In the national interest
Addressing inequities in the tax system

The forthcoming review of Australia's tax system provides a long overdue opportunity to address the current distortions which enable high-income earners to benefit from tax loopholes and concessions, while discouraging those on income support from seeking work.

The Brotherhood of St Laurence commissioned Professor John Freebairn, an expert on taxation, to work with its economist Rosanna Scutella to review major inequities in the present system. While their recent report (Freebairn & Scutella 2008) did not aim to be comprehensive, it highlights areas requiring urgent attention, if the tax system is to deliver fairer results for all Australians.

The Brotherhood believes that the Australian taxation system could be made both more equitable and more efficient. By removing many special deductions and exemptions, which tend to favour higher income earners, the base could be expanded to collect more than $10 billion a year in foregone revenue. This revenue could be used to offset marginal rate reductions, making the system simpler and fairer.

This article focuses on just three of the key areas for reform—capital gains, superannuation and making work pay—which cause the greatest inequity and also do not satisfy the other basic requirements of good tax design: efficiency, transparency and flexibility.

Capital gains
Income from the sale of assets other than the family home, which have been held for over 12 months, is taxed at a concessional rate—with only 50 per cent of the capital gain subject to tax. The Australian Treasury estimates a revenue cost of over $7.4 billion in 2007–08. In addition, annual losses from investments that make overall capital gains can be deducted for personal income tax assessment (negative gearing). Small businesses also receive special capital gains tax (CGT) concessions, with an estimated revenue cost of $800 million in 2007–08 (Australian Treasury 2007).

Capital gains tax concessions are mainly enjoyed by higher income individuals (ATO 2008). They also involve an important element of horizontal inequity: people using other savings and investment options receive less favourable tax treatment. Also, the combination of the CGT discount and negative gearing enables investors to arbitrage early deduction of the expenses against concessional taxation of the capital gains (both the half rate and the deferral benefits). This encourages speculative overinvestment in residential property, and underinvestment in other, socially more productive, investments in plant and equipment, human capital and research and development.

Superannuation
From July 2007, most income invested into superannuation, including that funded by the compulsory 9 per cent levy on wages and salaries, attracts a 15 per cent flat tax rate on entry and 15 per cent on the annual income earned. It is important to note that these contributions are from pre-tax income. Treasury (2007) estimates this treatment costs the government over $20 billion in revenue for 2007–08.

Many individuals on higher incomes make additional contributions to superannuation, and certainly much more relative to those on lower incomes. This inequity is unlikely to have any kind of efficiency trade-off either, as income and

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substitution effects offset each other, resulting in a limited effect on aggregate domestic saving and little effect on aggregate investment, because Australia is a small net capital borrower. Thus, the super tax concessions are mainly an unfair redistribution in favour of those with a tax rate above 15 per cent, and the more so the higher the income.

Making work pay: the interaction of taxes and social security payments

A significant proportion of Australians on income support payments face effective marginal tax rates (EMTRs) of over 50 per cent due to the interaction of taxes (including the phasing in of the Medicare Levy and the withdrawal of the Low Income Tax Offset) with the withdrawal of social security and family benefits.

The combined effects of high EMTRs and the withdrawal of the Health Care Card and other concessions can be a powerful disincentive for a job seeker moving from welfare to work. This is particularly true where a job is short-term or where a person has been out of work for some time and is not sure whether their foray into the labour market will result in long-term employment. The existing system means that people can be worse off if they accept employment that does not work out: this may seem to be a risk that is just not worth taking.

Highlighting the inequities

The gross inequities in the tax system are best illustrated by looking at the tax liabilities of two

Table 1 Contrasts in tax liabilities

Scenario	Gross weekly earnings	Weekly impact of tax paid	Effective average tax rate*
55-year-old executive From salary of $100,000 p.a., sacrifices $80,000 into super	$1923	$271	14.1%
55-year-old cleaner After being unemployed, starts full-time job with wages $31,200 p.a. ($15 per hour)	$600	$344[#]	57.3%

*This takes into account the tax-free threshold, Low Income Tax Offset and the Medicare levy.
[#] This includes the loss of Newstart Allowance.

hypothetical individuals: a 55-year-old executive earning $100,000 per annum and a 55-year-old cleaner working full-time at $15 per hour—just above the minimum wage. As Table 1 highlights, the high-income executive can manipulate the superannuation tax arrangements to significantly reduce their tax burden. By investing $80,000 of their pre-tax annual income in superannuation, they end up paying only $271 a week in tax, or 14.1 per cent of their earnings.

