

Do we need an Earned Income Tax Credit?

Much of the 'welfare to work' philosophy which has revamped the social security system in Australia has been imported from the USA, and, to a lesser extent, the UK. One aspect of welfare reform in both these countries is the introduction or extension of an earned income tax credit (EITC), but this has not yet been introduced in Australia. The Australian Labor Party included an EITC in its policy agenda for the 1998 Federal Election, and recently both Tony Abbott and Wayne Swan floated tax credit balloons only to have them shot down by their leaders.

What are the benefits?

An earned income tax credit is effectively a means of increasing the net income of low-paid workers, by reducing their tax over a specific income range. The amount of credit varies by family size, and is assessed on family rather than individual income, so that benefits do not go to families with one high income earner and one low income or part-time worker. Those not in the work force receive no benefit.

EITCs receive support from unions, business and some economists, and several reasons have been proposed for their introduction. Unions argue that workers at the bottom end of the labour market are poorly paid and an EITC is one way to increase their incomes. Another argument is that an EITC may help to reduce tax rates for people on income support payments as they move into work (thus providing greater benefits from work), and hence encourage greater work force participation.

A third argument, proposed by the so-called 'five economists' (Dawkins 1999), is that an EITC could play a part in reducing unemployment. They argue that if real wages for low-paid workers were reduced or held constant, employers would be likely to create more low-wage jobs. An EITC would help ensure that these

workers were not worse off in real terms, by reducing their tax. However, some commentators (Borland 1999; Belchamber 1999) argue that the 'five economists' plan overstates the impact on unemployment, partly because they overestimate the extent to which employers create jobs in response to changes in wage levels.

Some argue that an additional benefit is that the increased income only goes to workers in low-income households, and that credits can be structured to benefit larger families more than single people. This is in contrast to adjustments to minimum wages, which benefit families the same amount regardless of size and other income (Dawkins & Freebairn 1997). This raises some broader questions about the extent to which an EITC is a targeted family income supplement or a wage supplement for low-paid workers.

What are the risks?

As a practical strategy to improve the wages of low-income working families, an EITC seems a worthwhile initiative, but it does raise some questions about the role of government. Australia has traditionally relied on regulation through the industrial relations system to ensure that workers receive a minimum 'living wage' adequate to meet their basic needs. With the deregulation of the labour market, such protection is no longer guaranteed and low-paid workers are especially vulnerable to job insecurity, casualisation and reduction or removal of other benefits such as sick leave and annual leave.

Whether or not it was intended to influence unemployment, the introduction of an EITC would effectively mean that government is replacing regulation with business welfare as a means of protecting low-paid workers. How far can we go in terms of subsidising employers to provide

such jobs? It would also provide a subsidy regardless of employers' capacity to pay better wages, and possibly result in a longer-term effect on employer expectations, whereby government was seen to have primary responsibility for the adequacy of workers' incomes.

If competition is left to determine wages at the bottom end of the labour market, wages will continue to be driven down in the context of a large pool of unemployed people, and governments may find themselves picking up an ever larger share of the incomes of this group. While this represents a choice which could be justified in terms of social outcomes, a more practical issue may be whether and for how long we can afford it.

With continuing discussion about reducing taxation from both the major parties, could revenue keep pace? If an EITC is introduced to compensate low-paid workers for the effects of deregulation, then perhaps we would also need to consider a greater contribution to

continued on page 2

Contents

- 3 Measuring Australia's progress
- 4 Employment policy and training opportunity
- 6 Understanding poverty
- 7 What are Australian values?
- 8 The housing crisis
- 12 Early childhood education
- 13 The New Social Settlement Program

continued from page 1

revenue from those at the higher end of the earnings distribution who have benefited from deregulation. We would also need to ensure that an EITC did not allow wages and conditions to be further diminished.

If an EITC was paid by a reduction in tax taken out of a person's salary, it may become invisible. Many people would not be aware of the level of government support they received, leading to increased division between employed and unemployed people and undermining support for transfer payments (McClelland 1999). In contrast, a regular payment made directly by either Centrelink or the Australian Taxation Office would be identified as a direct government contribution to a family's well-being.

Finally, an EITC shares the limitations of most welfare to work policies in that the benefits are

targeted at those who find work, and it assumes that jobs are available. Given that unemployment is increasing, and many people who rely on income support payments are living under the poverty line, we need to question whether an EITC is the right priority for government spending.

Stephen Ziguas

(03) 9483 1316
sziguas@bsl.org.au

References

Belchamber, G 1999, 'Will lowering wages reduce unemployment?', *CEDA Bulletin*, Jul, pp.16–20.

Borland, J 1999, 'Will lowering wages reduce unemployment?', *CEDA Bulletin*, Jul, pp.16–19.

Dawkins, P 1999, 'A plan to cut unemployment in Australia: an elaboration of the "Five

Economists" letter to the Prime Minister, 28th October 1998', *Mercer–Melbourne Institute Quarterly Bulletin of Economic Trends*, No.1, pp.48–59.

Dawkins, P & Freebairn, J 1997, 'Towards full employment', *Australian Economic Review*, Vol.30, No.4, pp.405–417.

McClelland, A 1999, 'Understanding the wage and social security interface', *CEDA Bulletin*, Oct, pp.12–13.

In this issue

Early indications suggest the major parties will not release many significant policy initiatives in the lead up to the federal election later this year. This issue of *Brotherhood Comment* offers a few ideas and conversation starters.

Steve Ziguas discusses the topical issue of Earned Income Tax Credits, while Fiona Macdonald and Helen MacDonald place this discussion in a broader context by arguing that the need for strong government direction in employment and training policy is more pressing than ever. Tim Gilley and Jill Webb put the case

for quality early childhood education and care as an important anti-poverty strategy.

A decent dental health care program could be provided for low-income Australians at a very reasonable cost, reports Steve Ziguas. Richard Watling of the Tenants' Union of Victoria discusses the role governments could play in addressing the housing crisis.

Sally Jope's work on the Understanding Poverty Project—as presented at the Social Policy Research Centre Sydney conference in July—has revealed that many Australians are seeking a

different social direction to the dominant economic rationalist model.

The Brotherhood has responded to this call for action, as Mark Pegg explains, by commencing work on a concerted group effort to raise the standard of public debate around social issues.



BROTHERHOOD
of ST LAURENCE

Helping people
build better lives

Layout | Andrew Macrae

Published in August 2001 by
Brotherhood of St Laurence,
67 Brunswick Street
Fitzroy, Victoria, 3065 Australia

Telephone 03 9483 1183
Facsimile 03 9417 2691
E-mail publications@bsl.org.au
ISSN-1442 4681

Brotherhood Comment depends on your subscription for its mailing cost (see p 16)

Brotherhood Comment is published three times a year by the Social Action and Research Division of the Brotherhood of St Laurence.

The Brotherhood of St Laurence works for the well-being of Australians on low incomes to improve their economic, social and personal circumstances. It does this through direct aid and support, and by providing a wide range of services and activities for families, the unemployed and the aged.

The Brotherhood also researches the causes of poverty, undertakes community education and lobbies government for a better deal for people on low incomes.

Measuring Australia's Progress— beyond GDP

Measuring Australia's Progress is the title of a proposed new Australian Bureau of Statistics (ABS) publication that will assess progress in Australia across environmental, social and economic aspects of life. Measuring a nation's progress—providing information about whether life is getting better and moving towards sustainable development—is an important task for the national statistical agency.

