



In their own homes Challenges of caring for low-income older Australians

Health and aged care services are attracting increased attention as governments consider the impacts of the ageing of the Australian population. In 2002, The Myer Foundation released *2020: A vision for aged care in Australia*, which paints a picture of the aged care system that is thought to be necessary to meet demand for services by 2020 and includes a five-point plan to achieve this vision. Of particular interest to the Brotherhood of St Laurence (BSL) is how older people who are on low incomes and have few assets will fare, especially as there is a suggestion in the report that older Australians should fund a larger share of the cost of their care in the future.

A study undertaken by the Brotherhood into independence and the use of Home and Community Care (HACC) services – such as home care, personal care and delivered meals – raises concerns about how well people on low incomes are currently supported. Unlike many older people who receive assistance from friends, neighbours, families or HACC services, people interviewed in the study had few options when they needed care. Generally unable to call on informal assistance from relatives and friends, they also resisted the use of HACC services, viewing them as a sign of dependence, rather than as a way of maintaining independence.

For these people, many with insecure housing, dependence was actually something to be feared. It signalled a loss of personal identity and undermined the 'make-do'

culture that that they were comfortable with and that had enabled them to live independently for many years, often in spite of poor health, dislocation and addiction. They resisted HACC services especially because of the requirement to prove incapacity to a service provider in order to qualify for services. Unfortunately, there was little incentive for service providers to address this issue, as demand already exceeded supply.

Expanding community care

The Myer Foundation plan recommends the expansion of community care, recognising that the vast majority of older people who require care want to receive it in their own home. The BSL's research suggests that removing the barriers which prevent many marginalised older people from receiving support must be a component of this expansion of community care. In particular, services must be offered in a manner that is seen to support independence, rather than to threaten it.

Secondly, the 2020 report recommends developing innovative, accessible housing options and

community infrastructure so that older Australians can live in their own homes and communities as they age. Disappointingly, it does not acknowledge that some low-income older people live in insecure and sub-standard accommodation. Supporting increasingly frail older people with complex care needs to remain living in the community is not realistic, unless their housing situation is addressed. Suitable accommodation for marginalised older people is a pre-requisite for them to remain living independently.

The third recommendation stresses the need to improve administration arrangements in the health and aged care system, suggesting that current arrangements have resulted in service fragmentation, inflexibility and cost shifting between programs. Marginalised older people, often requiring responses that stretch the boundaries of service flexibility, could benefit greatly from reforms that increased the focus on the needs and preferences of individuals.

The fourth recommendation is that individuals should be required to pay for a larger component of the care they receive as they age. It is suggested that the accommodation

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and 'hotel' (living) component be separated from the care component. Broadly, the individual would be primarily responsible for accommodation, with the public purse subsidising the care component, whether provided in a residential facility or in the community. While subsidised accommodation in residential care needs to continue to be available for people with few resources, individuals who can afford to should contribute more to accommodation costs. This recommendation could make the current care system more equitable, but only if the needs of low-income older people with limited assets can be adequately addressed.

The final point concerns industry planning, particularly ensuring that there will be sufficient well-trained workers. While this is vital, the current focus of service providers on incapacity, which is a barrier to marginalised older people using support services, needs to be reviewed. Findings from the Brotherhood study suggest changes to both assessment processes and service delivery, with emphasis on the maintenance of independence, are required if we are to increase service usage by marginalised older people.

Resource constraints have resulted in an aged care system that struggles to meet the needs of more vulnerable people. Reforms to aged care must improve the flexibility of services and focus more closely on the needs and preferences of individuals,

especially of marginalised older people who fear loss of independence.

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Alan Gruner, BSL Residential Aged Care Manager, describes how hostel residents have been encouraged to claim greater independence:

Sumner House, a low care residential aged care facility in Fitzroy in Melbourne, caters particularly for marginalised people. Their challenging behaviours and previous lifestyles have resulted in some becoming quite socially isolated and hesitant to respond to opportunities to have some control over their lives or to exercise some choice of activities.

In order to maximise resident independence, Sumner staff developed the Wellness Program. This included a Sharing Day when residents took over many of the facility's operational functions for the day, such as answering telephones, assisting in the laundry and organising activities including meals. A Wellness Day came next, with residents inviting local health providers to make presentations on how people can live healthier lives. Finally Being Alive, an ongoing project, has been launched: residents have taken on the planning and management of several events, including the performance of a large-scale play.

The Wellness Program has shown how even older residents with complex needs can rediscover the enjoyment of voluntary involvement in activities which assist them to increase their independence.

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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 by providing a wide range of services and activities for families, the unemployed and the aged. It also researches the causes of poverty, undertakes community education and lobbies government for a better deal for people on low incomes.

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Child Care Support Broadband redevelopment

In 2002 the Minister for Children and Youth Affairs announced a redevelopment of the Child Care Support Broadband, the Commonwealth funding that supports child-care and related services. It covers capital and set-up costs, operational costs, training for workers, Indigenous child-care services, mobile services for remote areas and funding for children with additional needs.

A taskforce was appointed, with the stipulation that there would be no change to the total Broadband funds, nor any change to Child Care Benefit rates. Community Link Australia was engaged to consult with stakeholders (the public, providers, peak bodies, department staff).

Preliminary recommendations

The consultants have released a preview of their key recommendations, which include:

- changes to current operational funding arrangements
- changes to inclusion support, including combining Special Needs Subsidy Scheme and Disability Supplementary Payments
- changes to quality and innovation support processes, including focus on professional development and advisory services, rather than lower 'entry level' training, and a move towards integration in the planning and delivery of professional development within each state/territory (Community Link Australia 2003).

Impact of proposed changes

The terms of reference confined the review taskforce and their consultants to redistributing an already limited pool of funds. Within these constraints, the increased emphasis on families in rural and remote areas, Indigenous communities and children with additional needs is welcomed. However, these benefits are clearly

at the expense of other groups, particularly those who use family day care (FDC).

The recommendations mean a loss of guaranteed operational funding for FDC services around Australia. This will jeopardise the sustainability of the FDC coordination units, which provide a vital screening, training, support and quality control role. FDC schemes will be left with the unenviable choice of abandoning coordination units altogether, thereby becoming glorified listing services providing a poorer quality of care, or passing the operational costs onto parents.