In stark contrast is the tax impact for the person moving from welfare to a low-paid job. If the 55-year-old in this example moved into a full-time, $15-an-hour cleaning job, earning $31,200 a year, they would lose their Newstart Allowance and start paying tax and the Medicare levy. They would therefore effectively pay $344 a week in tax, or 57.3 per cent of their earnings. They might also lose other benefits such as a Health Care Card.

The full report *The case for change: a snapshot analysis of the Australian tax system* by John Freebairn and Rosanna Scutella can be found at <www.bsl.org.au>.

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From the General Manager

If evidence was needed that a new social policy cycle has begun in Australia, we had it in the large attendance and expectant atmosphere at our recent symposium on Social Inclusion Down Under. Soon after, the release of the Garnaut Report heightened our endeavours to ensure that climate change policies will evolve in a way that is socially inclusive. These two issues seem set to take us on a wave of social reform.

At the symposium, Tony Fitzpatrick's critical overview of social inclusion under New Labour highlighted the fact that Britain has ended a phase of innovation which we are only just entering. It brought home to us that social inclusion is not a set menu that we can simply download, but is more like a new social aspiration whose policy expressions we have to create. To this end the Brotherhood has a busy program this year of workshops to develop the main lines of an applied social inclusion program appropriate to our times (see page 16). The first was the workshop on place-based disadvantage and social inclusion (see page 12).

Our work on climate change will stress the importance of enabling low-income households to minimise the impacts of increased energy prices, by a combination of energy-saving measures and other compensation. Learning from experience overseas, particularly in the UK, is an important part of this task. Further research is under way into the implications of climate change (and of emissions trading) for employment.

Submissions
The Brotherhood has made detailed submissions to government, in several key policy areas which are undergoing wide-ranging review by governments. Our analysis of the research literature and evidence from the Brotherhood's and other services shapes our informed responses. Our emphasis is on ensuring that the most disadvantaged groups—whether of school students or of job seekers—are not overlooked in the design of services that should benefit all Australians.

At federal level, Michael Horn and Daniel Perkins (pages 6–7) have made considerable input concerning the proposed new model for employment services. Our responses to the Victorian Government regarding an inclusive approach to early childhood, education and training are captured by Annelies Kamp (pages 4–5). Rosanna Scutella's front page article outlines some themes in the Brotherhood's thinking about the tax system: the taxation arrangements must be simplified and modified to encourage participation and deliver fairness.

New challenges
The Research and Policy Centre maintains its keen interest in policies to overcome service gaps and limitations. Gerry Naughtin has helped to arrange a seminar series 'Preparing for change in an ageing society', in collaboration with others including the Council on the Ageing Victoria and the Ministerial Advisory Council of Senior Citizens. In the area of care for older people living in their own homes, we are exploring the application of consumer-directed care, already used in the disability sector (see page 10). The need for innovative policies related to housing for older Australians with low incomes is canvassed by Roland Naufal (page 11).

The proposal to introduce a seasonal migrant labour scheme to meet labour shortages in Australia's horticulture sector also raises questions about protecting workers' entitlements and fostering social cohesion. Serena Lillywhite argues that this is an area where corporate social responsibility needs to be encouraged and to some extent regulated.

Our weekly seminars have again been well attended this year. Recent Indigenous Australian speakers have included Yin Paradies, who outlines his key themes about racism and Indigenous health (page 13).

Staff news
Janet Stanley has left us after four years to take up the post of Chief Research Officer at Monash University's Sustainability Institute. The Brotherhood is deeply in Janet's debt. This loss has been cushioned by the appointment of Zoe Morrison, who comes from the Australian Institute of Family Studies. We also welcome Louise Segafredo to the new role of Senior Manager, Knowledge Management, having farewelled Patricia Newell after many years of service. We congratulate Martina Boese and Nicole Oke on gaining post-doctoral fellowships at the University of Melbourne and Deakin University respectively. We were delighted that Rosanna Scutella has been awarded another ARC Linkage Grant. She will work with Orygen researchers on a project studying employment services for young people with mental health problems.