Economic, social and environmental indicators

What differentiates this publication from previous studies is the recognition of a growing global consensus that countries, governments and commentators need to develop a more comprehensive view of progress beyond a focus on economic indicators alone such as Gross Domestic Product (GDP). There is increased public interest in the inter-relationships between the economic, social and environmental aspects of life, as demonstrated by an enhanced awareness in society of triple bottom line and corporate citizenship issues. There have, for example, been debates about the sustainability of economic growth and a recognition that the environment is a fragile resource that is neither inexhaustible nor capable of absorbing an unlimited amount of waste. Similarly, progress encompasses social concerns, and as such the complexities of achieving sustainable development should recognise that dimensions of progress are interlinked, multidimensional and include personal judgement.

The consultation process to date has defined three broad domains of progress (economic, social and environmental). Some headline dimensions and indicators of progress have been identified, and will be refined throughout the consultation period. The suggested dimensions of progress were:

- Economic: national income and national wealth;
- Environmental: air quality, greenhouse gases, land, water, wildlife; and

- Social: crime, education, health, income, social attachment, work.

The proposed publication will also include a number of supplementary indicators of progress and this offers immense potential for ensuring the complexity and scope of measuring progress is recognised.

The Brotherhood's response

The Brotherhood commends and supports the ABS for its commitment to the new publication, and confirms the timeliness of developing a set of indicators beyond GDP that integrates the economic, environmental and social aspects of life as a measure of Australia's progress towards sustainability. Such modelling is internationally recognised by organisations such as the United Nations, the Asian Development Bank, the Organisation for Economic Co-operation and Development and Oxfam International as necessary in ensuring sustainable development and contributing to poverty alleviation strategies.

Dimensions of progress

We support the three domain view of progress (economic, social, and environmental) as guiding criteria, as these are internationally recognised as important in achieving sustainable development. However, consideration should be given to adding a fourth domain—Tolerance, Equity and Democracy—to measure the extent of discrimination in the community.

In addition, we recommend poverty, housing and governance be included as headline dimensions. Crime could be broadened to encompass justice and human rights and this would assist in ensuring the publication captures not only a historical perspective but looks towards future trends and issues of importance in recognising the impact of globalisation on individuals and local communities.

Given that the objective of the publication is to measure Australia's progress, poverty is a critical consideration that should be clearly identified and measured. Poverty is not only about income; it includes the availability and cost of

government services, cultural values, and different experiences. Measuring poverty is more complex than just income levels and the number of families living below a poverty line. As a measure of progress, the ABS publication could recognise the relationship between inequality and poverty, the distribution of wealth and the importance of ensuring that equality, rather than poverty alone, is measured.

We suggest governance be included as an indicator of both economic and social progress in recognition of the role and responsibility of government in alleviating poverty (and the contributors to poverty).

Publication details

The ABS will circulate a summary report of comments received to all people involved in the consultation process. The first issue of Measuring Australia's Progress (MAP) is scheduled for release in early 2002.

Serena Lillywhite

(03) 9483 1379
sillywhite@bsl.org.au

Employment policy and training opportunity

Will government lead the way?

It is the role of the federal government to take the lead in reducing unemployment and in providing opportunities to improve the job prospects of those who are most disadvantaged in the labour market. The federal government has the foremost responsibility for maintaining living standards and is obliged to meet its own responsibility towards people who are unemployed and reliant on the safety net provided by the social security system in Australia.

The Government's 2001 Budget has been criticised for its lack of any job creation strategy and no substantial new investment in employment assistance measures for the long-term unemployed (O'Connor 2001; Thompson 2001). At a time when 670,000 people are unemployed (and this figure is likely to increase) and there are only 95,000 vacancies, and when the approach of the Government's welfare reform is to require more people to actively search and prepare for work, O'Connor correctly asks 'Where will the jobs come from?'

Changing the income support system and requiring more of disadvantaged Australians through increased and extended mutual obligation requirements are not going to create jobs. A policy to achieve substantial reductions in unemployment needs more than simply requiring more active job search and compulsory activities by a wider range of income support recipients. The Government's welfare reform process has focussed on making disadvantaged people more employable, but without job creation initiatives, these sorts of strategies are unlikely to have any significant and lasting positive effects. Employment must be expanded with many more new jobs needed for the number of people currently unemployed.

The experience of the 1990s has shown that, even after long periods of economic growth, unemployment is likely to remain high. The economy will not generate enough jobs for all

those who need or want them. Ways must be found to create additional employment and to redistribute employment. Some of these can be found in the following government-led and promoted approaches.

Government's role in tackling unemployment

Public investment in jobs is investment in the future. On our behalf, the federal government can invest in infrastructure and services that are much needed by communities and which can create new jobs.

For example:

- infrastructure expansion such as railways, communications and public housing;
- increased expenditure to create jobs in education, health and other community services; and
- expanded resources in education, training and labour market programs.

Investment in community services and social infrastructure can also assist those who are disadvantaged in accessing resources through the market and it can foster social cohesion.

An active regional policy is sorely needed to address the unacceptable regional inequalities that have emerged over the last decade or so. Commonwealth support for regional economic initiatives must support the work of state and local governments on regional strategies for job growth.

These strategies should include local development initiatives, which promote and support the creation and development of community-based enterprises. For example, funding for local enterprise organisations that promote and support small businesses or community enterprises run by local councils, local groups and co-operatives.

Community enterprises can be important vehicles for training, work experience and job creation. They may provide transitional support for unemployed groups or develop into continuing viable market-based businesses.

Working arrangements and working time are also issues that must be tackled if work is to support families and communities.

Addressing the issue of over-work and ensuring work arrangements allow people to balance their varied responsibilities may also play a part in achieving a more equitable distribution of paid work. It is the government's role to make sure an effective framework is in place for fair working conditions for all workers.

Preparing unemployed people to participate in expanded job opportunities is also a significant part of government responsibilities. The role of employment assistance programs (or labour market programs) is twofold. First, they can improve the mismatch between the skills of the unemployed and vacancies in the labour market (an efficiency gain), and they can enhance the job prospects of those who are most disadvantaged, in particular people who are long-term unemployed (an equity effect).

Improving the Job Network

The Job Network is the cornerstone of the Government's approach to providing opportunities for participation and preparation for work among those who are unemployed. Yet there is a need for

immediate action if the Job Network is to achieve its equity objectives. Overall, there are insufficient resources in the Job Network to provide all long-term unemployed people a place in the highest level of assistance, Intensive Assistance.

Among specific groups of disadvantaged job seekers there is a need for urgent action to improve not only their participation levels in the Job Network but also their outcomes from assistance they do receive. The most recent evaluation of Intensive Assistance in the Job Network (DEWRSB 2001, p.87) shows that:

- indigenous job seekers, longer-term income support recipients, older job seekers aged 55 years and over, and those with low educational attainment (less than Year 10) all have below-average participation rates and outcomes;
- sole parents have low participation levels but above-average outcomes; and
- younger job seekers have low participation levels but above-average outcomes.

Once in Intensive Assistance there is a lack of resources available to provide the range of assistance needed by the most disadvantaged job seekers. This, combined with the need to focus on performance and to achieve quick, payable outcomes, is at the cost of broader welfare and personal needs of job seekers. The Job Network has reduced the provision of holistic approaches to service delivery, particularly in Intensive Assistance, and curtailed expenditure on skills training and vocational experience. Additional resources are needed to assist disadvantaged job seekers with paid work experience, training and wage subsidies depending on their needs and career aspirations.

