



Brotherhood  
of St Laurence

Working for an Australia free of poverty

Policy recommendations  
to the Australian Government  
for an effective response  
to the economic downturn

Brotherhood of St Laurence

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## I Impact of the financial crisis and downturn on social and economic participation

Although the extent and depth of the emerging downturn in the economy at national or state levels are difficult to predict, we can draw on our experiences from earlier downturns to point to the likely impact of this downturn on our community over the next few years.

Australia is in some respects better placed than the United States, Japan and Europe to weather this latest global slump due to lower reliance on exports, a healthier banking sector and resilient housing sector. However, business confidence is at record low levels—on a par with the 1990–91 recession, rather than softer downturns such as that in 2001.

Our analysis at this time suggests that, despite Australian Government stimulus packages and the tax cuts last year, the depth of the international downturn, the level of likely job losses and high levels of personal debt will lead to lower consumption by the community. This spiral will lead to rates of unemployment and long-term unemployment closer to those in past recessions.

The most recent package announced in February will have an impact in supporting jobs: estimated at 90,000 over two years. However, the multiplier effects of the range of measures is uncertain. We anticipate that in aggregate the measures so far will have a limited impact on the extent of the downturn.

The following analysis is based on data on unemployment trends from the 1990–91 recession and the more recent 2001 economic slowdown. There are several key learnings from these two events that we have used to inform likely scenarios for unemployment trends this time:

- Examining the 1990–91 recession, nationally, GDP as the main indicator of the economy bottomed in mid-1991. The peak in unemployment occurred approximately 18 months later (December 1992 at 10.7% nationally). The peak in long-term unemployment (12 months plus) occurred *2 years later* in mid-1993 and at that time amounted to 36.5% of all unemployed (ABS labour force data).
- Poverty levels continued to increase during the mid 1990s, in part because when the economy grew again, most of the jobs were not full-time, but part-time and casual.
- In the 2001 economic downturn, national unemployment increased from 5.9% to 7.1%. The number of long-term unemployed also increased but at the same rate, with LTU remaining relatively stable as a proportion of all unemployed at 22–23%. The underpinning drivers of long-term economic growth were sufficient to prevent the accumulation of a large pool of LTU.

Long-term unemployment correlates very highly with poverty and social exclusion. A strong social inclusion agenda should therefore anticipate the upward trend in LTU and put in place both preventative and ameliorative policies in time to be effective at minimising deep social exclusion.

Job seekers in regions without emerging industries or with lower than average economic growth are at increased risk of long-term welfare dependency and disengagement from building new skills.

Compared to previous downturns, the current financial crisis has already attracted substantial global attention within the media, the general community and governments. This has been a two-edged sword. First, because 60% of our economy is based on internal consumption, the level of public debate has arguably exacerbated the downturn in Australia as business and household behaviours have altered to reduce costs and make savings. Second, the increased awareness of the

potential impact of a recession on our economy and well-being (in part reflecting on the earlier trajectories of the USA and UK economies) has supported a stronger policy response from the Rudd Government in respect of stimulation packages.

## 1.1 National scenario for long-term unemployment (LTU)

The current rate of unemployment is 4.5%, with LTU accounting for about 14% of all unemployed persons (December 2008).

Each cycle of the economy has unique characteristics, and each downturn is influenced by varying factors as exemplified by the current financial crisis. However, the data from recent downturns has been used to estimate the peak level of LTU which is likely to occur about 2 years after the bottom of the economic cycle.

Assuming two quarters of negative or zero growth in 2009, the peak level of LTU is likely to occur in late 2011. The timing is clearly dependent on the extent or depth of the downturn, which in turn is dependent on the effectiveness of both international and Australian responses to the global financial crisis.

On this assumption, the following table provides estimates of increases in LTU numbers based on likely increases in overall unemployment rates nationally. These estimates are based on three ceilings for the unemployment rate (UE) (6%,7%,8%) and two rates for the proportion of LTU of all unemployed (25%,30%).