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Opening opportunities
Advocating the social inclusion of children and young people

The Australian Government argues that all Australians need to be able to play a full role in life in economic, social, psychological and political terms. Education is at the centre of a social inclusion agenda underpinned by an investment in 'human capital' (Gillard & Wong 2007). To be successful, this human capital agenda must acknowledge diverse social circumstances and life opportunities (Ball et al. 2001). This article outlines the Brotherhood's advocacy for children and young people through submissions on the reform of Victoria's education and skills systems, and on federal youth-focused policy.

Responding to educational disadvantage
The Brotherhood welcomed the Victorian Government's departmental integration of education and early childhood which frames the *Blueprint for early childhood development and school reform (*DEECD 2008). This new arrangement opens opportunities for targeted and sustained assistance to significantly improve educational participation by children from disadvantaged backgrounds.

Our submission (BSL 2008a) agreed with the Blueprint's three areas for reform: the education system, its workforce, and parent and community partnerships. Our research and service experience indicates each contributes to the conditions for successful education. However, we have made the case for greater recognition of the multiple barriers some children face—be they financial, social, physical or a combination—in commencing, remaining attached to and succeeding in school. Schools need to be organised and resourced in ways that enable students to succeed despite any disadvantages with which they begin or which arise during their education.

While commending the Victorian Government for its intention to reduce the effects of disadvantage on learning and development, we argued that to achieve this objective Victoria must seize the opportunity to adopt a more challenging agenda that ensures all children achieve to the extent of their ability. Policies need to be assessed through a social inclusion lens to ensure structural barriers do not exclude any of the state's children from preschool or school. For example, our recent research into costs illustrates that education in Victoria is not 'free' and that costs have an impact on participation (see Figure 1).

Within schools, teachers need to be trained and resourced to work effectively with all their students. We argued for a commitment to parental support programs from the early years to completion of Year 12 or its equivalent. We recommended a much stronger endorsement of applied curriculum, culminating in the Victorian Certificate of Applied Learning (VCAL). The government should place the highest priority on engaging the 10–15 per cent of school students who are poorly engaged or disengaged from school.

This suggests the implementation of fully integrated individual learning and support plans and increased resourcing for students who may need learning support out of school hours and who are unable to access that support without assistance from government.

Assessing and developing skills
In June, we made a submission to the Victorian Government's skills reform consultation on what is needed to upgrade the skills and post-school qualifications of the working-age population (BSL 2008c). We welcomed this initiative and recommended that Victoria set the benchmark in funding the systematic assessment and recognition of the existing skills and knowledge of all employees who lack a starting qualification. This would provide the foundation on which to build higher qualifications for current and future work responsibilities, avoiding unnecessary training while ensuring that all employees have the literacy and numeracy skills required in their workplace.

The Brotherhood also strongly recommended a focus on the needs

Policies need to be assessed through a social inclusion lens to ensure structural barriers do not exclude any of Victoria's children from preschool or school.

Figure 1 Percentage of families with at least one child missing out on an education component due to cost during the last 12 months

Percentage of survey respondents (n=297)
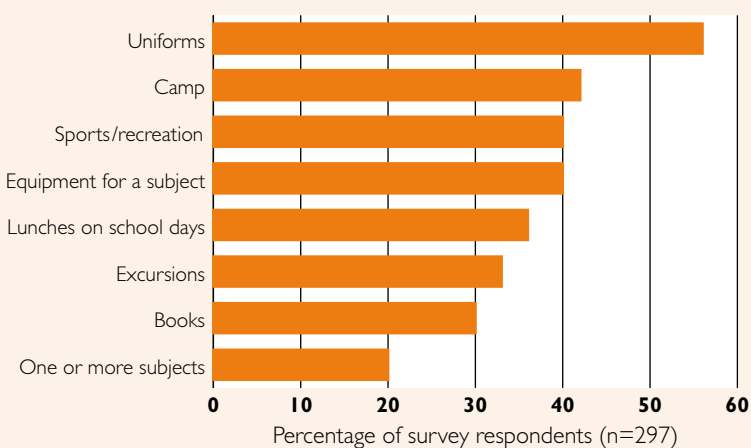
Source: Brotherhood of St Laurence 2007 Education Costs Survey (Bond & Horn 2008)

of young Victorians who are seeking full-time work with prospects for advancement, including apprenticeships. We made this case recognising the continuing lack of growth in full-time jobs for young people (Long 2006) and the fact that young people will increasingly form the skills base as the 'baby boomers' retire. The Australian Industry Group and Dusseldorp Skills Forum (2007, p.11) argue that 'enabling … disenfranchised young people to attain a sustainable skills base or find pathways into work must be a public policy priority'.