The introduction of competition into the delivery of employment services has contributed to limited cooperation and resource sharing between agencies in the Job Network as a whole. This seems to be exacerbated by the lack of regulation and benchmarks for professional and ethical practice in the industry. At an operational level, the Job Network is largely self-regulatory thereby 'creating a jungle for the operators' and fragmentation for job seekers.

Government has a responsibility to regulate the provision of employment services, independently

of its own role as purchaser of employment services, in order to ensure that those job seekers who are most disadvantaged gain access to the levels and types of assistance they require. As in the past, there is a role for government to promote good practice among agencies in order to enhance the efficiency and effectiveness of the system overall. When 'the market' fails, the government's responsibility is to ensure adequate provision of services by public and non-government agencies.

Independent scrutiny and evaluation of the operation and impact of the Job Network by agencies and individuals who are independent of government will also contribute to the improved operation of the employment services system in Australia in the immediate and longer term.

A comprehensive investment and policy strategy is required to ensure job generation and employment assistance measures for unemployed people and the community more broadly. Most importantly, there is need for a government that is willing to lead the way on improved job opportunities in the future.

Fiona Macdonald and Helen MacDonald

(03) 9483 1377 and (03) 9483 1381
 fionamacdonald@bsl.org.au and
 helenmacdonald@bsl.org.au

References

Department of Employment, Workplace Relations and Small Business (DEWRSB) 2001, *Job Network evaluation stage two: progress report*, Evaluation and Program Performance Branch, DEWRSB, Canberra.

MacDonald, H 2000, *Getting back on your feet: an evaluation of the Community Support Program*, Brotherhood of St Laurence, Melbourne.

O'Connor, T 2001, 'When reforms ain't reform', *Impact*, June, p.15.

Thompson, D 2001, 'Missed opportunity and modest investment = false economy?', *Impact*, June, p.6.

Focus on the most disadvantaged

The Community Support Program (CSP) is an important program for some of the most disadvantaged job seekers—many of whom experience complex personal and vocational barriers to employment and participation in the community. It was re-badged as the Personal Support Program (PSP) in the Government's 2001–02 Budget and some significant changes announced.

Included among these changes was a welcome increase in per capita and overall funding levels which means increased places for eligible job seekers who will receive higher levels of assistance. The shift of responsibility for the Program from the Department of Employment, Workplace Relation and Small Business to the Department of Family and Community Services should be managed so that the dual 'employment' and 'welfare' focus achieved in the former CSP is not lost.

In addition to this integrated assistance to overcome multiple barriers to employment, key elements for program effectiveness include service user choice of provider, long-term continuity of support (assistance is for two years), reduced reporting requirements (to Centrelink), and a focus on individual needs (see MacDonald 2000).

Of greatest concern is the introduction of compulsory participation in the PSP. The Program should remain voluntary because this element underpins an effective relationship between the provider and the participant—one that is based on trust and cooperation not coercion and compulsion. It is likely that the compulsory nature of the PSP will be counterproductive to job seekers who have made a positive decision to address serious personal barriers to employment such as addictive and violent behaviours, and psychiatric illness.

Understanding poverty: eradicating poverty

The dialogue phase of the Understanding Poverty Project aims to document and evaluate a number of ways the Brotherhood of St Laurence engages with decision makers and the wider community about action to eradicate poverty. The ultimate purpose of this project is to improve the situation of people living in poverty in Australia by influencing public debate.

This multi-phased research project is focused on two broad audiences—decision makers or influencers of public policy and the wider community. Some early findings of focus group discussions with segments of the wider community about communication and action towards the eradication of poverty are summarised below.

People are looking for leadership, for a different vision, a different social direction, because while they are concerned about people living in poverty, they don't know what they can do about it. They are concerned about levels of unemployment, the loss of job security and the impact on wages and salaries. This concern starts with themselves and extends to others who are more vulnerable, in particular those who lack skills and qualifications, living in single-income households.

Most people regard the federal government as having a role to play in reducing poverty, in promoting the development of new economies and ensuring all people have access to opportunities, but they feel helpless and powerless and require leadership to force the government to take this action. Many people look

understandable. The action needs to be straightforward and easy to take.

Respondents favour small group discussions, printed information, websites, the use of press, TV and radio, advertisements on public transport and word of mouth to inform and mobilise the community to take action. Action could include writing letters to members of parliament and newspapers, talking to friends and family, or becoming involved in the advocacy work of the Brotherhood or other organisations.

Australians are looking for more information to help understand poverty, because they feel that many people are struggling.

Making sense of poverty

Concern about poverty in Australia remains evident with expressions of shock and outrage in initial responses to statistical data identifying the number of people living below the poverty line. The challenge for the Brotherhood is to follow up this initial reaction with explanations of the poverty line measure and discussions of the causes and relative nature of poverty in Australia in ways that make sense to the public.

Our focus group members wanted some easily understandable measure that can show a change, as a result of some social action, in the lives of those described as living in poverty. They want a measure of poverty that they can compare to their own standard of living. Higher-income respondents want information about income support payments and benefits available for people living on low incomes and how these compare with their own standard of living.

to organisations like the Brotherhood of St Laurence to take or provide this leadership. These organisations are considered to be the 'conscience' of the community.

Australians are looking for more information to help understand poverty, because they feel that many people are struggling. They know there are relationships between their own standard of living, poverty and globalisation, changing work patterns, economic rationalism and the privatisation of services, and want to know more. They want this information to focus on solutions, explanations of how to overcome poverty and evidence of successes. They want information that is easy to remember and visualise. For example, statements like: one in five children live in poverty; for every one job vacancy there are at least six people without work.

Moving from information to action

This information should invite and support community action that will make a difference. The difference needs to be measurable and

Most people consulted approve of the Brotherhood's vision for an Australia free of poverty, but question whether it is realistic. They argue that poverty in Australia is relative and there will always be people less well off. They suggest the Brotherhood describe instances of unacceptable poverty in Australia. Lack of access to education and training, lack of access to well paid and secure work and the poverty trap were all mentioned as unacceptable instances.

The wider community is better informed and more concerned about unemployment and the increasing wealth divide than they are about poverty. They are fearful about the impact of poverty on the whole community; the

What are Australian values, anyway?

consequences for them and their families of fragmentation and division.

Building a social movement

When engaging with the wider community, we are competing with other charities and organisations (and often with people's awareness of the absolute poverty of indigenous peoples across the planet) for the attention of people who are busy and concerned about maintaining their own standard of living in a society characterised by change and risk.

The Brotherhood's advocacy campaign around poverty in Australia is unique because we are asking for action in the first instance, not donations. Our information must grab their attention and provide a vision of hope and leadership, right from the first sentence. Our communications must be solution-focused and identify action anyone can take.

If we are able to get members of the wider community imagining an Australia free of poverty and discussing and debating incremental steps required to achieve such a society, as well as actions individuals and groups can take towards it, then people may feel like participating as active citizens in a movement for social change.

Sally Jope

(03) 9483 1306
sjope@bsl.org.au

Is Australia still the 'land of the fair go'? Here at the Brotherhood we have been wondering whether Australians are still in touch with the values that have traditionally defined us as a nation. So over the past couple of months we have started to discuss our values and beliefs, and the state of the nation, with a range of people and organisations.

