History at the University of Adelaide before he turned 30, though he had neither a doctorate nor a book to his name.

Hugh Stretton returned to Australia the youngest professor in the nation, took on a role he enjoyed, developed new interests in city planning, and became a valued adviser to

when life is generous to me, what is my responsibility toward those for whom fate is not so kind?

For birth is the great gamble. We take a ticket and are born into bodies, families, health and societies we do not choose. A random roll of the dice can shape an entire life into love and security, as Hugh Stretton experienced, or into hardship and poverty.

The role of chance continues through life. We find the right partner, write the book that captures the public imagination, win an unexpected election, and everything follows a new and exciting direction.

Or a ship load of new settlers arrive to seize country from the traditional custodians. An obscure corona virus mutates and prosperity ends suddenly. Life can be nonlinear and our fates arbitrary.

This inescapable lottery imposes a moral challenge. Our starting points are inherently unequal. Some enjoy privilege while others struggle. Birth is always a lottery must life be one also?

It is hardly an original question. Making sense of chance in life has been a preoccupation of religion and philosophy for millennia.

Some creeds call for calm acceptance of unfairness as we await rebalancing of the scales in an afterlife. Inequality can seem sad but unavoidable

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We have a fond image of Australia as the land of the fair go, the place where hard work, determination and talent allow people to find their way in the world. And so it proves for many.

Yet the scale of disadvantage in our community remains confronting. The most recent available data says 3.24 million Australians live below the poverty line. This represents more than 13 per cent of the population, including three quarters of a million children.

Australian levels of poverty are slightly above OECD averages, and have changed little over the past decade. The cost of housing, declining incomes and modest benefit payments are key drivers.

Single parents, recent migrants and refuges, Australians living alone or outside a major urban area, people emerging from the criminal justice system, those with less education qualifications, and people on social security benefits such as the elderly are particularly at risk.

Disability has been a persistent marker of disadvantage, linked to limited employment, housing and transport options.

Above all, Aboriginal and Torres Strait Islander Australians face poverty levels almost double that experienced by other Australians.

It is nearly two centuries since the Kaurna people were displaced from Adelaide, yet across this nation the descendants of the first Australians remain those most likely to experience economic hardship a compelling reminder that poverty is often intergenerational, a cycle that proves difficult to escape.

To express disadvantage through numbers conveys nothing of the lived reality. A static picture provides little feel for patterns.

poorest households in

Australia, what are your chances of breaking out, of achieving a more prosperous life as adults? Can we predict likely outcomes for young children born into poverty?

Sadly we can. A detailed 2020 study by the Melbourne Institute confirms that most children born into extreme economic disadvantage struggle to prosper in adulthood.

 should put aside concern for our clothes and swim to the rescue, because the harm we can avert is so much more important than the cost to ourselves.

Peter

very bad happening, without thereby sacrificing anything of comparable moral importance,

is important.

Our obligation to others is not an absolute moral imperative but a judgement about consequences. If responding requires us to be unjust to others, or to accept an unreasonable burden, then the calculation shifts. But if the cost is small in comparison to the difference we can make, our responsibility is clear.

If a rich man wants to help the poor, he should pay his taxes gladly, not dole out money at a

Attlee believed that public policy, funded by appropriate levels of taxation, is the most effective way to address disadvantage. Only government, Attlee argued, can address causes and not just symptoms of social problems.

This was never the Australian path. The welfare state Attlee championed in Britain was not contemplated in this nation. Government never acquired the scale, nor the taxation, to transform society through public provision in the way Attlee proposed.

Which leaves something of a dilemma if charity is too small, and government too limited, can anything change the equation for those who draw a blank in the lottery of life?

How *do* we meet an obligation to assist if charities lack the money, and governments lack the appropriate design, local engagement and commitment to provide viable pathways from disadvantage?

Yet there are some reasons for quiet optimism. Promising projects can redraw the separation between government and charity. What happens if communities and government agencies, charities and foundations combine their intelligence and resources around an agreed goal?

as the hub, Our Place coordinates service delivery for children and their families in disadvantaged communities. It has inspired relevant government departments to pool their expertise, and foundations to make long term funding commitments.

Our Place believes that

One Our Place facility involves a partnership between the Carlton Primary School, the City of Melbourne, and the Carlton housing estate. The school sits adjacent to public housing, a pocket of disadvantage in an otherwise affluent suburb. Only two per cent of students at the school come from English speaking backgrounds.

This is a linguistically and culturally diverse gathering of migrants and refugees in one community, sharing ageing buildings which were locked down with the residents inside during COVID-19.

Investment by the state government includes a former school building refurbished to provide education facilities and funding for an early learning service, community spaces, health consulting rooms, and a mother and childcare service. Gowrie Victoria operates the early learning centre, while the YMCA offers after school activities, all linked by a dedicated community facilitator.

The Our Place model argues that programs should focus not just on children but also on their families. Attention is paid to adult education, recognising that getting unemployed parents into work brings broader benefits for their children. Our Place calls -around support.

A second example of collaboration addresses a very different cycle of disadvantage.

The results so far are promising. Nearly a third more students are completing Year 12 in Bourke and juvenile offences have fallen by a similar amount. Days spent in custody have declined by nearly half. A KPMG assessment suggests improved justice outcomes should

social impact program with homelessness as its primary focus. It aims to generate a com

We need all these innovations, and so many more. In the tradition of Hugh Stretton, welcome policy experiments which build on what works.

Policy is never final, but a series of continuous tests and occasional improvements guided

That poverty endures despite much public and private investment, despite people and agencies committed to its eradication, despite generations of social science research and policy proposals, points to the implausibility of swift solutions.

We know what failure looks like think, sadly, of our national inability to Close the Gap. Yet we can hope that a process which begins with community voice, and goes on to ask individuals and communities, charities, businesses and foundations to work as partners might provide new off-ramps to address disadvantage.

The most promising initiatives are always the most time consuming. Collective impact involves long timelines and endless perseverance to work through each cycle of disadvantage, understand it, and create new off-ramps. We learn from what works, and what does not, and do better next time.

Our obligation to assist does not diminish because the task is hard. The persistence of inequality should leave few illusions about the structural nature of disadvantage. It is not only a matter of funding but of acknowledging and addressing racism, isolation and cultural barriers.

Australians are inventive and independent. Those living with disadvantage want change, not charity. Give people a viable off-ramp and they will take control of their lives. Cycles of disadvantage are dogged and entrenched but not impervious.

And when existing policy does not solve the problem of intergenerational poverty, new thinking is essential. Thinking from public intellectuals such as Hugh Stretton, from institutes such as this one, from everyone committed to better outcomes.

Policy ideas take time to find their moment. Often necessity provides a powerful nudge for change.

Think of the standard policy settings at the beginning of 2020.

Then COVID-19 arrived and governments suddenly experimented with some wild policy ideas floated over the years but never before adopted.

Ideas such as a form of universal basic income through JobKeeper, free childcare, doubled social security payments, hotel accommodation for people living on the streets, guarantees of employment, and a moratorium on rent payment and eviction all implemented in just weeks when means must.

The temporary rise in social security benefits, resisted for many years, suddenly lifted hundreds of thousands of Australians above the poverty line. It was a reminder that policy is not fixed and immutable, but choices we make and can change.