To achieve this, we argued for young people to gain a learner–worker identity complemented by employability skills such as literacy and numeracy and the ability to think critically, plan and organise. This can be achieved by a strengthened commitment to applied learning, as noted earlier. We believe the government needs to act to ensure all employers have the skills, knowledge and resources to help their employees achieve nationally recognised training mapped to workplace requirements. We also argued for increased, sustained funding of supports for young people moving beyond secondary school and towards independence.

An Australian Youth Forum
The Australian Government has moved to create an Australian Youth Forum and the Brotherhood was invited to respond to the related consultation. We framed our submission (BSL 2008b) around Article 12 of the UN Convention on the Rights of the Child, to which Australian is a signatory: this establishes the right of children and young people to participate in the decisions that affect them. In line with our mission of empowering the people we work with, the Brotherhood believes this right should be afforded to all young people. This is an important component of the social inclusion agenda (Gillard & Wong 2007).

Many young people who are disengaged or 'at risk' have valuable insights to contribute to the Australian community; yet their opinions are rarely sought, compounding their exclusion. Providing opportunities for young people to participate in civic life—to be active citizens—is an important factor in building their sense of agency, but disadvantaged young people have been shown to have less access to civic and social engagement than their more advantaged peers (Boese & Scutella 2006). Our joint research project, Youth Voice (Kellock 2007), illustrates one approach that gives young people voice and has multiple benefits for participants. We believe that consulting young people is essential to ensure that government policies and services designed for them are indeed appropriate and effective.

The Brotherhood believes that the Australian Youth Forum should be an independent organisation capable of supporting government departments to consult young people in portfolio-specific ways. Importantly, the outcomes of any consultation should be conveyed to young people. We argue that the forum—ideally the Australian Youth Affairs Coalition—must be a high-profile organisation, sufficiently resourced to access the voice of youth through mechanisms including online media and the networks of organisations already working with young people in community contexts.

Moving forward
Recognising the benefit of working with others to create an inclusive society, the Brotherhood has formed an Equity in Education Alliance with other agencies advocating an inclusive education system. The Alliance's first objective will be truly 'free' education. We look forward to reporting developments in future issues of *Comment*.

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The new employment services system
Maximising the potential for social inclusion

In its 2008–09 Budget, the federal government announced a major reshaping of the employment services funded by the Department of Education, Employment and Workplace Relations (DEEWR). This is an important step in acknowledging fundamental weaknesses of the current system identified by the Brotherhood of St Laurence and other groups through the recent submission process (BSL 2008a). Promising changes include the creation of a more simplified and integrated system with reduced micro-management and red tape; redistribution of resources to the most disadvantaged job seekers; and increased focus on skills development and accredited training including the Productivity Places Program.

The new approach will merge seven existing contracts into one that will provide four streams of assistance based on job seeker needs. Job seekers considered 'job ready' will be assisted through stream 1, while those requiring greater assistance will enter streams 2, 3 and 4. Those requiring the highest level of assistance, who currently receive support through the Personal Support Programme (PSP) or Job Placement Employment and Training (JPET), will enter stream 4.

In each stream, providers will develop for participants an individual Employment Pathways Plan that can include vocational and non-vocational activities. Brokerage funding will also be available through the Employment Pathways Fund (EPF). This fund replaces the Job Seeker Account in the Job Network, but importantly extends brokerage funding to stream 4 job seekers, who currently have no access to such funds in PSP or JPET.

All streams will provide assistance for up to 12 months, with an extra 6 months possible for those in stream 4. However, the streams will not be sequential and job seekers will only move to a more intensive stream if their level of disadvantage increases. In all other cases, job seekers will undertake ongoing work experience (including Work for the Dole) after completing a stream and will not be eligible for a second round in the original stream.

Other changes include bonus payments when job seekers complete accredited training before placement in work, or are placed in skills shortage areas; a less punitive and more engagement-focused compliance system; higher payments for providers in remote areas; and improved links with employers (Commonwealth of Australia 2008). However, concerningly, the overall investment in employment services has actually been reduced.