We started with state-based organisations such as the state affiliates of the Councils of Social Service and members of the Anglicare network. We also had some very useful discussions within the Social Action and Research division of the Brotherhood. And to examine the issues further, on 27 June the Brotherhood hosted a workshop attended by some of Australia's senior academics and public policy experts.

This listening has allowed us to hear a range of views. Many people have told us they think that too much stress is now being placed on the material. That we have failed to turn material affluence into truly positive circumstances for most people. While millions of Australians work longer hours under greater stress every year, a growing number of Australians have no access to paid work. People worry that, while we are constantly told how well the economy is doing, lots of people they know are feeling anxious and pessimistic. And there is a great concern about the impacts on families and the next generation of Australians.

But on the positive side, people have also told us they believe Australians will seize on new possibilities for living a decent and flourishing life, including alternatives which will help to restore the social fabric.

Of course achieving lasting positive change is not easy. We have heard people talk about action on two levels. The first level is immediate action to bring about political change. We have also heard that the best way to achieve this is to develop sound social policies in key priority areas such as employment, housing and community development. Those policies could

then be used to target key decision-makers as part of the political process. The second level is achieving a greater emphasis on social values within Australian society. One view is that lasting change on that front can only be achieved through a broad-based movement, and that such a movement should involve as many Australians as possible.

There's no doubt that this would be a good time to lift the standard of public debate around social issues. With a federal election later this year, politicians will be listening. More generally, our national debate seems to have been restricted to economic issues these past few years. But there are obviously a lot of views 'out there' about where we are going as a nation, and what our vision for the future should be.

We at the Brotherhood think that it's time to invite all Australians to have a say on what types of values and beliefs should carry this country forward into the twenty-first century. So we have spoken with the Australian Council of Trade Unions (ACTU), the Australian Council of Social Services (ACOSS) and Catholic Welfare Australia about the sorts of questions we should be asking the public. The idea we have in mind is an 'inquiry' into a new vision for Australia. We use the word 'inquiry' in its broadest sense, and some people have been describing our process as more of a 'listening'. We want to achieve a broad and inclusive process where we reach as many Australians as possible. To check our progress, please visit the Brotherhood website at www.bsl.org.au.

Mark Pegg

mpegg@bsl.org.au

The housing crisis: priorities for action

It will be well understood by many readers of *Brotherhood Comment* that the housing crisis in Australia is worsening. While this crisis is apparent to many, housing rarely makes it onto the national agenda. Media interest in housing matters is usually confined to interest rate movements or planning issues. In terms of policy this silence is even more apparent. The fact that housing was barely mentioned in the McClure Report on welfare reform is both surprising and disappointing, given that large proportions of income support recipients and the working poor must pay for often inadequate and insecure housing. Secure and affordable housing plays a central role in providing a basis for full participation in society.

The actual extent of the housing crisis is surprisingly difficult to measure. This is in part due to the fact that there is no coordinated collection or agreed methodologies and few reliable data sources to measure housing problems (SCARC 1997). Estimates of the number of homeless people, for example, varies between 50,000 and 150,000. According to an analysis of 1996 census data, there were an estimated 105,000 homeless people in Australia last census night (ABS 1999). Recent national figures show that in 1999:

- 39 per cent of all households in private rental accommodation were paying more than 25 per cent of their income on rent;
- the poorest fifth of private rental households were paying an average of 64 per cent of their incomes on rent; and
- 20 per cent of private rental households had moved five times or more in the previous five years (ABS 2000).

Housing assistance

Housing assistance is mainly provided through two systems:

- The Commonwealth State Housing Agreement (CSHA); and
- Rent Assistance.

The Commonwealth State Housing Agreement is a joint Commonwealth–State agreement through which Commonwealth funds are provided to States through tied grants for housing assistance. There have been a series of agreements since 1945. It principally provides funds for public and community housing but, despite increasing demand for public housing,



Paesino Tranquillo © 1998 by Michelangelo Russo

funding for new construction has declined by nearly 50 per cent since the mid-1980s. Current total annual expenditure on the agreement is around \$1.2 billion (FaCS 2001).

The decline in funds for public housing has been accompanied by a vastly increased expenditure on Rent Assistance. Rent Assistance is provided by the Commonwealth Department of Family and Community Services to eligible Centrelink beneficiaries living in the private rental market. About one million people now receive rent assistance and expenditure on this program now far outstrips direct expenditure on public housing at about \$1.6 billion a year.

Apart from these programmes, it should also be noted that all housing consumers receive housing subsidies, including those households

with relatively high incomes. These subsidies are paid through a range of indirect expenditures, including the exemption of the principal place of residence from capital gains tax, depreciation allowance for newly constructed private dwellings, negative gearing provisions for private landlords, and most recently, the first homeowner grants. In 1997, before the introduction of first homeowner grants, it was estimated that annual indirect subsidies to home ownership amounted to more than \$5 billion (National Shelter 1997).

Given the dimensions of the housing crisis and the structure of housing assistance in Australia, a number of priorities for action stand out, such as reforming the allocation of housing assistance and retaining and increasing the stock of public housing either through the CSHA or another mechanism. These are however long-term goals. In the meantime it is important to recognise that the private rental market is increasingly important in the housing system.

The private rental market and the failure of Rent Assistance

While the proportion of households in home ownership (that is either outright owners or purchasers with a mortgage) has remained relatively stable for the last 40 years there is now an appreciable decline in the number of households entering the home purchase market (ABS 1994; Badcock & Beer 2000).

There are many reasons for this decline but, combined with an increasing shortage of public housing, the upshot has been a



corresponding increase in the proportion of households who rent in the private market. The latest figures indicate that there are about as many households in the private rental market as are purchasing and that the proportion of households renting is likely to exceed purchasing households in the near future (ABS 1997a). Furthermore it is becoming apparent that rather than being a largely transitional tenure, many more households in the private rental market are long-term renters. Around 40 per cent of tenant households have lived in private rental housing for 10 years or more (Wulff 1997).

security of tenure through reforms of residential tenancies legislation have been checked by fears that any strengthening of tenants' rights may result in decreased investment by small and marginal investors, which may further exacerbate the scarcity of lower-cost private rental housing. The result is that many tenants can still be evicted without reason and so lack basic rights to security of tenure.

A similar problem faces tenants in terms of standards of accommodation. No state residential tenancy legislation prescribes basic standards of accommodation, as this is usually considered to be covered by building and health

— 1997b, *Household Investors in Rental Dwellings*, Cat. No. 8711.0, ABS, Canberra.

— 1999, *Occasional Paper: Counting the Homeless*, Cat. No. 2041.0, ABS, Canberra.

— 2000, *Australian Housing Survey*, Cat. No. 4182.0, ABS, Canberra.

Australian Institute for Health and Welfare (AIHW) 1999, *Australia's welfare 1999: services and assistance*, AIHW, Canberra.

About one million people now receive rent assistance and expenditure on this program now far outstrips direct expenditure on public housing at about \$1.6 billion a year.

While some households who could afford to purchase are apparently choosing to rent, it is clear that most households rent because they have no other housing options. Low-income households are effectively locked out of home ownership and are unable to access public housing due to long waiting lists. For an increasing number of these households private rental is becoming steadily more unaffordable.