Since no parent wants reduced quality care, the Brotherhood of St Laurence (BSL) estimates that maintaining coordination units could increase costs by up to \$40 per week for each child in full-time care – and many families have more than one child. Such increases will force many parents out of child-care, especially those seeking to move 'from welfare to work' and working parents on low wages, who commonly utilise FDC because of its affordability. In turn there will be a loss of income, or even loss of employment for registered FDC carers. Fewer child-care workers means less access to child-care. Yet good quality child-care is a valuable resource which enables parents to work, study or just have some time for themselves. It also provides socialisation and positive learning opportunities for children, particularly those living in disadvantaged circumstances (Zoritch, Roberts & Oakley 2003).

The proposed changes threaten to increase poverty, affect local employment and deny low-income families access to affordable child-care. This makes no sense at all.

The Department is currently considering the recommendations.

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Eileen Buckley, manager of the BSL's Family Day Care scheme at Craigieburn, comments:

The Family Day Care Scheme's Coordination Unit is vital in ensuring the quality of the service provided for families in a metropolitan fringe area like Craigieburn. If funding is cut and increased costs have to be passed on, some parents could be forced to withdraw their children from child-care and leave the workforce. Carers will face reduced income and may have to seek alternative employment. At the same time, interim changes by the Department to the Disabled Supplementary Services Payments (DSUPs) administered by the Unit have the effect of reducing incentives for carers and so may also diminish the availability of care for children with additional needs.

As one mother with a four-year-old autistic daughter observed, the family day carer is very supportive and understands her special needs. The coordination unit provides alternative care when it is needed and assists parents with special needs children. The scheme has been able to accommodate changes in the days and times of providing care according to the mother's employment needs.

One carer noted, 'the coordination unit has a vital role in screening families to determine their needs and in turn match them with suitable care providers' and 'as care providers we receive continuous training that assists us in our work'.

Improving outcomes and reducing costs for asylum seekers

Many Australians believe that mandatory detention is a harmful, unnecessary and inappropriate response to people seeking asylum.

It is clearly necessary to check the identity, health and security status of new arrivals – especially those without appropriate documentation. However, concerns have been raised about the human, social and financial costs of continued detention, especially for:

- children and their primary carers
- vulnerable groups such as families, single and pregnant women, the disabled and the traumatised
- long-term detainees without prospect of release or repatriation (Milbur Consulting 2003, p.vi).

Within its work for an Australia free of poverty, the Brotherhood of St Laurence is committed to seeking justice for refugees, especially through the Justice for Asylum Seekers network (JAS), an alliance of over 25 national church, religious and community organisations, which the Ecumenical Migration Centre co-convenes.

There is a better way

In April 2002 Brotherhood Comment outlined JAS's Alternative Approaches to Asylum Seekers: Reception and Transitional Processing System (RTP). The system affirms the human rights of refugees but recognises government's role in ensuring national security and border control. It presents an alternative approach that can provide humane community care and just treatment of people claiming asylum in Australia.

Key components of the RTP system are:

- case management by an independent body, for asylum seekers in both detention and community settings

- early and ongoing risk and needs assessment providing a basis for placing individuals in community management, with a range of accommodation and compliance options. Such placements would provide appropriate care and minimise any chance of absconding. Once identity, security and health checks are completed, there is no case for maintaining high security for all.

Counting the costs

JAS commissioned an independent economist, Milbur Consulting, to cost the Reception and Transitional Processing (RTP) System, as a system of care for vulnerable people, run by those best placed to implement care systems – welfare agencies.

The researchers found that according to the Department of Immigration and Multicultural and Indigenous Affairs (DIMIA):

In the 2000–01 financial year, the average cost per detainee day was \$120, with costs at individual detention facilities ranging from \$67 to \$273 per day. In the 2001–02 financial year the average cost per detainee day was \$160, with costs at individual facilities ranging from \$95 to \$533 per day. (DIMIA letter

2003, cited in Milbur Consulting 2003, p.9)

The study also examined the alternatives to detention centres currently pursued by the Australian government:

- asylum seekers with appropriate documentation living in the community, some receiving case management and financial aid through the Australian Red Cross Asylum Seekers Assistance Scheme (ASAS)
- residential programs being trialled by (DIMIA) to house some women and children in Woomera township
- a small number of people living in the community supported by the Hotham Mission Asylum Seeker Project (Milbur Consulting 2003, p.vi).

The researchers gained insights from two other areas: corrections and aged care. Detailed cost information is available for security/services in residential complexes and in community situations (Milbur Consulting 2003, p.22). This was complemented by key social welfare agencies' input from their experience of providing services and care to statutory clients and other high care groups such as the aged.¹

The financial modelling was based on the costs shown in Table 1 and

Table 1. Cost estimates for various accommodation options

	DETENTION CENTRE	HOSTEL	COMMUNITY MANAGEMENT
Case management	\$10 ^a	\$10 ^{bc}	\$10 ^{bc}
Assistance services	\$160 ^a	\$100 ^{de}	\$15 ^b
Accommodation & food	#	#	\$20 ^b
Security	#	#	\$15 ^f
Total	\$170	\$110	\$60

included under Assistance Services, for detention and hostel.

^aDIMIA 2001–02 estimates to Parliament.

^bAsylum Seeker Assistance Scheme, administered by the Australian Red Cross.

^cAnglicare NSW.

^dAllen Consulting Group 2002, *Financial implications of caring for the aged to 2020*.

^eNSW Parliamentary Select Committee on the increase in prisoner populations 2001, *Final report*.

^fProductivity Commission 2003, *Report on government services*.