**Table 1: Estimates of increase in LTU numbers (national)**

Estimated UE rate, %	UE numbers	Estimated LTU as a proportion of all UE, %	LTU numbers	Increase in LTU at peak
6.0	648,000	25.0	162,000	91,000
6.0	648,000	30.0	194,400	123,400
7.0	756,000	25.0	189,000	118,000
7.0	756,000	30.0	226,800	155,800
8.0	864,000	25.0	216,000	145,000
8.0	864,000	30.0	259,200	188,200

The current level of LTU is 71,000 persons nationally (December 2008). Even with the most optimistic assumption for the impact of the global financial crisis, it is therefore estimated that LTU nationally will more than double from current levels, achieved after a sustained period of economic growth over the past 15 years.

Using a more probable assumption of 8% unemployment rate and subsequent LTU proportion rate of 30%, LTU numbers may almost quadruple to 260,000 persons in mid 2011.

## 2 Who will be adversely affected?

Experience from previous economic downturns indicates that particular categories of job seekers are particularly vulnerable to social exclusion and welfare dependency in the period after the trough in the economic cycle. Those with low skills, poor education and little or no work experience are more likely to be left behind. Those without post-school qualifications are significantly less likely to obtain and maintain work than those with vocational or tertiary qualifications.

Historically, there is a strong correlation between English language proficiency and a job seeker's ability to obtain paid work. Migrants from non-English speaking backgrounds experience higher levels of unemployment.

In the period following Australia's last recession, ABS figures show that Aboriginal and Torres Strait Islander people experienced unemployment at 4 times the rate of the rest of the community. This compares with recent unemployment rates of 14%—just over three times that of the non-Indigenous population (2007 ABS data).

More significant was that half of this population was experiencing long-term unemployment in 1994. There is clearly a strong association between Indigenous unemployment rates and the above background factors which reduce their job prospects in local labour markets. However, the lack of job opportunities in remote and rural areas also contributes to the high rates.

The following groups are also more vulnerable to social and economic exclusion:

- mature aged workers (half of the LTU cohort are aged over 35 years), especially those from declining industries or sectors
- young school leavers with poor attainment, low skills and no prior work history
- sole parents with poor education, lack of work experience or past history of family conflict or domestic violence
- single adults with multiple barriers to work, including those with chronic ill health or disabilities.

It is likely that particular industries and sectors will be harder hit by this downturn, with long-term or permanent reductions in workforce numbers when the economy picks up. This is likely to have a differential impact on regional and rural communities—especially those with a higher dependence on single industries that do not fare well. It will be important to proactively assess these effects and plan ameliorative measures that stimulate and support growth industries and jobs at a regional and local level.

Analysis of spatial concentrations of unemployment and LTU, combined with assessment of vulnerable industries by region and local area, could be used to target medium-term policies. In a strongly rationed labour market, supply-side factors addressed through active labour market programs and employment assistance services will, however, have only limited effect. Essentially, improving job seeker skills and job readiness will merely change the order of the queue of the pool of unemployed.

What are needed are policy levers that increase employment both in aggregate and within regions. The latter is important to ensure that jobs are accessible where job seekers are living. We expect to see increasing spatial divergence in the levels of unemployment and LTU in the absence of policy initiatives to stimulate migration of job seekers to areas with job opportunities. In the past Australian job seekers have resisted moving house in order to take up a job opportunity. In part this reluctance reflects the low affordability and availability of housing in areas with job prospects (urban centres) and job seeker perceptions about the durability of entry-level or low-paid jobs on

offer, as well as particular household circumstances (for example, sole parents with young children).

Policy measures should also take into account the longer run trends in the labour market due to technological change, demographic trends and globalization, which will influence the types of industries and sectors that survive and grow in the next economic upturn. We have already seen significant increases in the sectors that require far higher qualifications and technical skills. Demand for low-skilled labour will continue to decline over the next decade. Only a small proportion of new jobs are taken up by those without post-school qualifications. In this setting, it will be important to focus increased efforts on school retention and participation in vocational and tertiary training to better prepare the workforce for emerging jobs and also improve the productivity of the workforce overall.

### **3 Rationale for a suite of policy measures that will minimise the increase in social and economic exclusion**

The primary causal factor of poverty and exclusion is joblessness. It is therefore imperative that we do all that is possible to prevent job losses. Yet the experience of unemployment, and notably longer term unemployment, can include social isolation, relationship conflict, poorer health and mental illness, including depression and anxiety. Long-term unemployment is highly associated with poverty and social exclusion.