Investment in the private rental market is largely confined to small household investors rather than corporations or institutions (Berry 2000). Individual landlords who own one or two properties own the majority of private rental housing (ABS 1997b). This diversity of investors and their motivations makes it extremely difficult to frame policy to influence investment decisions. Furthermore institutional investors face a number of barriers to invest in private rental housing. Among those identified by Berry (2000) are the relatively low returns and perceived high risks of this type of investment. These issues will need to be addressed if there is any hope of increasing institutional investment.

The nature of the ownership of private rental housing in Australia has also had an impact on housing quality and security of tenure. While most residential tenants have a degree of security of tenure provided by state-based legislation this varies widely across the country. Attempts by state governments to improve

codes. However, it is clear that private rental accommodation is generally of much lower quality. Nineteen per cent of tenants in the private rental market live in dwellings that require repairs compared to 9 per cent of purchasers (AIHW 1999).

Poor standards of accommodation, lack of security of tenure and unaffordable rents characterise the lower end of the private rental market in Australia. If current trends continue it could be expected that this situation will worsen. One of the ironies of the current situation is that while much of the market is supported by the Commonwealth through rent assistance payments, it remains regulated by the States. At the very least this should give the Commonwealth some leverage in pushing for national tenancy legislation to improve tenants' security of tenure and the introduction of national housing codes to ensure that poor households are not forced to live in substandard accommodation.

Richard Watling
Tenants' Union of Victoria
(03) 9419 5577
richard@tuv.org.au

References

Australian Bureau of Statistics (ABS) 1994, *First Home Buyers*, Cat. No. 4137.0, ABS, Canberra.
— 1997a, *Basic Community Profile*, Cat. No. 2020.0, ABS, Canberra.

Badcock, B & Beer, A 2000, *Home truths: property ownership and housing wealth in Australia*, Melbourne University Press, Carlton South, Vic.

Berry, M 2000, 'Investment in rental housing in Australia: small landlords and institutional investors', *Housing Studies*, Vol.15, No.5, pp.661–681.

Department of Family & Community Services (FaCS) 2001, *Portfolio Budget Statements 2001–02*, FaCS, Canberra.

National Shelter 1996, *Submissions to Senate Community Affairs References Committee: Inquiry into Housing Assistance*, National Shelter Inc., Hackett, ACT.

Senate Community Affairs References Committee 1997, *Report on housing assistance*, Senate Printing Unit, Parliament House, Canberra.

Wulff, M 1997, 'Private renter households: who are the long-term renters?', *Urban Policy and Research*, Vol.15, No.3, pp.203–210.

Early childhood education

An important anti-poverty strategy

Children's services in the early years have a lot to contribute in helping to create an Australia free of poverty. We are now beginning to recognise that children's early learning experiences provide the foundation for later academic achievement. There are far too many children living in poverty in Australia who start school behind their better resourced peers and never catch up.

Children who lack resources in their home can be given access to high quality learning experiences. They can then start school with the same confidence and skills as other children. For this important anti-poverty strategy to work well, government needs to deliver two things. Child care and preschool must be made more affordable to families on low incomes and there must be much greater attention to, and resources provided for, high quality early childhood education.

Child care and preschool education

We know that the cost of child care is a deterrent to use by parents on low incomes. A conclusion reached in the Brotherhood of St Laurence's Life Chances of Children Study was that the very children who might have gained by access to good quality child care, were the very ones to miss out (Gilley 1993, 1994; Gilley & Taylor 1995).

The cost of child care is also one of the major barriers to parents of young children using employment as a pathway out of poverty. Increased costs to parents of preschool services in Victoria has meant that some children are missing out (Taylor 1997). These services must be made available at negligible cost to parents if we want fuller participation.

It is now widely acknowledged that child care and preschool provide an important combination of care and education—what some have termed 'educare'. In caring for young children, these services provide the 'hands on' opportunity to identify and ensure treatment of health and other problems that are barriers to learning. They also provide significant opportunities for high quality learning experiences.

A US study of good and poor quality child care centres identified attributes of good quality centres, one of which was low adult:child ratios:

Low adult:child ratios—e.g. from 0–12 months the ratio was 1:3, from one to three years it was 1:4, and from four to six years the ratio was 1:8–12 in order that interactions can be initiated and sustained. (Ure 1996, p.165)



photograph by Ilana Rose, © 2000

In Victoria, for example, the minimum adult:child ratios are considerably higher than the optimum for children. We suggest that current ratios are far from ideal in sustaining good 'educare' within child care centres, especially when children come from educationally disadvantaged backgrounds. This needs to change.

The way forward

Important as preschool education is in Australia, it can be regarded as too little too late for those missing out on good quality early learning experiences. Sessional four-year-old preschool by itself is simply unable to redress a lack of good learning in the first four years.

We now know that it is parents encouraging learning that is the main influence on the confidence and skills with which their children start school. It is therefore not surprising that one the main attributes of successful early educational intervention is participation of parents (Ochiltree 1999). This provides us with two challenges.

The first is to further experiment with, evaluate and expand effective new types of programs that directly engage parents in a teaching role with their preschool-age children. Two such programs in Australia are the Home Instruction Program for Preschool Youngsters (HIPPY) currently being piloted by the Brotherhood of St Laurence and Parents as First Teachers which has been established in NSW and the Northern Territory for some time.

The second challenge is for early childhood services (including primary schools) to more directly engage with parents in genuine partnerships in children's education. There are some good models of both these strategies in operation but they are the exception rather than the rule. This needs to change.

In this election year we are yet to see any promises of additional expenditure: the key to achieving better futures for our most disadvantaged children. In Victoria, the State Government has provided welcome additional funds to preschools, but at far too low a level to undo the damage to the service inflicted by the former Kennett Government. More is needed urgently.

The New Social Settlement Project

We put the challenge to both major parties in the upcoming federal election. What are you willing to do to further the educational futures of all our children in the early vital years?

Our children are our future.

Tim Gilley and Jill Webb

(03) 9483 1385 and (03) 9417 2578
 tgilley@bsl.org.au and
 jwebb@bsl.org.au

References

Gilley, T 1993, *Access for growth: services for mothers and babies*, Brotherhood of St Laurence, Melbourne.

— 1994, *Beyond the city: services for mothers and babies*, Brotherhood of St Laurence, Melbourne.

Gilley, T & Taylor, J 1995, *Unequal lives: low income and the life chances of three-year-olds*, Brotherhood of St Laurence, Melbourne.

Ochiltree, G 1999, *The first three years: an opinion on the need for and direction of early childhood interventions in disadvantaged families*, Brotherhood of St Laurence, Melbourne.

Taylor, J 1997, *Kids and kindergartens: access to preschool in Victoria*, Brotherhood of St Laurence, Melbourne.

Ure, C 1996, 'Early childhood education: submission no.59' in *Childhood matters: the report on the inquiry into early childhood education*, Senate Employment, Education and Training References Committee, AGPS, Canberra.

The Brotherhood of St Laurence is involved in the New Social Settlement Project: Rethinking Social Policy Across the Life Course; headed up by Professor Brian Howe and Associate Professor Linda Hancock. The Project is a collaboration between the Brotherhood of St Laurence, the Centre for Public Policy at the University of Melbourne, the Committee for Economic Development of Australia (CEDA), and Monash University; with the Myer Foundation providing funding for the Brotherhood's financial contribution to the Australian Research Council (ARC) funded project. The overall aim is to develop a framework for rethinking the future of social policy in Australia.