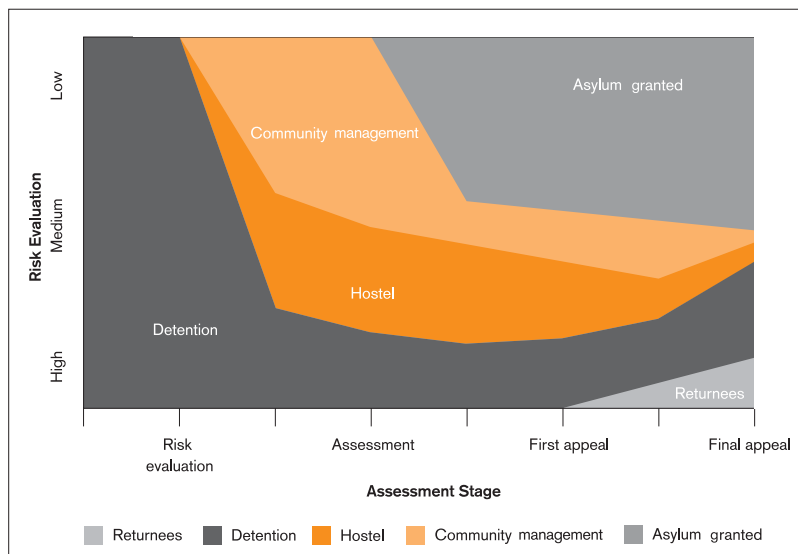


Figure 1. Proposed process for asylum seeker assessment and accommodation

DIMIA estimates of the average number of days each person spent in each stage (risk evaluation, assessment, first appeal and final appeal). The impact of these assumptions on the final costing was also examined using a sensitivity analysis (Milbur Consulting 2003, pp.29–33).

Cost of the Reception and Transitional Processing System (RTP)

As security, health and care are major considerations in managing asylum seekers, the costing was based on evaluating risk against the detainee’s claim assessment stage to give the most appropriate accommodation option.

As Figure 1 shows, the RTP system proposes the following stages:

1. On arrival, the detention of people without documentation continues for identity/security/health check purposes.
2. All asylum seekers are assigned case workers to explain and help manage their cases.
3. Following an initial risk evaluation, asylum seekers are referred to one of three main accommodation options:
 - community management for those considered low-risk
 - moderate security in hostel

- continued detention for those considered high-risk.
4. The assessment of asylum claims proceeds.
 5. In the later stages of the assessment process, especially towards final appeal, the risk evaluation might change, and detention might become appropriate for some asylum seekers.

RTP costings are based on a profile in which:

- all asylum seekers complete the risk evaluation phase in detention
- in the assessment phase, 50 per cent are in community management, 30 per cent in hostel accommodation and 20 per cent in detention and
- by final appeal, 60 per cent have been granted asylum or returned home, 30 per cent are in detention and 10 per cent in community management.

Improved outcomes and reduced costs

The modelling shows that the Reception and Transitional Processing System (RTP) can be

introduced with an 18 per cent saving for the taxpayer compared with the current mandatory detention system (Milbur Consulting 2003, p.34). The alternative system also offers a qualitative gain through improved care options – and without jeopardising the government’s security requirements. It could benefit future arrivals as well as a small number of those currently in detention, promising better outcomes for government, the community and asylum seekers alike.

Advocacy

JAS presented the report to government in June 2003 to prompt policy discussion on alternatives to detention. The detailed report or an 8-page paper (JAS 2003) about the key issues can be obtained (PDF format) by e-mailing <emc@bsl.org.au>.

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Seeking solutions Helping the most disadvantaged job seekers

There is a growing recognition amongst policy makers in OECD countries that unemployed people who face significant disadvantage in the labour market require greater assistance than can be provided by regular labour market programs. For many people in this group the inability to gain employment is not the result of a lack of effort or motivation, but comes about through an interaction of employment and educational history combined with a range of personal issues.

These issues include:

- substance abuse
- criminal records
- chronic health problems
- homelessness
- psychological disorders or mental illness
- domestic violence
- gambling addictions
- very low basic skills
- torture/trauma or other stress disorders
- social isolation
- poor communication/ language skills.

As would be expected, individuals facing such barriers are less likely to gain employment (Dazinger et al. 2000), less likely to remain in employment once it is obtained and more likely to receive welfare for extended periods of time. Moreover, as the number of barriers faced by an individual increases, the likelihood of being in employment decreases dramatically, as does the likelihood of benefiting from regular employment programs (Gardiner & Fishman 2000). Some research has even suggested that the presence of barriers is a better predictor of employment than conventionally used variables such as education, work experience and welfare history (Dazinger et al. 2000).

Whilst there is agreement on the need to provide improved support, there is some variation in the approaches taken and terminology used. Program definitions of this group include 'the hard-to-employ', 'vulnerable to exclusion', 'suffering from high levels of disadvantage' and 'facing multiple barriers'.

However, in all cases a need is recognised to move beyond conventional assistance programs that focus primarily on employment and training, to address the complex needs of this group of job seekers (ESU 2000).

Research shows that the regaining of independence for people facing multiple barriers depends on obtaining support to overcome or manage the barriers in addition to vocational support (Pavetti et al. 1997). This assistance should work intensively with clients, provide a range of personalised and integrated support and guidance mechanisms (European Foundation 2002), be provided over a longer time period, and address personal and social problems in addition to exclusion from employment (ESU 1998).

International responses

In the European Union, the approach has been to develop 'pathways' to independence for those most distant from the labour market. This has been based on an integration of different types of expertise and services and a focus on social and cultural participation in addition to economic. The pathway approach recognises all barriers faced by an individual and develops linked interventions that include contacting and motivating, developing skills, ensuring support for social and cultural needs and providing employment and career guidance (O'Donnell et al. 2003).

In the United States, programs have recognised the need to address

personal and social barriers but have placed a greater emphasis on gaining employment at the same time. This reflects both a more punitive attitude towards welfare recipients and a belief in the therapeutic value of work. Two common approaches are the 'modified work first' approach, where employment and barrier related activities are pursued simultaneously, and the 'supported work' model combining work, skill development and support services related to individual barriers (Brown 2001).

Australian approaches

In the Australian context the need for specific programs to meet the needs of job seekers facing barriers to employment was recognised by the Labor government in the 1994 employment white paper, and resulted in the introduction of the Job Seeker Support Panels (JSSPs) in the following year. The JSSPs provided a number of alternatives for job seekers unable to benefit from existing labour market programs; one option combined labour market assistance with other services specifically designed to overcome personal barriers.

The JSSPs were scrapped by the Howard government in 1996 and the Community Support Program (CSP) was established as a replacement in 1998. The CSP aimed to provide integrated assistance to the most disadvantaged job seekers facing social or vocational barriers to employment. It was delivered over two years and focused on each

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participant's needs. However, an economic outcome in the form of employment was considered the ultimate goal.

Personal Support Programme (PSP)

In June 2002 the CSP was replaced by the Personal Support Programme (PSP) which considerably expanded participant places and also involved a number of changes to the program model. These included the introduction of compulsory participation, the inclusion of social outcomes and the opening of the program to eligible volunteers.