Severe financial hardship puts increased pressure on families, with an adverse impact on their children's development and well-being. Poverty restricts the capacity of parents to purchase children's services and meet basic needs. It also indirectly affects the well-being of children through increased tension and stress within the household.

Lengthy periods of unemployment also result in loss of skills and confidence to be able to take up work opportunities as they become available again. The overall productivity of the working age population is reduced as unemployed people either drop out of the labour market (at least temporarily), re-engage in futile job search activities, seek support from employment assistance services or transfer to pensions or disability benefits.

The Australian Government has implemented two packages of measures to boost household consumption in response to the emerging impact of the global financial crisis on our economy. The package late last year focused on a one-off stimulus to spending through \$8.7 billion payments to low income pensioners and families. This month's stimulus also contributes to increase immediate spending but importantly also makes a substantial investment in job retention through infrastructure spending in critical areas of education and social housing.

While these packages will have some effect in ameliorating the extent of the downturn depending on their multiplier effects, a further package of measures is required to further stimulate economic activity as private industry contracts under the impact of the financial crisis.

The Brotherhood's scenario with a moderate expectation for a peak in unemployment of 8% and LTU to peak at 30% of total unemployment shows the urgency of developing a more comprehensive suite of measures. These must include further job creation and stimulation strategies through capital outlays to strengthen and modernise our infrastructure, including transport and health.

Equally important, substantial increases in recurrent expenditure in the human service sectors (education support, children and families, youth, disability and aged care) are also needed. This approach will lift the quality and effectiveness of basis public services up to international best

practice, but will also stimulate jobs in a labour-intensive sectors with stronger multiplier effects for the economy.

It is essential that additional measures are targeted to those groups who are most vulnerable to long-term unemployment and social exclusion. Investment *now* in infrastructure, regional development and human capital building will reduce demand on health and welfare services, contribute to the government's social inclusion goals and improve labour force productivity in the longer term.

Even with the more optimistic estimates of the impact of the downturn detailed above, the impact on households and communities will be substantial, with LTU levels not seen since the year 2000. It is likely to take the best part of a decade of solid economic growth to recover the lost ground in terms of economic participation.

While the costs of some critical household budget items, including petrol and mortgage payments, have fallen over the past year, and the Australian Government has increased incomes to many households on low incomes, there are already signs of increasing financial hardship through reported higher demand at community services (as reported by Anglicare and ACOSS). As the loss of jobs accelerates this year, the high level of housing stress on new home purchasers and private renters will lead to higher levels of housing crisis and loss of homes. A stable and affordable home is critical to both social and economic participation. Prevention of job losses and reduced working hours for low-income households should be the priority to prevent housing loss. However, effective measures to assist households in crisis to retain their housing are required.

## **4 Policy measures for an effective response to the impending downturn**

From the Brotherhood's perspective, there is thus a strong imperative for an additional suite of preventative and ameliorative measures that will:

- minimise the increase in the pool of unemployed persons over the next 2 years, and hence the flow into long-term unemployment, through
  - job retention strategies
  - employment growth and job creation initiatives
- address regional and rural levels of unemployment through targeted demand side measures (jobs growth and accessibility)
- strengthen the capacities of job seekers through skills building, education, training and work experience to enable take-up of emerging job opportunities
- minimise progression into social exclusion by vulnerable and disadvantaged households through
  - increases to Newstart and Youth Allowance payments
  - housing crisis assistance
  - financial counselling, asset-building and support services
  - child-care support.

## 4.1 Education

The pathway from education to paid work for school leavers—especially those who have attained Year 11 or below—will be difficult in the coming years. Work experience, a key element in the transition from school to work, will be harder to obtain for many young people. We urge the implementation of additional measures that will reduce early school leaving and maximise the attainment of students poorly engaged in learning.

The increased financial hardship and stress on families will impact on participation of children in education. The Brotherhood's recent research has shown the effects of financial hardship on student learning prior to the emerging downturn. Increased financial hardship is already becoming apparent.

Whilst state governments should take the lead to ensure that financial hardship does not prevent attendance or completion of learning, the Australian Government should introduce additional measures as a supplement to the National Education Agreement to enable schools, especially those in regions experiencing high unemployment and dislocation, to maximise the participation of students from disadvantaged circumstances.

