australia's competitive advantage, Retail electricity Inquiry, Final Report. Commonwealth of Australia, ACT. p.307
- <sup>14</sup> Including the Low Income Energy Efficiency Program (LIEEP) Power Savers Project, the Switched on Communities program administered by the Qld Council of Social Service and consumer behaviour research such as the 'Power Shift' framework by Energy Consumers Australia.
- <sup>15</sup> The 2016 Power Saver Program trial spent on average \$977 per home for assessment and retrofit. Note: If the retrofit included installation of a solar hot water system, the cost increased by \$4000 (PSP Consortium, 2016, 'Final report of the LIEEP Power Savers Program. Prepared for the Department of Industry, Innovation and Science, Newtown Sydney. P.5). There are 154,293 social housing dwellings in NSW (AIHW, 2018, Housing Assistance in Australia 2018 Data Table: Social housing dwellings, by state and territory, at 30 June 2017).
- <sup>16</sup> The ACCC costed a residential energy efficiency program at \$43 million across the National Energy Market, or \$5 per household per year (this estimation is applied to all households, not just low income households, although the program will be for low income households). The 2016 Census identifies 3,059,599 households in NSW. This costing should incorporate a 3% indexation to the cost (Australian Competition and Consumer Commission, 2018, 'Restoring electricity affordability and Australia's competitive advantage.' Retail electricity Inquiry, Final Report. Commonwealth of Australia, ACT. p.307)
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- <sup>30</sup> NSW Government, 2019. NSW Budget 2019-20 Statement. Sydney. available here: <https://www.budget.nsw.gov.au/sites/default/files/budget-2019-06/2019-20%20Budget%20Paper%20No.%201%20-%20Budget%20Statement%20%281%29.pdf> & NSW Government Department of Transport, 2018. Transport for NSW Annual Report 2017-18. Sydney. Available here: <https://www.transport.nsw.gov.au/news-and-events/reports-and-publications/transport-for-nsw-annual-reports>
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- <sup>32</sup> Ibid.
- <sup>33</sup> Food Research & Action Centre 2017, The impact of poverty, food insecurity, and poor nutrition on health and well-being, December, available at: <https://frac.org/wp-content/uploads/hunger-health-impact-poverty-food-insecurity-health-well-being.pdf>
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