The PSP is delivered by contracted providers and is administered by the Department of Family and Community Services. It aims to 'provide assistance to people with multiple, non-vocational barriers, enabling them to achieve outcomes that are relevant and appropriate to them' (FACS 2002, p.1). These outcomes are expected to be matched to the abilities, capacities and circumstances of the participants.

Under the PSP providers deliver the following core services:

- counselling and personal support involving regular contact, guidance, assistance, personal support and confidence/self-esteem building
- referral to, and coordination with, appropriate local services, and advocacy with other agencies as required
- practical support to attend interviews and appointments
- outreach activities involving bringing participants to services or taking services to participants
- assessment involving strategies to establish goals, plans and objectives.

PSP evaluation

The Brotherhood of St Laurence, Melbourne Citymission and Hanover Welfare Services are

currently undertaking a study to investigate the effectiveness of the PSP. This will build on the group's evaluation of the CSP in 2000, and will explore the extent to which the PSP is enabling people with multiple non-vocational barriers to achieve economic and/or social outcomes.

The study will track a group of 150 PSP participants over a twelve-month period and will examine the attainment of participant goals, economic and social outcomes, and changes in the number and severity of barriers. Consultations will be held with PSP providers, Centrelink and the Department of Family and Community Services, as well as focus groups with a smaller number of participants. Other key areas to be explored include the effectiveness of the service delivery model; adequacy of resources and funding; referral, transition and exit arrangements; and changes from the CSP.

It is hoped the evaluation will provide insights for the development of employment assistance and social participation policies generally.

An interim report will be available next year and the final report is due in mid-2005.

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Independent Living Units An accommodation option at a watershed

The role of both public housing and community housing in providing decent, secure and affordable housing for older people with relatively low assets and low incomes is well recognised. A third social housing option for older persons – Independent Living Units (ILUs) – is well known within the aged care sector but its significance has been largely overlooked by the broader social housing sector.

ILUs provided by not-for-profit organisations (mainly within the aged care sector) constitute 29 per cent of all social housing for older persons in Victoria. These units provide another housing option for older people – segregated housing within a sheltered community or village environment. In some Victorian municipalities, they provide more than 50 per cent of the social housing (see Table 1).

According to the *COTA Directory of Independent Living Units*, there are currently about 7000 ILUs in Victoria. Different types of not-for-profit organisations provide these units: church organisations, service organisations, local government

and specific purpose local and statewide groups. Many ILU organisations have very small housing portfolios: 42 per cent manage less than 20 units and only 9 per cent more than 200 units. Some organisations manage only one site whereas others manage a number of sites within a local area or throughout the state.

Most ILUs were subsidised by the Commonwealth Government under the *Aged Persons' Homes Act* between 1954 and 1986. Under this Act, the Commonwealth subsidised about 32,500 units Australia-wide. These units constitute the first phase of the retirement village industry. In the second phase, private and not-for-profit organisations sponsored fully resident-funded units on a commercial basis.

Many not-for-profit aged care organisations began by providing ILUs for older persons. They expanded into providing hostels, nursing homes and other community care services for older persons. For some organisations, residential aged care has now become their primary focus and ILUs are seen as peripheral to their business.

With most of their stock more than 20 and some even 40 years old, ILU organisations are confronting major decisions. Some 51 per cent of stock in Victoria needs upgrading. A significant proportion is undersized compared with current expectations of most older people; this includes not just bedsitter units but also many one-bedroom units. These major stock issues are driving some ILU organisations to reconsider their continued role in providing social housing.

Stock issues are further complicated by three other factors. First, the target group of ILU organisations is changing as a result of an emphasis on older people 'ageing in place' – in their own homes and communities. ILU organisations have targeted diverse groups, including ex-service personnel and their dependants, people identified by ethnicity or religious affiliation, or those in a local neighbourhood. The traditional client was the 'genteel' older person who easily fitted in with the culture of a village and presented few problems for managers. However, the emerging demand is from older people living in private rental who on retirement can no longer afford

The question that will decide the future of ILUs is whether ILU organisations can gain access to capital for the upgrade, refurbishment, re-configuration and redevelopment of their stock.

Table 1. ILUs as a proportion of social housing for older persons in selected Victorian municipalities

MELBOURNE MUNICIPALITIES	NO. OF ILUS	% OF SOCIAL HOUSING	MUNICIPALITIES IN RURAL VICTORIA	NO. OF ILUS	% OF SOCIAL HOUSING
Nillumbik (S)	230	81	Hindmarsh (S)	43	77
Yarra Ranges (S)	257	71	West Wimmera (S)	26	76
Boroondara (C)	570	70	Macedon Ranges (S)	66	63
Glen Eira (C)	308	64	South Gippsland (S)	78	57
Whitehorse (C)	466	54	Greater Shepparton (C)	303	57
Bayside (C)	346	49	Strathbogie (S)	43	56
Knox (C) 191	191	42	Grampians (S)	60	54
Maroondah (C)	157	38	Surf Coast (S)	16	52
Frankston (C)	199	37	Warrnambool (C)	119	47
Banyule (C)	248	33	Ararat (RC)	34	45
Stonnington (C)	301	31	Wellington (S)	117	44
			Wangaratta (RC)	96	41

(C) CITY (S) SHIRE (RC) RURAL CITY

the high rents and from older people with more complex needs due to dementia, mental illness, or drug and alcohol abuse.

Second, some ILU organisations have struggled to keep pace with a changing culture which emphasises the rights of residents, a changing legal and financial environment with new levels of responsibility and a changing management environment. Many ILU organisations have operated in isolation and need to develop or tap into an infrastructure which will support their development, provide specific training for staff, advocate on their behalf and promote quality services.

Third, some small ILU organisations lack the capacity and expertise for strategic asset management. These strategic issues are of great importance for ILU provision. Organisations need to form alliances and amalgamate, particularly if they are to employ staff with strong asset management skills.

The question that will decide the future of ILUs is whether ILU organisations can gain access to capital for the upgrade, refurbishment, re-configuration and redevelopment of their stock. Without access to low-cost capital some organisations see no option but to withdraw from providing ILUs. Others are seriously considering withdrawing. Still others have not yet become attuned to the emerging issues. Access to capital is further complicated by the current focus on residential aged care. With certification looming, some organisations are struggling to find the resources (capital and human) to address the issues affecting both residential aged care and ILUs.