An edition of *Growth* dedicated to the Project was published by CEDA last November with another planned for later this year.

Overview of the Project

The term 'Social Settlement' refers to the public policy framework that has traditionally operated in Australia. The old Social Settlement dates from the post-Federation and post-World War II period, with the predominant paradigm of the male breadwinner household. This entailed the 'social norm' of men working full-time, while a woman's primary role was a caring one. This idea of the household structure had implications for how the social security system was established, for the role of industrial relations in Australia, for the relationship between home and work, for the provision of education and training and government's role in access to housing.

The primary focus of this Project is the way that intersecting changes in the labour market and households undermine the assumptions of the old paradigm. There are two central underlying themes. First is that the lifetime experience of the immediate post-war generations will vary greatly to those who formed families after the 1970s. Second is that the massive changes in working life and family formation are having a major effect on well-being across the life course. For example, traditional straightforward 'transitions' from school to work, marriage,

children and the purchasing of a house, are no longer the case for many Australians.

These changes have major implications for the direction of future social policy. This is especially the case if we are to remain a country committed to the values of social justice, equal access to services and equality of opportunity. Of concern for the contributors to the Project is increasing income inequality and the emerging forms of labour market disadvantage. There are five policy areas of focus in this project: housing, family/work policy, education and training, industrial relations and income security.

The forthcoming publication

The 2001 edition of *Growth* will consist of eight papers. Five will comprise analysis of specific social policy areas: education and learning across the life course; income security; industrial relations regulation of employment; family, work, life policy; and housing. Three papers will provide analysis of the impact of intersecting shifts in labour markets and households on life course cohorts: young people aged 15 to 24; the 25 to 34-year-old group; and the transition from work to retirement.

The Brotherhood's Fiona Macdonald and Sonya Holm are writing the paper on the 25 to 34-year-old cohort. It will utilise a combination of quantitative and qualitative methodology. A collection of statistical information has been gathered relating to housing, jobs, income and family formation for this age group. This data collection will be combined with a number of interviews, exploring experiences of work, looking for work and interviewees' future aspirations. The interviews will be used as case studies to illustrate the lived experiences of these shifts in labour markets and in households and the impact of current policy settings on a generation whose experience is markedly different from post-war generations.

Fiona Macdonald and Sonya Holm

(03) 9483 1380
 sholm@bsl.org.au

Time for a new national dental health scheme

"...I've been eating on one side of my mouth for so long because the other side is all rotten. What happens when this side goes? Give up eating! At least it'll save money!..." (person interviewed in Brotherhood of St Laurence 1998)

The deep inequalities in access to dental care for adult Australians are well documented. People living on low incomes visit dentists less frequently than the rest of the community, are likely to have teeth extracted rather than filled, and are less likely to get preventative care (National Health Strategy 1992; Roberts-Thomson 1998; Schofield 1999). Research by the Brotherhood of St Laurence (1998) has shown that some people who have all their teeth removed during emergency treatment may wait up to a year to receive dentures.

The cost of a checkup at a private dentist is around \$100 with another \$40 for x-rays and \$95 for each filling. Most people on low incomes cannot afford such fees and turn to the public sector. Public dental health services for people with concession cards are provided at community health centres, dental hospitals, general hospitals (in rural areas) and by private dentists.

However, restrictions in funding for public dental services mean that waiting lists and waiting times are unacceptably long. About 500,000 people are on waiting lists around Australia (Spencer 2001) and only about 11 per cent of those eligible for treatment receive it each year.

The effect of axing the CDHP

In response to research which highlighted serious problems in access to dental health services for low-income earners (National Health Strategy 1992), the Commonwealth Government established the Commonwealth Dental Health Program (CDHP) in January 1994 with funding of around \$100 million per year. Despite its success, this scheme was axed by the current Coalition Government in 1996.

The impact of axing the Commonwealth Dental Health Program was severe and immediate. Waiting lists grew by 20 per cent nationally in

just over 12 months, exacerbating existing inequities even further. After the disbanding of the CDHP, fees were introduced for public dental health services in Victoria. Western Australia already had some fees prior to the CDHP, stopped some fees during the CDHP and reintroduced them after the CDHP ceased. In Victoria, for example, co-payments are currently set at \$20 for emergency treatment, between \$20 and \$80 for non-emergency restorative treatment (fillings etc.) and up to \$100 for dentures. The Queensland Government covered the shortfall left by the withdrawal of Commonwealth funding by topping up the State government contribution, but most States did not.

Recently released data from the 1999 National Dental Telephone Survey shows that the oral health of people living on low incomes declined between 1996 and 1999. In that period, health care card holders experienced more toothache, discomfort with their appearance and avoidance of some foods; found it more difficult to afford dental care, and had an increase in the number of teeth removed per person (AIHW DSRU 2001).

In other words, since the CDHP was disbanded, people on low incomes have had increased problems in gaining access to dental services, and the gap between those on low incomes and the rest of the community is increasing.

Whose responsibility?

The Coalition Government has argued that responsibility for oral health is a State/Territory government matter. In fact, the Commonwealth Government is already involved in funding and providing dental health services. The Department of Veterans' Affairs provides dental services to eligible veterans by subsidising the cost of private dental services. In addition, oral health care is provided by general practitioners funded through Medicare (ACOSS).

The Commonwealth also subsidises private dental treatment through its private health insurance rebate. Duckett (2000) has estimated that the cost of this subsidy amounts to around \$180 million per annum which is almost twice

the cost of the disbanded Commonwealth Dental Health Program. A more recent analysis puts the amount at between \$316 and \$345 million per annum (Spencer 2001), and shows that the wealthy are by far the greatest beneficiaries when considering all sources of government funding and subsidies for dental care.

There are some other arguments for greater Commonwealth involvement. General health care is seen to be a joint State–Commonwealth responsibility, and there is no logical reason for oral health to be considered an exception. There is also a shortfall of dental health staff in both the public and private sectors (Dental Health Services Victoria 2000). This shortfall has been getting worse for several years, and national coordination and action is needed to address it.

The time for a renewed focus on the involvement of the Commonwealth Government in dental health care has come. A forum auspiced by ACOSS and the Brotherhood of St Laurence met in May this year to consider the difficulties which many low-income people face in getting treatment for oral health problems. At the forum, around 20 organisations agreed to establish a national alliance to work together over the next six to 12 months, and a working party was established. The alliance will attempt to keep the issue of oral health on the public agenda in the lead up to the election and will lobby all major parties regarding the need for better-funded public dental services.

The alliance is calling for the Commonwealth Government to provide leadership and ongoing funding for the development of a Joint State–Commonwealth National Oral Health Strategy which addresses the current crisis in the provision of dental services for Australians living on low incomes and other disadvantaged groups.

Stephen Ziguras

(03) 9483 1316

sziguras@bsl.org.au

References

Australian Council of Social Service (ACOSS) 2001, *Budget submission 2001: closing the gap*, ACOSS, Sydney.

Australian Institute of Health and Welfare (AIHW), Dental Services Research Unit 1992, *Dental care for adults in Australia: proceedings of a workshop*, AIHW, Canberra.

Brotherhood of St Laurence 1998, 'Dental health for low-income Australians: personal pain and public policy failure', *Changing Pressures*, Bulletin No.6, Brotherhood of St Laurence, Melbourne, May.