### *Recommendations:*

- a. implement an Education Support Package, in collaboration with the states through the COAG process, to increase resources to address educational disadvantage caused by poverty and financial hardship in low socio-economic status communities, such as through:
  - funding for alternative learning, student catch-up and parental support programs
  - implementation of student individual learning and support plans
  - increasing the capacity of specialist support services in schools to assist teachers with students who have learning or behavioural difficulties
- b. support the states to ensure that education budgets and programs enable all students to fully participate in all learning and developmental activities in schools
- c. advocate to the states for the introduction of free public transport for children attending school, subject to eligibility criteria based on parental circumstances (e.g. reliance on government income support).

## 4.2 Vocational training

The Brotherhood recognises the Australian Government's substantial boost to skills and vocational learning reform last year (Productivity Places Program and the National Agreement of Skills and Workforce Development). However, additional measures are required to maximise both entry into and completion of vocational training aimed at those population groups most at risk of non-participation. These include young people with low-level skills, sole parents with redundant vocational skills and mature aged job seekers seeking to retrain following retrenchment.

*Recommendations:*

- a. implement an additional funding package in collaboration with the states to further boost capacity within the vocational training sector that maximises participation of working age Australians with poor skills in areas likely to experience high levels of social and economic dislocation
- b. work with the states to implement measures to ensure that financial hardship is not a barrier to training
- c. develop measures in collaboration with the states to minimise the drop-out of apprentices and trainees.

### **4.3 Employment**

We urge the government to take all possible steps to stimulate the national economy to avoid an extended recession. As we argued above, increased capital expenditure on infrastructure projects across those sectors not included in recent packages is required.

Increased recurrent budget outlays across the range of human services would both deliver significant job growth in labour-intensive industries with stronger multiplier effects and meet the substantial unmet support needs in the community.

The long-term benefits will be significant in building infrastructure and workforce capacity that will directly contribute to the overall productivity of the economy. The current crisis provides a valuable opportunity to refocus the economy through critical investment in those emerging industries and sectors that will be sustainable in the longer term.

The government's commitment to bring forward substantial infrastructure projects should incorporate conditions on contracts, through social procurement measures, that will maximise the recruitment of long-term unemployed and disadvantaged job seekers.

Retention of current work especially for those with low skills or qualifications is important in reducing the flows into long-term unemployment with consequent higher costs of employment and welfare assistance. Strategies aimed at employers to encourage retention of employees, apprentices and trainees are required.

The predicted inflow of working age Australians into the pool of unemployed and long-term unemployed requires a package of measures to ensure that the new employment services system is configured and resourced to respond to the changed labour market conditions. Now is the time to make changes before the contracts are finalised, rather than wait until the peak of unemployment occurs. Low-skilled job seekers will find it much harder to obtain paid work. Hence job outcomes for all streams of assisted job seekers, especially those with multiple barriers in areas with poor job prospects, will decline, leading to higher inflows into Work Experience. It is preferable to increase support in this environment to prevent the erosion of skills and self-confidence and to fast track pathways to meaningful work experience.

The competitive market model for employment assistance will not deliver a hospitable environment to identify and initiate responses to local employer and community needs. Past experience through the Job Network indicates little if any collaboration at a local level. In the emerging labour market, collaboration by all stakeholders will be important to build capacity and infrastructure leading to stronger and more resilient communities in the longer term.

The Innovation Fund should be expanded to enable implementation of place-based approaches that include a community development focus to maintain skills, motivation and engagement through, for example, unpaid work and community enterprises.

The increased difficulty job seekers will face in obtaining paid work requires a reconsideration of the activity test and participation requirements to ensure greater flexibility and give increased recognition to unpaid work, caring and volunteering as activities to meet their obligations without penalty.

There are therefore a number of policy measures that should be considered by the government as a matter of urgency.