Independent Living Units as a continuing housing option for older people are at a watershed. Already some ILU organisations are facing

up to the major challenges: reaffirming (or reviewing) their vision and their mission, finding ways to regenerate their stock and meet the new expectations of older people and communities, updating their management and governance practices, adopting a more strategic approach to their future and responding to local housing needs.

Any substantial reduction in ILUs will have a dramatic impact on the housing options of aged pensioners, particularly those in the private rental market. Stable and secure housing is a pre-requisite if community aged care services are to sustain older persons in their homes longer.

Many ILU organisations own valuable land and dwellings in areas with very good amenity. The Victorian Office of Housing is already sponsoring some joint ventures with ILU organisations. But at this critical time more action is needed. As a start, it is essential that the state government recognise the importance of the ILU sector. It needs to provide resources and work with ILU organisations to find a way forward by facilitating a better understanding of their local needs, opportunities and options and by linking them with mainstream social housing.

A concerted and coordinated approach between ILU organisations, peak organisations and the state government can avert a major reduction in housing for older people. Together they can provide better housing options for the future.

Note

Swinburne Institute for Social Research, on behalf of the Australian Housing and Urban Research Institute, has just completed a study of Independent Living Units which included a national survey of independent housing for older

persons provided by not-for-profit organisations, as well as interviews and workshops with providers and other interested organisations. The two reports will be available on the AHURI website at <www.ahuri.edu.au/publish/page.cfm?contentID=30&projectid=103>.

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Terry Porter, the Brotherhood's manager of Independent living Units, comments:

There is definitely a need for affordable housing options for older people on low incomes. The BSL has ILUs in the inner suburbs and on the metropolitan fringe – each population has its own distinctive character. Some residents have 'done it tough' all their lives; others have limited incomes due to a change in circumstance.

The biggest issue for the BSL, as for other organisations, is the cost of providing ILUs. The income from rent is used for operating costs and certainly won't pay for upgrading the buildings. At the Carrum Downs settlement, the BSL also faces the cost of repairing or replacing ageing infrastructure such as roads, power poles and pipes.

With the BSL's history as a charitable organisation, residents tend to expect to find a level of personal support which is difficult to provide as costs increase. They also have expectations of attractive facilities and varied recreational options, inevitably influenced by the promotion of upmarket commercial retirement developments.

We're currently considering ways to make the provision of accommodation for older people on low incomes more sustainable and working with peak bodies to advocate government policy change.

Social policy for the 21st century The concept of transitional labour markets

A collaborative research project aims to respond to the social and economic circumstances of the 21st century by involving researchers across Australia in developing new policy directions based on the concept of transitional labour markets (TLMs). It is funded by a two-year ARC Linkages grant and led by Mark Considine and Brian Howe from the Centre for Public Policy and Linda Hancock from Deakin University, in partnership with the Brotherhood of St Laurence, Committee for the Economic Development of Australia (CEDA) and the National Institute of Economic and Industry Research (NIEIR).

The breakdown of the Australian settlement

At the heart of the challenge for social policy is the breakdown of the 'wage earners' welfare state'. Enterprise bargaining has largely replaced centralised bargaining, making wage rises conditional on productivity improvements, and detaching workers with less market power from the gains made by stronger unions. Economic policy now focuses primarily on interest rates and economic growth. Tariff protection has been replaced by an emphasis on open borders to promote international trade.

Despite record economic growth, Australia is becoming more polarised in terms of income and wealth, and unemployment and underemployment remain high. The rise of non-standard employment has produced both gains and losses. Many people, particularly students and parents, for example, prefer part-time employment. However we also see new forms of insecurity and risk: irregular or unpredictable income, uncertain working time and hours, poor access to training, reduced opportunities for participation in decision making, vulnerability to OH&S hazards, job insecurity and low pay.

The fundamental demarcation between male (full-time) paid employment and female unpaid care and household work which lay at the heart of the old regime obviously no longer applies. With increased female employment, gender inequality has reduced

substantially. However a new form of divergence is evident; that between 'work-rich' households with two full-time wage earners and 'work-poor' households with no-one in paid employment or with insufficient work. This trend has exacerbated the increase in income inequality due to the dispersion in wage income.

One consequence of sustained unemployment and the growth of two-job and jobless households has been a shift in the means of income redistribution. Intra-family private redistribution of income from working husbands to non-working wives is being replaced by public transfers from working to non-working households, leading to growing expenditure on social security payments.

Australian taxpayer-funded flat-rate income support payments have been promoted as more financially viable than European social insurance defined-benefit schemes which have had to be supplemented with substantial government funding. However the downside is falling popular support and chronically inadequate levels of payment. Expansion of the range and scope of social assistance combined with some aspects of a social insurance approach (for example tripartite funding from individuals, employers and government) may build greater public support for transfer payments.

Future economic growth seems contingent on developing key 'knowledge industries' such as biotechnology, information and communications technology, health, education and business services. Combined with a high rate of technological change (and associated skills obsolescence), this requires staff who are more highly educated and skilled, and who are willing to continually update their skills during their lifetimes, rather than relying on one major injection of human capital at the start of their working life.

The domestic division of labour has changed little, leaving women to deal with the 'care crunch': the struggle to combine work and caring responsibilities. There is clearly a need for a more equitable distribution of paid employment and more effective ways of balancing work and family commitments.

The life-course was once a reasonably predictable and linear pattern, for men, of school, work and retirement, and for women, of school, work, marriage, children and retirement. For both men and women, the life-course now includes numerous transitions between education, caring, full-time and part-time work, possibly retrenchment and unemployment and retirement.

These trends require new policies which will allow adaptability and flexibility combined with a concern for better support and redistribution towards those at greatest risk.

For both men and women, the life-course now includes numerous transitions between education, caring, full-time and part-time work, possibly retrenchment and unemployment, and retirement.

It also means a reconnection between social and economic policy goals.