Issues requiring further consideration

The proposed new system has the potential to be significantly more effective. However, some areas of the model require further consideration (see BSL 2008b). Of most concern to the Brotherhood are changes affecting job seekers in stream 4, who face the greatest personal barriers including mental health problems, social isolation, drug and alcohol issues, homelessness and family breakdown.

While the funding available to assist stream 4 job seekers has increased substantially, it is proposed that after completing this stream they will be required to undertake indefinite work experience, which includes minimal funding for ongoing support. By contrast, under the existing system individuals finishing PSP are able to move directly into another form of assistance such as Job Network Intensive Support, Disability Employment Network, or Vocational Rehabilitation Services. The Brotherhood believes that for this group, indefinite work experience is not appropriate. Instead they should be assessed after completing 12 months' work experience and be eligible for an additional round of assistance in the appropriate stream or through the Disability Employment Network or Vocational Rehabilitation Services.

Social outcomes

A further change is the introduction of substantial outcome payments for stream 4 participants placed into employment. This increased employment focus is welcomed by the Brotherhood, although a greater emphasis on sustainable employment outcomes should be considered. Based on the current PSP case load, however, a considerable number of participants will be unable to make the transition to work within 18 months; and there must be sufficient incentive to continue to work with these participants. In the existing system, the PSP has a program goal of increasing economic and social participation; and the BSL believes this must be retained in the new model through rewarding social as well as economic outcomes. This recognition is important for the following reasons:

- to provide an incentive for providers to address non-vocational barriers

- to reduce the risk of 'parking' of clients with little chance of moving into work

- to support a social inclusion approach to working with the most disadvantaged job seekers.

The extent to which stream 4 providers combine vocational and non-vocational assistance is likely to be critical to the success of the new model in achieving employment outcomes. Research has found

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that for this client group the most effective models address non-vocational and vocational barriers concurrently (Perkins 2008). As Figure 1 indicates, interventions that address non-vocational barriers (when used in tandem with those addressing vocational barriers) can reduce the non-vocational barriers' impact and improve soft skills, which in turn can improve work readiness, and increase economic and social participation.

Another risk is that the substantial new employment outcome payments may lead many providers to focus narrowly on vocational interventions and employment outcomes in order to maximise outcome fees. While the new model provides an important incentive to achieve employment outcomes that was missing under PSP, there is now no incentive to achieve social outcomes. This may create a perverse incentive for providers to focus attention within streams on the least disadvantaged participants who have the greatest likelihood of securing an employment outcome, at the expense of the more disadvantaged.

Likely social participation among stream 4 participants
The importance of increasing social participation by stream 4 participants is illustrated from an analysis of over 130 PSP participants. Typical characteristics include far less frequent social contact and lower membership of sporting, community and political groups, than the general population; and not being able to take part in many basic social activities including going to the cinema, eating out, shopping or going to sporting events (Perkins 2007).

These people also experience a higher prevalence of family breakdown, much lower satisfaction with relationships with family and

Figure 1 Maximising social inclusion outcomes for stream 4 requires a combination of interventions to address non-vocational and vocational barriers
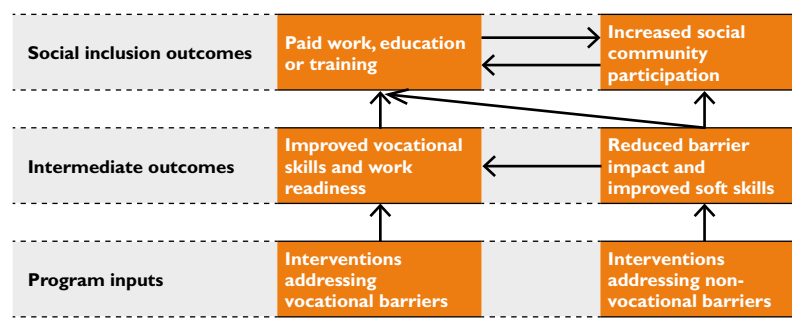
friends and less perceived social support, than the general population or other unemployed people. Social functioning is also impeded, as participants typically report levels of interference with normal social activities from physical health or emotional problems around six times higher than among the broader community (Perkins 2007).

Social inclusion
Recognising and rewarding social outcomes is also important to ensure the best fit between assistance provided in stream 4 and the government's social inclusion framework. Social inclusion at a practical level has been defined by the government as individuals having the opportunity to:

- secure a job

- connect with others through family, friends, work, personal interests and the local community

- deal with personal crisis

- access services

- have their voices heard (Gillard 2008).