Dental Health Services Victoria 2000, *Annual report, Dental Health Services Victoria*, Melbourne.

Duckett, S 2000, *The health system's role in reducing health inequalities*, paper presented at the Social Origins of Health conference, Canberra.

National Health Strategy 1992, *Improving dental health in Australia*, Background Paper No.9, National Health Strategy, Canberra.

Roberts-Thomson, K 1998, *Social inequalities in oral health and accessibility to dental care in the 1990s and beyond*, paper presented to the National Dental Seminar, Dental Health Services Victoria, Melbourne, 16 Jan.

Schofield, D 1999, 'Ancillary and specialist health services: the relationship between income, user rates and equity of access', *Australian Journal of Social Issues*, Vol.34, No.1, pp.79–96.

Spencer, A 2001, *What options do we have for organising, providing and funding better public dental care?*, Australian Health Policy Institute, Sydney.

Recent submissions

The Brotherhood puts forward its views when it believes that it can make a considered contribution to a better understanding of the needs of low-income Australians based on its research or policy analysis or its experience in providing services.

Significant submissions or statements released over 1999–2001 include:

- Comments on the discussion paper, Targeting dental services: people with special needs (Victorian Department of Human Services)
- A new tax system (Family Assistance) bills (Senate Legislation Committee on Community Affairs)
- Issues specific to older workers seeking employment (House of Representatives Standing Committee on Employment, Education and Workplace Relations)
- Changes in Victorian schools and implications for lower-income families (People Together inquiry into Public Education)
- Inquiry into the Workplace Relations Legislation Amendment (More Jobs, Better Pay) Bill (Senate Employment, Workplace Relations, Small Business and Education Legislation Committee)
- A safety net that helps build fulfilling lives (Reference Group on Welfare Reform)
- A safety net that allows sole parent families to build fulfilling lives (Reference Group on Welfare Reform)
- Interim report of the Reference Group: Brotherhood of St Laurence response (Reference Group on Welfare Reform)
- Parliamentary Inquiry into Substance Abuse (Submission to the House of Representatives Standing Committee on Family and Community Affairs)
- Public education—the next generation (Contribution to review of public education in Victoria)
- High care residential aged care facilities in Victoria (Ministerial Advisory Committee on Nursing Home Regulation)
- Submission to the Ministerial Review of Preschool Services in Victoria
- Submission to the Centrelink Rules Simplification Taskforce

All these submissions are available for the cost of copying and mailing, usually \$9.

Please contact the Brotherhood Library and Information Service on:

(03) 9483 1388

e-mail: library@bsl.org.au.

Or visit our website at www.bsl.org.au

Banksia host-home program

The new and innovative host-home respite program run by the Brotherhood of St Laurence is currently being evaluated. This program is part of the Banksia Respite Centre in Carrum Downs and caters for elderly people with dementia and their carers.

The host-home respite program differs from other respite options in two main ways. The first is that it provides care for elderly people with dementia in small groups, usually about four people at one time. The second factor is that care is

provided in a care worker's home. All care workers are trained staff of the main Banksia Respite Centre.

This program is currently the only host-home respite service being offered in Victoria at the moment. The goals of the evaluation are twofold. Firstly, to evaluate the program by answering the following questions:

Why was the program established? What needs is it intended to meet that are not being adequately met at the moment? How does the program attempt to meet these needs? What is the program model and how does it differ from previous models? To what extent does the program overcome limitations identified with existing services? How effective is the program in meeting the needs of the participants?

The second goal of the evaluation is to identify key recommendations if the host-home program is to be replicated in other centres.

The evaluation is being conducted by reviewing appropriate literature and documentation, interviews with staff and management, interviews with carers, and participant observations and chats with people attending the program. The feedback so far is overwhelmingly positive. The final report is due at the end of August.

Sonya Holm and Stephen Ziguras

(03) 9483 1380 and (03) 9483 1316
sholm@bsl.org.au and
sziguras@bsl.org.au

Micro-business loans scheme

Research undertaken for the Brotherhood of St Laurence found there is a gap in the provision of micro-credit in Victoria and suggested that potentially self-employed people who experience disadvantage in accessing credit could benefit from a guaranteed loan fund. The micro-business loans scheme, a partnership between the Brotherhood of St Laurence, the Kangan-Batman TAFE and the Fitzroy and Carlton Credit Co-operative, has been established as a pilot project to provide such a fund, initially for NEIS participants.

The purpose of the micro-business loans scheme is to assist unemployed people with low incomes in establishing micro-businesses by assisting

them to access suitable finances. While the scheme will provide practical support, it may also serve as a vehicle for Brotherhood advocacy work around the needs of low-income earners and micro credit.

Research is a central part of the implementation and development of the loans scheme. The purpose of this research is to evaluate the extent to which the scheme assists potentially self-employed people who would otherwise not have been able to access credit.

In addition to program improvement the research will contribute to the development of policies and new programs to assist people on low incomes

as they set up micro-businesses. The research aims reflect the program development and broader social action goals. These aims are to:

- identify the pilot's usefulness as a model for providing credit to potentially self-employed people running micro-businesses; and
- contribute to the development of policies and models for micro-business credit schemes.

Fiona Macdonald

(03) 9483 1377
fionamacdonald@bsl.org.au

Teacher education: change of heart, mind and action

The Australian Teacher Educators' Association is holding its annual conference in Melbourne from 24–26 September 2001.

Aimed at university, tertiary, school-based teacher educators and student teachers, the conference is an opportunity for active discussion, debate and sharing of ideas about

teacher education in Australia. We will identify the critical issues in teacher education and how we, as educators, can address these issues.

The conference aims to develop awareness of best practice and develop resolutions for the future direction of teacher education.

For more details, contact:

Janette Kennedy
West Education Centre
(03) 9399 5011
info@wested.org.au

New information on poverty, housing and unemployment

The following are among the latest significant acquisitions received by the Brotherhood library