Transitional labour markets

Schmid's notion of transitional labour markets describes periods during which people move between full-time work and other activities such as caring, education and retirement (Schmid 1998). TLMs have both a descriptive and normative use. Schmid uses TLMs to propose policies which combine the flexibility and adaptation which are the hallmarks of the active labour market approach, with an aspiration for a fairer distribution of paid employment. He suggests that we might aim for an average of a 30-hour week across the life-course, made up of periods of full-time work (greater than 30 hours) and part-time or non-work periods. One effect would be to redistribute paid employment, but it would also allow for greater flexibility sought by employers and encourage useful non-market activities.

In effect, Schmid proposes that active labour market policy be expanded to allow people to move both in and out of paid employment more easily. This would enable people to strike a better balance between work and other important activities. Australia Institute research showing that many are already opting for reduced participation ('downshifting') suggests that such a policy framework would be welcomed.

TLMs require an 'active approach' in that they should both provide not only financial support but also other assistance (such as training) for people to make transitions between employment roles. They should embody the principle of increased capacity building central to active labour market policy, but should also embrace people who wish to move out of work, as well

as those who are unemployed.

TLMs should aim to:

- combine employment and other useful activities not valued on the market
- provide a combination of wages, transfer payments and other income sources
- ensure an agreed entitlement
- finance employment and capacity building activities instead of unemployment.

Five major types of life-course transition can be identified:

- between education and employment
- between (unpaid) caring and employment
- between unemployment and employment
- between retirement and employment
- between precarious and permanent employment.

The TLM framework fits well with a life-course approach to policy, since it can be focussed on major life-course transitions. These transitions already exist in the labour market and Australia has one of the OECD's highest rates of part-time work. However, as described above, the existing policy levers to support and regulate TLMs are based on outdated assumptions, and the outcomes are far from satisfactory, especially from an equity perspective.

Using TLMs as a guide to policy, good transitions should:

- empower individuals by building or maintaining their employment capacity
- provide active support instead of passive payments
- establish a balance between central regulation and individual or local flexibility
- stimulate networks and cooperation.

One strength of the TLM approach is that it provides a way to encompass individual goals based on change or growth and also to suit employers and the economy. TLMs fit with cultural values of activity, adaptability and future orientation underpinning active labour market policies, but also provide the opportunity to build in greater equity and social solidarity concerns missing from much of the debate around labour market flexibility.

Policy development

The policy development process for the new project will involve a team of around six researchers from diverse policy backgrounds (e.g. labour market economics, social security, tax, governance, education, housing) in developing proposals for the five key transitions.

Proposals would include a brief description of current transitions policies and programs (including legal basis, target groups, institutions, financing) and their effectiveness in dealing with the trends outlined above. Each group would initially develop several policy options for each transition, to be 'tested' with a broader group and through workshops in mid-2004.

The complete background paper with references is available on the Centre for Public Policy website at <www.public-policy.unimelb.edu.au>.

Stephen Ziguas, Mark Considine, Brian Howe and Linda Hancock

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Schmid, G 1998, *Transitional labour markets: a new European employment strategy*, Discussion paper FS I 98-206, Social Science Research Centre Berlin, viewed 5 September 2003, <<http://www.wz-berlin.de/default.en.asp>>.

TLMs require an 'active approach' in that they should both provide not only financial support but other assistance (such as training) for people to make transitions between employment roles.

Seeing more clearly Access to eyecare services for low-income Victorians

The BSL Ethical Business Unit (EBU) is embarking on a study to explore whether eyecare services are accessible to all Victorians living on low incomes. The study is part of ongoing work to ensure the BSL's wholesale optical frames business, Mod-Style, is not only a successful commercial enterprise, but also socially and environmentally responsible.

The EBU previously investigated Mod-Style's supply chain in China. Now it will collaborate with the company's stakeholders in Australia. The study will assist the eyecare industry, service providers, health professionals and governments to understand the eyecare needs of those living on low incomes. It will also gather recommendations from service providers and low-income earners for creating more inclusive eyecare services in Victoria.

The research will build on the findings of two major population-based studies into vision impairment in Australia. These studies identified a link between visual impairment and low socio-economic status. Participants in the Blue Mountains Eye Study were more likely to have under-corrected refractive error – a condition responsible for more than 50 per cent of visual impairment, but which can be managed through glasses/lenses – if they received a government pension (Thiagalingam et al. 2002). A link between visual impairment and people's lack of private health insurance approached statistical significance in the Melbourne Visual Impairment Project (Livingston et al. 1997).

Regular eye examinations are key to combating avoidable visual impairment in Australia. Some 150,000 Victorians have significant visual impairment; at least half of this vision loss is correctable and one-quarter is preventable (Vision 2020). The peak national eye health body, called 'Vision 2020: The Right to Sight – Australia', identifies inequalities in

the provision and use of eyecare services and a lack of awareness of their existence and the treatments available as contributing factors.

For people living on low incomes, vision loss or potential blindness can put increasing strain upon already stretched resources. Vision problems can affect capacity to work and to carry out daily activities. Children may experience delayed educational, physical and social development.

The BSL study will explore barriers to service use, including economic, social, cultural, environmental and geographic considerations. It will also investigate awareness of the importance of regular eye examinations and available services. It will attempt to identify groups presently not accessing services, since there appears to be little existing documentation.

With an ageing population, the cost of eye health and rehabilitation will place increasing strain on limited community and financial resources. The research will inform the wider debate about prioritising eye health in the national health agenda, by identifying the concerns and recommendations of people living on low incomes. In addition the research will contribute to Mod-Style's capacity to support the provision of low-cost frames and develop as a social enterprise.

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Thiagalingam, S, Cumming, R. & Mitchell, P 2002, 'Factors associated with under corrected refractive errors in an older population: The Blue Mountains Eye Study', *British Journal of Ophthalmology*, vol.86, no.9, pp.1041–9.

Vision 2020: The Right to Sight – Australia 2002, National Eye Health Strategy, viewed 28 August 2003, <<http://www.vision2020australia.org/Publications/documents/NationalEyeHealthStrategyFinal8Feb02.pdf>>.

Where might Victorians access low-cost eyecare?

Primary eyecare (including eye testing, prescribing and supplying glasses) is offered by

- Victorian College of Optometry (VCO) metropolitan services located in Carlton, Darebin, Broadmeadows, Doveton-Hallam, Braybrook and Frankston
- Victorian Eyecare Service coordinated by the VCO in rural Victoria, through a network of optometrists
- VCO outreach service for the homeless and visiting services for disabled people in community residential units.