*Recommendations:*

- a. bring forward planned, and fast track additional infrastructure projects, including:
  - supply of social and affordable housing
  - climate change projects, such as retro-fitting of households to improve energy efficiency, support for solar power installation and water conservation
  - upgrading of health, education and training facilities
- b. boost recurrent expenditure on children's and family services, disability and aged care to increase the quality and effectiveness of these critical human services and stimulate job growth
- c. work with employer groups to implement measures to support job retention and flexible working hours, including retention of apprentices and trainees and minimising job losses through redistribution of working hours
- d. employment assistance: introduce a package of measures to ensure that unemployed job seekers are able to fully participate in meaningful assistance and activities, as part of the new employment services system, which take into account the decreased likelihood of finding employment:
  - review the JSCI thresholds to increase the flow of vulnerable job seekers, especially parents, into more intensive streams of assistance
  - double the annual service fees and Employment Pathway Fund levels for Work Experience clients
  - review the range of activity test and participation requirements placed on job seekers, particularly parents, to increase flexibility and support alternative activities (volunteering, caring)
  - increase the Innovation Fund's resources to support place-based projects for community renewal and regeneration through unpaid work experience, ensuring these are responsive to local community needs and to aspirations of participants, as well as targeted to their employability
  - encourage state governments to build capacity in community mental health services to respond effectively to the specific needs of job seekers referred by employment service providers
- e. develop measures that respond to the needs of retrenched workers for retraining and employment pathways, such as:
  - extending eligibility for child-care support or government assistance for parents

- fast track access to retraining for job seekers vulnerable to long-term unemployment and social exclusion (low or redundant skills; living in areas with poor job prospects)
  - support relocation of families and individuals to move to take up paid work or accredited training opportunities
- f. collaborate with the states to expand the range of workforce participation and transitional employment programs (Intermediate Labour Market model) to increase the sustainable employment of disadvantaged job seekers, with additional investment targeted to address the geographical concentration of disadvantage due to long-term unemployment. This requires proactive planning to identify areas and communities most at risk, followed by strategies to support participation in meaningful work and to eliminate barriers to participation.
- g. community enterprises offer a proven model for transitional employment pathways for disadvantaged job seekers, especially in communities that are experiencing high levels of social and economic exclusion. Increased support for the development and sustainability of community enterprises should be provided through:
- social procurement policies, applicable to new infrastructure projects and contracting of services by state and local governments, that will quarantine a percentage of budgets to support community enterprises and/or commit contractors to employ a percentage of disadvantaged job seekers. This might be achieved through arrangements with local employment assistance providers.
  - collaboration with the states to provide resources for the development and start-up of new enterprises in identified areas of disadvantage (extension of neighbourhood and community renewal programs).

#### **4.4 Children's and family services**

One of the more insidious effects of a recession is its impact on families and children. Research (for example by Shonkoff and Phillips) has demonstrated that the stress of parental unemployment is passed onto and absorbed by children, creating an environment less conducive to healthy childhood development.

Research has also established that family violence increases in households experiencing economic strain: couples in which the male has experienced two or more periods of unemployment have notably higher rates of violence against women than couples in which the male has more stable employment, and this is particularly marked in already disadvantaged neighbourhoods. The highly detrimental impact of family violence on children as well as adults is well established, as is the co-occurrence of family violence and child abuse.

Reduced family income levels entail fewer economic resources to purchase children's services, fund peer activities and take advantage of educational and development opportunities. Reduced family income and unemployment place increased pressure on existing child-care services. In the US, forced closure of child-care centres has already occurred as a result of the economic downturn, with reduced parental ability to pay for child-care fees.

Parents need job security that ensures they are able to return to work a reasonable period after having a baby: this is particularly the case for women in low to middle income jobs. Furthermore, given the financial strain the economic downturn places on some families and children, the proposed government-funded maternity/parental leave scheme is even more crucial to ensure adequate income for parents and children during a critical life phase.