The proposed stream 4 arrangements are likely to contribute substantially to social inclusion by assisting individuals facing major barriers to employment to secure a job. However, the focus should extend beyond work to assisting participants to connect

with others, deal with personal crises and access services, all of which are vitally needed by this group. Indeed, this broader focus is also likely to have a positive impact on their securing work.

Conclusion
Overall, the proposed new employment services system appears to be a positive step in addressing many of the limitations of the current system. However, some aspects of the proposed model require further consideration to optimise support for highly disadvantaged job seekers.

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Introducing seasonal migrant workers
Managing rights and risks

Australia is on the verge of trialling a seasonal migrant worker scheme to address skill shortages in horticulture. Likely to be informed by the New Zealand Recognised Seasonal Employer program, the proposed scheme will be contentious, and must be developed within a rights-based framework.

Seasonal migrant workers contribute much to transnational activity and prosperity, but they are also among the most vulnerable workers in the global economy. They are frequently discriminated against and exploited, and can face social isolation (Maclellan 2008).

A seasonal migrant worker scheme poses questions such as**:**

- Can such a program benefit workers, employers, home and host communities while upholding migrant worker rights?

- Is it possible to ensure workers do not incur unreasonable participation costs, effectively paying for the right to work?

To address these requires relevant policy measures.

Regulatory considerations
Governance of seasonal labour must promote not only regional economic integration and provision of goods and services, but more importantly, sustainable development opportunities.

Robust regulatory frameworks for both nation states and the private sector are required to ensure workers' rights and entitlements are upheld. There is opportunity for greater synergy between the international legal frameworks to protect migrant workers (e.g. ILO and UN Conventions), national governance and private sector responsibility.

Ratifying migrant worker conventions is an important start; however, ensuring local workers are not displaced, and all workers (migrant and local) have equitable wages, hours, conditions and entitlements is essential. In addition, access to grievance and dispute resolution processes must be assured.

Private sector players
The private sector is an important non-state actor responsible for protecting migrant seasonal workers' entitlements throughout the production network. Three key groups are labour recruiters, horticultural producers (and potentially retailers), and the finance sector.

Private recruiters are frequently a first point of contact for job seekers. However, the relationship between recruiter and worker is asymmetric and the risk of exploitation is significant. It is not uncommon for recruiters to charge excessive fees and commissions that are frequently borne by the worker (World Bank 2006).

The horticultural sector is under increasing pressure due to international competition, the dismantling of protective tariffs and subsidies and the cost-price squeeze by large supermarkets (World Bank 2006). This has resulted globally in farming practices designed to reduce costs and increase outputs and exports. The pressures are passed down the supply chain to seasonal workers. Consequently, registering and monitoring participating enterprises must be part of any seasonal labour scheme.

The finance sector can contribute through affordable and accessible remittance services, financial literacy training, and loans. In particular, banks with experience in serving low-income and vulnerable

communities could be encouraged to develop similar services for seasonal workers (ASPI 2008).

Considering social costs
Seasonal worker schemes must take account of more than just trade and economics. The human dimension must not be forgotten and the social costs in both home and host communities recognised (Maclellan 2008). Support services and pastoral care, along with timely information and training at all stages of the migration cycle, will reduce the risk of social exclusion. Further, an investment in human capital and knowledge transfer will benefit employers, home communities and regional security.

Any seasonal worker scheme will require a multidimensional policy response that recognises the complexity of global labour mobility.

Note: This is based on the author's paper for the OECD ILO Conference, 'Employment and Industrial Relations: Promoting Responsible Business Conduct in a Globalising Economy', Paris, June 2008. See the Brotherhood's website.

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Getting down to business
Inclusion through community enterprise

In responding to marginalised Australians, involving them in community enterprises may not be the first solution that comes to mind. However, it has the potential to reconnect people with their communities; increase confidence and self-esteem; and provide training, experience, wages and pathways into long-term employment (DTI 2002).

Community enterprises are businesses developed to meet specific community needs and deliver social outcomes in a way that is financially sustainable (BSL 2007, p.5). Their aims range from increasing community engagement to creating training and employment pathways for people in disadvantaged communities.