- Australian Institute of Health and Welfare 2000, *Agreement on national indigenous housing information*, Australian Institute of Health and Welfare, Canberra.
- Bentley, T 2001, *It's democracy, stupid: an agenda for self-government*, Demos, London.
- Bond, K & Wang, J 2001, *Income support and related statistics: a 10-year compendium, 1989–1999*, Department of Family and Community Services, Canberra.
- Boston Consulting Group 2001, *Pathways to work: preventing and reducing long-term unemployment*, Business Council of Australia, Sydney.
- Clark, J, Dennis, N, Hein, J, Pryke, R & Smith, D (eds) 2000, *Welfare, work and poverty: lessons from recent reforms in the USA and the UK*, Institute for the Study of Civil Society, London.
- Considine, M 2001, *Enterprising states: the public management of welfare-to-work*, Cambridge University Press, Cambridge.
- Consilium Group 1998, *Estimating the number of homeless people in Australia*, Department of Family and Community Services Victoria and Department of Human Services, Homelessness and Family Violence Unit, Canberra.
- Creedy, J & Scutella, R 2001, *Means-tested benefits, incentives and earnings distributions*, Department of Family and Community Services, Canberra.
- Croce, C 2001, *Creating the links between housing, employment and income support*, National Shelter, Adelaide.
- Denniss, R 2001, *Measuring unemployment in the 21st century: new measures for unemployment and overwork*, Australia Institute, Canberra.
- Duckett, S 2000, *The Australian health care system*, Oxford University Press, South Melbourne.
- Edwards, M 2000, *NGO rights and responsibilities: a new deal for global governance*, The Foreign Policy Centre and The National Council for Voluntary Organisations, London.
- Fimister, G (ed.) *An end in sight? Tackling child poverty in the UK*, no.102, Child Poverty Action Group, London.
- Fincher, R & Saunders, P (eds) 2001, *Creating unequal futures? Rethinking poverty, inequality and disadvantage*, Allen & Unwin, Sydney.
- Gordon, D et al. 2000, *Poverty and social exclusion in Britain*, Joseph Rowntree Foundation, York.
- Healy, T & Cote, S 2001, *The well-being of nations: the role of human and social capital*, Organisation for Economic Co-operation and Development and Centre for Educational Research and Innovation, Paris.
- International Save the Children Alliance 2000, *Children's rights: equal rights? Diversity, difference and the issue of discrimination*, International Save the Children Alliance, London.
- Kaul, I, Grunberg, I & Stern, M (eds) 1999, *Global public goods: international cooperation in the 21st century*, Oxford University Press, Oxford.
- Kerr, D 2001, *Elect the ambassador: building democracy in a globalised world*, Pluto Press, Annandale, NSW.
- Kolar, V & Soriano, G 2000, *Parenting in Australian families: a comparative study of Anglo, Torres Strait Islander, and Vietnamese communities*, Australian Institute of Family Studies, Melbourne.
- Lamb, S, Dwyer, P & Wyn, J 2000, *Non-completion of school in Australia: the changing patterns of participation and outcomes*, ACER Press, Melbourne.
- Latham, M & Botsman, P (eds) 2001, *The enabling state: people before bureaucracy*, Pluto Press, Annandale, NSW.
- Leveratt, M 2001, *The other centenary: one hundred years of poverty lines and inequality*, UnitingCare Victoria, Melbourne.
- McLeod, J & Malone, K (eds) 2000, *Researching youth*, Australian Clearinghouse for Youth Studies, Hobart.
- Mares, P 2001, *Borderline: Australia's treatment of refugees and asylum seekers*, University of New South Wales Press Ltd, Sydney.
- Ministerial Advisory Committee on the Victorian Homelessness Strategy 2000, *Victorian homelessness strategy: regional consultation report*, Department of Human Services, Office of Housing, Melbourne.
- National Economics 2000, *State of the regions 2000*. Australian Local Government Association, Deakin, ACT.
- NSW Women's Refuge Resource Centre, Domestic Violence and Incest Resource Centre and Council to Homeless Persons 2001, *Out of the fire: domestic violence and homelessness*, Council to Homeless Persons, Melbourne.
- Perri 6, Jupp, B 2001, *Divided by information? The 'digital divide' and the implications of the new meritocracy*, Demos, London.
- Organisation for Economic Co-operation and Development (OECD) 2001, *Putting the young in business: policy challenges for youth entrepreneurship*, OECD, Paris.
- Smyth, J, Hattam, R & Cannon, J 2000, *Listen to me, I'm leaving: early school leaving in South Australian secondary schools*, Flinders Institute for the Study of Teaching, School of Education, Flinders University of South Australia, Adelaide.
- Stone, W 2001, *Measuring social capital: towards a theoretically informed measurement framework for researching social capital in family and community life*, Australian Institute of Family Studies, Melbourne.
- Tudball, N 2001, *Doing it hard: a study of the needs of children and families of prisoners in Victoria*, VACRO, Melbourne.
- Wicks, J & McCarthy, T 2001, *Two Australias: addressing inequality and poverty*, St Vincent de Paul Society, Summer Hill, NSW.

Information services for the public

The Brotherhood of St Laurence library offers a specialist focus on the issues of poverty, unemployment, aged care, social policy and welfare, taxation and housing. It can also provide, for the cost of copying and mailing, up-to-date information sheets on poverty and unemployment as well as information on the Brotherhood, its services and its publications.

The library is open to students, community groups and members of the public from 9am to 5pm, Tuesday to Thursday. Books can be borrowed by the public through the inter-library loan system (enquire at your regular library).

To find out whether we can help you with the information you require, ring the Library on (03) 9483 1387 or (03) 9483 1388, or e-mail library@bsl.org.au. Further information can be found at www.bsl.org.au.

Victoria Legal Aid online: 'greater access to justice for all Victorians'

<http://www.legalaid.vic.gov.au>

Ever wanted to know whether the police need a warrant to search you or your house, or if you are responsible for your horse if it bites your neighbour? The Victoria Legal Aid website provides basic legal advice in everyday language. It has a strong emphasis on informing people of their rights in a variety of situations.

The site is built around five content areas:

- 'People and relationships', which covers relationship breakdown, family violence, neighbours and discrimination;
- 'Living in the community', which includes information on driving and cars, mental health, power of attorney, drug use, victims of crime, health, and tenancy;
- 'Youth', which features youth-specific information on sex, family and friends, school, health, lifestyle and work;

- 'Work and money', which has sub-categories of debt, credit, wills, contracts, employment and welfare rights; and
- 'Justice system', which focusses on police powers, courts, tribunals and lawyers.

The front page loads quickly and features minimal but effective graphics which have a different theme for each content area. There is a consistent style used throughout the site, and the navigation system is logical. The topics listed for each sub-category can be accessed through a drop-down menu, and the site has a keyword search function and site map.

The general information on each topic is presented in printer-friendly format, and you can also download documents in portable document format (pdf). As well as these documents, you can order free printed publications online by filling in a simple form.

Some of the information on the site is available in languages other than English, and a graphic on the front page takes users from linguistically diverse backgrounds to materials in other languages.

There are interactive functions on the site which allow users to submit feedback, or join the Victoria Legal Aid mailing list.

Overall, the Victoria Legal Aid site is an excellent place to find out about where you stand in relation to common points of law, and is a good starting point for seeking legal advice.

Reviewed by Andy Macrae

Negotiating the maze: an analysis of employment assistance for young people

The Creating Employment Pathways project is a partnership project initiated by the Brotherhood of St Laurence, Hanover Welfare Services, Melbourne Citymission and the Dusseldorp Skills Forum. The partnership began in 1999 as a community response to the growing number of long-term unemployed people and a relatively limited program environment in employment services.

The report of the project, *Negotiating the maze*,

documents and analyses the strengths and deficiencies in employment, education and training for young people who are unemployed or at risk of unemployment, and proposes new models and pathways through the complex systems facing young people.

Written by the project worker Liz Dearn, *Negotiating the maze* is based on research that included a review of data sources including departmental internet sites, policy documents,

program guidelines, budget papers and program evaluations, as well as consultations with key stakeholders through a series of interviews and workshops.

For more information, or to purchase this report, contact: Brotherhood Publications (03) 9483 1388 publications@bsl.org.au

Your subscription is vital—help us to continue this important work

Produced three times a year by:

Social Action and Research, Brotherhood of St Laurence
67 Brunswick Street Fitzroy, Vic, 3065
fax: (03) 9417 2961

Name _____

Mail Address _____

Order number _____

Charge to my Bankcard Visa Mastercard

Expiry date _____ Number _____ Signature _____

Annual subscription: \$33 libraries and organisations \$20 individuals \$5 unemployed and pensioners

Please note our publications are GST exempt

I would like to include \$ _____ as a donation to the Brotherhood of St Laurence.