*Recommendations:*

- a. retain existing child-care arrangements, through the provision of free high quality child-care, for newly unemployed job seekers who are parents (or the primary care-giver), particularly those who are single parents.  
This would support parents with care responsibilities in their job seeking efforts and overall well-being; ensure their child-care places are retained; ensure the stability and continuity of a child's existing care arrangements; and support existing high-quality child-care providers.
- b. ensure flexibility and the recognition of caring and voluntary work for single parents on benefits.  
Rigid Centrelink requirements for unemployed single parents with children of school age can compromise their ability to care for their children and participate more broadly in community life (that is, compromise their and their family's overall social inclusion). For example, emerging research finds that the requirement of the minimum fifteen hours a week work can be counter-productive: A single mother with ten hours a week of work, which is during school hours, and which allows her to do voluntary work (e.g. at her child's tuck-shop), along with other caring work (household work, including cooking healthy meals), is currently required to relinquish this in favour of a 15-hour job that is not inside school hours, does not allow for participation in voluntary activities, and compromises existing care arrangements. Greater flexibility is needed, which recognises caring activities, and gives formal credit for voluntary work.
- c. address the shortage of highly skilled child-care workers through 'sabbatical' arrangements.  
The economic downturn presents an opportunity for people experiencing unemployment to re-train and increase skills and qualifications through a formal 'sabbatical' arrangement, particularly in sectors with current workforce shortages. Currently, the shortage of qualified, adequately remunerated and committed workers fundamentally weakens the overall child-care infrastructure of Australia. Investing in developing a skilled, quality child-care workforce now means that increased demand for child-care when the downturn ends is able to be met.
- d. increase investment in community-based not-for-profit child-care services.  
Research finds that community based child-care services provide the highest quality care for children. The failure of corporate child-care providers should be seen as an opportunity to invest in and expand community-based, not-for-profit child-care across Australia.
- e. boost funding for family and children's services.  
Children's and family services will see an increase in demand at this time, as outlined above. Relevant services include family relationship counselling, domestic violence services, sexual assault services, child sexual abuse counselling services, child protection services, drug and alcohol services, and mental health services. Demand for these services will need to be monitored and funding increased accordingly.
- f. fully implement the proposed government-funded maternity/parental leave scheme without delay.

## 4.5 Social inclusion and community strengthening

The impact of the economic downturn will be felt hardest in those communities and areas lacking infrastructure, having poor quality basic services and with poor prospects for new investment that will lead to sustainable jobs.

In addition to the above measures, we urge consideration of a social inclusion package containing extra resources for effective programs that will ameliorate the increased hardship faced by Australians over the next few years, increase the coverage of existing local initiatives and projects to address identified barriers to social exclusion in high need areas and support local infrastructure needs.

On our projections, unemployment will increase by up to 400,000 persons who will be predominantly reliant on Newstart and Youth Allowance payments. As ACOSS and others have correctly pointed out, the basic levels of these income support payments are insufficient to meet the costs of daily living or effective participation in retraining or job searching. The current anomalies in entitlements to payments and concessions should be addressed.

As an interim measure for the duration of the economic downturn, we recommend a Participation Supplement be paid to Newstart and Youth Allowance recipients to enable them to meet the costs of actively seeking work or taking part in activities leading to work readiness. This payment would be conditional on their participation in job search, accredited training, education or volunteering.

Currently welfare agencies are reporting marked growth in demand from people experiencing financial hardship. Additional funds should be made available to assist those in crisis.

Support should also be provided to assist households to prepare and deal with a change in circumstances, so that those at risk of unemployment are equipped to deal with reduced income levels. Financial inclusion programs, which focus on asset building and developing savings habits, can contribute to ensure people have a financial buffer should they experience a crisis such as unemployment.

It is critical that governments minimise the loss of housing of all households, but especially families with children, over the next two to three years. The government in its White Paper has committed to significant investment (\$1.2 billion over four years) to both prevent homelessness and more effectively respond to the needs of those experiencing homelessness. The Brotherhood urges bringing forward *and* expanding on these reforms with additional measures aimed at families and youth in order to prevent social exclusion.

### *Recommendations:*

- a. introduce a Participation Supplement for Newstart and Youth Allowance recipients for the duration of the economic downturn, or immediately increase Newstart and Youth Allowance payments for single persons by \$30 per week
- b. double the resources for emergency relief to enable welfare agencies to offer assistance to help households recover from financial hardship
- c. provide funding support to proven financial inclusion programs, including asset-building, microfinance, and education and advice programs, that can assist households at risk of financial hardship better deal with a change in circumstances

- d. bring forward and expand homelessness prevention programs, beyond those in the Homelessness White Paper, especially aimed at families and young adults, including:
- further expansion of the HOME program to ensure coverage across areas with many vulnerable families
  - in collaboration with banks and other mortgage providers, develop targeted one-off mortgage assistance to assist eligible families facing job loss
  - establish foyers for young people in areas of high need to stabilise housing and enable integrated packages of support and training to be provided near to vocational training providers.