The cost of glasses and contact lenses (once every two years) is subsidised by the Victorian government for pensioners and Health Care Card holders.

Public secondary and tertiary medical and surgical eyecare is provided by the Royal Victorian Eye and Ear Hospital.

Why measure poverty? Poverty, community attitudes and public policy

At the Brotherhood of St Laurence, our interest in poverty measurement is that it can lead to better outcomes for people on low incomes. Ideally poverty measures throw important light on the effectiveness of socio-economic policies; and they can be a tool for advocacy, presenting trends in a way that appeals to journalists and decision makers.

Our Understanding Poverty project found, however, that some ordinary Australians were sceptical about statements linked to 'the poverty line' alone. They wanted to know more about what the poverty line meant; and also wanted to know people's stories to help them appreciate the impact of poverty (Johnson & Taylor 2000; Johnson 2002).

The challenge is to identify one or several poverty measures that will satisfy a range of needs.

What kind of measure?

Poverty line measurement can inform us about:

- the numbers of people below the poverty line
- how far incomes are below the poverty line (the poverty gap)
- which groups are below the poverty line
- which locations have high poverty rates
- what are the changes over time and for whom
- how Australia compares with other countries.

Whereas the Henderson poverty line used to be the widely accepted measure of income poverty in Australia, recent debates have been about poverty lines based on measures such as 50 per cent of median income or 50 per cent of mean (average) income. Other issues have included disquiet about methods of updating poverty lines, the need for international comparisons, and recently the accuracy of Australian Bureau of Statistics low income data.

It may also be useful to consider poverty lines used overseas, including:

- in the US, the federal poverty line established in 1968, calculated as three times the minimum food budget for a family of four (LPU 2002)
- in the UK, 60 per cent of median household income before housing costs (used with several other measures)
- in Ireland, the 'official headline poverty target', a measure of consistent poverty where low income (relative) and material deprivation combine (using proxies for material deprivation such as going without heating, a weekly roast dinner and a warm overcoat) (LPU 2002).

Of course, any poverty measure is open to interpretation. Even if it were widely agreed that, for example, 8 per cent of Australians were living below the poverty line, and that this had changed little over a decade, interpretations of this 'fact' could range from *It is totally unacceptable that so many people continue to live in poverty in our wealthy society. Something must be done.*

to *This is a small proportion and it is not increasing, so no action is needed.*

A single poverty measure?

A key question is whether it is possible to have one agreed poverty line or whether a range of measures is preferable.

It seems very important to have a widely agreed measure that can be used to show changes over time. Otherwise, public arguments about poverty measures may serve as a distraction from the many more significant debates about how to

improve the situations of people on low incomes.

There is also good reason to have an income measure which enables international comparisons. But an income measure of poverty on its own is probably not sufficient, given public concern that poverty involves more than just low income – there are issues of living standards, social exclusion and participation.

The difficulty of devising poverty measures to satisfy diverse applications (not least in the media) should not deter us from working towards that end.

Note

Based on a longer paper presented at ACOSS Seminar on Poverty Measurement, 5 November 2002, Canberra.

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Low Pay Unit (LPU), 2002, 'Defining poverty – again,' *The New Review*, no.74, pp.6–10.

Poverty measures throw important light on the effectiveness of socio-economic policies; and they can be a tool for advocacy.

News

Research into informal aged care projections

Following The Myer Foundation's 2020: *A Vision for Aged care in Australia* study (see also article on page 1), the Brotherhood of St Laurence and The Myer Foundation have agreed to fund research into the future demand for and supply of informal care for frail and aged Australians. An estimated 74 per cent of care for adults is currently provided by family and friends, saving governments some \$13.8 billion per year. It is therefore important to explore whether, with changing employment patterns and family structures, sufficient informal care will be available to meet the needs of an ageing population.

The project will be managed by Carers Australia, with research and modelling to be undertaken by the National Centre for Social and Economic Modelling (NATSEM). The reference group includes representatives of The Myer Foundation, Carers Australia, Alzheimers Australia, and NATSEM; Sandra Hills, General Manager of Aged and Community Care, will represent the BSL. A report is due in the first half of 2004.

Frankston community consultation

The Brotherhood of St Laurence has recently undertaken to develop a Uniting Church site in High Street Frankston to provide an integrated, whole of community centre. It aims to incorporate learning, innovation, environment and enterprise.

The Frankston project will be more than a centre from which welfare agencies can deliver services or where new small business enterprises can develop. The concept is to create a centre which supports the growth of individuals and to develop a stronger more cohesive community by establishing better connections and relationships between people from different social backgrounds.

The project will engage with local residents to develop the space and explore opportunities for connections and partnerships which can grow and evolve. High Street will be a catalyst bringing together all sectors of the community in an environment of trust and collaboration.

The initial consultation will take place late in 2003 and will be conducted as a joint initiative between the BSL Research and Policy unit and the Frankston Community project.

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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.

Submissions or statements made in the last 12 months include:

- Response to Retirement Villages Act 1986 discussion paper, September 2002
- Submission to the Senate Community Affairs References Committee Inquiry into Poverty and Financial Hardship, March 2003
- Submission to the Review of Pricing Arrangements in Residential Aged Care, Commonwealth Department of Health and Ageing, March 2003
- Submission to the Productivity Commission re post-2005 tariff and industry assistance, March 2003
- Submission to the Working Age Task Force in response to the discussion paper: 'Building a simpler system to help jobless families and individuals', (with the Welfare Rights Unit (Vic)), June 2003
- Submission to the Commonwealth Task Force on Child Development, Health and Wellbeing, June 2003
- Submission to the House of Representatives Standing Committee on Employment and Workplace Relations Inquiry into employment: increasing participation in paid work, August 2003
- Submission to the Board of Taxation regarding the Charities Bill 2003, September 2003.

New information on poverty, unemployment and social justice

The following are among the latest significant acquisitions of the Brotherhood Library:

ABORIGINAL AUSTRALIANS

Aboriginal & Torres Strait Islander Social Justice Commissioner 2002, *Social justice report 2002*, Human Rights and Equal Opportunity Commission Sydney.

Walker, R, Ballard, J, Taylor, C & Hillier, J 2003, *The effects of New Living on Indigenous wellbeing: a case study on urban renewal*, Australian Housing and Urban Research Institute [Melbourne].

AGED

Cantley, C & Wilson, R C 2002, 'Put yourself in my place': *designing and managing care homes for people with dementia*, Policy Press, Bristol.

Laing, W 2002, *Calculating a fair price for care: a toolkit for residential and nursing care costs*, Policy Press, Bristol.

Means, R, Morbey, H & Smith, R 2002, *From community care to market care?: the development of welfare services for older people*, Policy Press, Bristol.

CITIZENSHIP

Howe, B & Hughes, P (eds) 2003, *Spirit of Australia II: religion in citizenship and national life*, Australian Theological Forum, Hindmarsh, S.A.

COMMUNITY DEVELOPMENT

Cocklin, C & Alston, M (eds) 2003, *Community sustainability in rural Australia: a question of capital?*, Centre for Rural Social Research, Charles Sturt University, Wagga Wagga, N.S.W.

EDUCATION

Bryce, J & Withers, G 2003, *Engaging secondary students in lifelong learning*, Australian Council for Educational Research, Camberwell, Vic.

EMPLOYMENT/UNEMPLOYMENT

Denniss, R 2003, *Annual leave in Australia: an analysis of entitlement, usage and preferences*, The Australia Institute, Canberra.

Gray, M, Qu, L, Renda, J & de Vaus, D 2003, *Changes in the labour force status of lone and couple Australian mothers, 1983-2002*, Australian Institute of Family Studies, Melbourne.

Pocock, B 2003, *The work/life collision: what work is doing to Australians and what to do about it*, Federation Press, Annandale, N.S.W.

Stone, W, Gray, M & Hughes, J 2003, *Social capital at work: how family, friends and civic ties relate to labour market outcomes*, Australian Institute of Family Studies, Melbourne.

Watson, I, Buchanan, J, Campbell, I & Briggs, C 2003, *Fragmented futures: new challenges in working life*, Federation Press, Annandale, N.S.W.

FAMILY

Hughes, J & Stone, W 2003, *Family change and community life: exploring the links*, Australian Institute of Family Studies, Melbourne.

HEALTH

Liamputtong, P & Gardner, H (eds) 2003, *Health, social change and communities*, Oxford University Press, South Melbourne.

HOMELESSNESS

Robinson, C 2003, *Understanding iterative homelessness: the case of people with mental disorders*, Australian Housing and Urban Research Institute [Melbourne].

MANAGEMENT

Kiel, G & Nicholson, G 2003, *Boards that work: a new guide for directors*, McGraw-Hill, Sydney.

MIGRATION ISSUES

Allotey, P (ed.) 2003, *The health of refugees: public health perspectives from crisis to settlement*, Oxford University Press, South Melbourne.

Mansouri, F & Bagdas, M 2002, *Politics of social exclusion: refugees on temporary protection visa in Victoria: a research report on the impact of the Temporary Protection Visa (TPV) on asylum seekers, services providers, and community organisations*, Deakin University, Geelong, Vic.

POLITICS

Aarons, E 2003, *What's right?*, Rosenberg Publishing [Sydney].

POVERTY

Hills, J, Le Grand, J & Piachaud, D (eds) 2002, *Understanding social exclusion*, Oxford University Press, Oxford.

Povey, D 2002, *How much is enough?: life below the poverty line in Dunedin 2002*, Presbyterian Support (Otago), Dunedin, N.Z.

Reddel, T (ed.) 2003, *Social inclusion and the new regionalism: the next steps: proceedings of the 3rd Policy Forum of the Local Governance and Social Inclusion Research Project*, School of Social Work and Applied Human Sciences, University of Queensland [Brisbane].

SINGLE PARENT FAMILIES

Howe, B & Pidwell, R 2003, *Single parents and poverty*, Centre for Public Policy, University of Melbourne [Carlton, Vic.]

Millar, J & Rowlingson, K (eds) 2001, *Lone parents, employment and social policy: cross-national comparisons*, The Policy Press, Bristol.

SOCIAL RESEARCH

Fowler, F 1995, *Improving survey questions: design and evaluation*, Sage Publications, Thousand Oaks, California U.S.

SOCIAL SERVICES

Tomlinson, K 2003, *Effective interagency working: a review of the literature and examples from practice*, National Foundation Educational Research, Slough, Berkshire, U.K.

URBAN POLICY

Brenner, N & Theodore, N (eds) 2002, *Spaces of neoliberalism: urban restructuring in North America and Western Europe*, Blackwell, Oxford.

WORK AND FAMILY

La Valle, I, Arthur, S, Millward, C 2002, *Happy families?: atypical work and its influence on family life*, The Policy Press and The Joseph Rowntree Foundation, Bristol.

YOUTH

Coventry, L, Guerra, C & Mackenzie, D 2002, *Wealth of all nations: identification of strategies to assist refugee young people in transition to independence: a report to the National Youth Affairs Research Scheme*, National Youth Affairs Research Scheme, Hobart, Tas.

Dusseldorp Skills Forum 2003, *How young people are faring: key indicators 2003: an update about the learning and work of young Australians: including an analysis of how young indigenous people are faring*, Dusseldorp Skills Forum, Glebe, N.S.W.

McMillan, J & Marks, G 2003, *School leavers in Australia: profiles and pathways*, Australian Council for Educational Research, Camberwell, Vic.

Information services for the public

The Brotherhood of St Laurence library offers a specialist focus on issues such as 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.

In this issue

This Comment includes articles on future care for older people (by Philippa Angley), on child-care funding (by Stephen Carbone) and on Independent Living Units by Sean McNelis of the Swinburne Institute for Social Research. Each is accompanied by observations from BSL services managers.

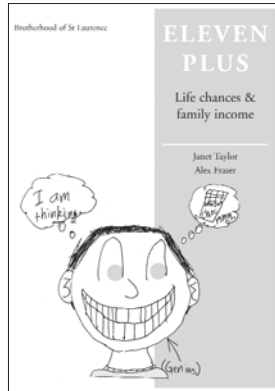
Ainslie Hannan outlines a costing of alternatives to detention centres, to support the case for a more humane response to asylum seekers.

Stephen Ziguras and Daniel Perkins provide background for current research projects investigating transitional labour markets and the Personal Support Programme.

There is also news of a study of eyecare for low-income Victorians, consultation about a community centre in Frankston, recent BSL submissions and publications.

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