A growing sector
An evaluation of the Brotherhood of St Laurence's Community Enterprise Development Initiative 2005–07 (one component of the Victorian Government's broader program) indicates that the growing community enterprise sector can play a significant role.

Cafés, landscaping and maintenance teams, plant nurseries and recycling hubs are among the enterprises developed. Eight enterprises are operating as a result of BSL development during CEDI's pilot stage in 2005. Fifteen of the 17 additional communities where the BSL worked in 2006–07 had identified enterprise concepts by October 2007. Considerable community engagement and capacity building work was required before specific planning could commence. However, with five more enterprises open for business and the launch of others planned in 2008, this initiative will involve members of marginalised communities and provide diverse training and employment opportunities.

CEDI has also built a knowledge bank of expertise. The project staff produced a resource kit to meet the demand for information, practical planning materials and case studies. They distribute a quarterly bulletin, operate a website and coordinated a successful conference.

Learning
CEDI demonstrated the value but time-consuming nature of community consultation and engagement, and the importance of taking into account community readiness and synergies between stakeholder mission and enterprise aims. Clear funding pathways, early identification of sustainable business models and strategies to better engage the business sector required more attention, given the limited time and specialist skills available from stakeholder organisations. Also identified was the need to facilitate sector growth, through expanding its knowledge base, networking activities and enterprise development support.

Recommendations for government and community agencies involved in program delivery include:

- developing clearer processes to access funding, manage stakeholder roles, and identify lead agencies

- funding the employment of local enterprise development staff

- strengthening links between the community and business sectors to utilise the latter's knowledge of markets, practices and networks.

Recommendations for sector development include:

- exploring models for sector organisation

- greater federal government investment, to be coordinated by one department

- local, state and federal social procurement policies in which a percentage of contracts are designated for social and community enterprise

- promoting investment in community enterprise to business associations under a corporate social responsibility framework.

Since the evaluation, the Victorian Government has committed over $13 million to community sector development, of which $2 million is to establish a Community Enterprise Catalyst. This body will provide services and support to enterprises, and develop a register of interested industry and community bodies (Office of the Premier 2008; Victorian Government 2008).

The report *Growing Community Enterprise* (Bond & Horn 2008) is available on the Brotherhood's website.

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Making aged care services more responsive to individual needs
Is consumer-directed care part of the solution?

Consumer-directed care (CDC) is an approach to aged care that has been implemented in a number of countries to improve the responsiveness and effectiveness of disability and aged care services. Projects often began when consumers demanded to use their allocated service money in ways that were not possible through existing server agencies. Commenced in the disability sector in the USA and Canada in the 1960s, CDC expanded into Europe and into aged care during the 1990s (Conroy, Fullerton, Brown & Garrow 2002). Internationally, advocacy groups promote consumer-directed care because they believe it increases consumer control and is better able to support independence than traditional approaches (Reynolds 2007). In Australia, consumer-directed care has been introduced in the disability sector and has considerable support (Tilly & Rees 2007).

In Australia, some consumer groups have been calling for the introduction of CDC as a strategy for reforming aged care; and there is growing interest among service providers, government and older people in the concept. Critics have argued that this approach places too much emphasis on the role of consumers in bringing about change in the marketplace and diverts attention from reform of large public aged care programs. An emerging issue in aged services in Australia is whether this concept and service approach should be considered as part of a new aged care reform agenda.

Features of CDC
Consumer-directed care is an individualised approach that offers an alternative to case-managed services provided through service agencies. The consumer has control over spending their allocated funds. Such an approach, it is argued, utilises a wide range of resources, including private and public funds and informal supports, to meet individual needs and preferences. Proponents argue that using funding in more flexible and creative ways promotes independence and self-determination and results in older people living at home for longer.

Key features of consumer-directed care projects identified in the literature as contributing to successful outcomes include professional staff having positive attitudes and being well informed; consumers having access to information and support services; financial accountability requirements being manageable; protective mechanisms for the vulnerable; and support workers having appropriate training and working conditions. Such an approach can also be more sensitive to the specific requirements, for example, of carers and older people from Indigenous backgrounds.

Risks
Concerns about this approach raised in the literature include the lack of ongoing supervision by case managers, which may result in greater risks for consumers, carers and support workers, and less accountability for public funds. Strategies to address these concerns include an agreed plan for each person that details activities, supports to be provided and financial accountability; nominating a person responsible for each consumer with cognitive impairment; and regular reviews (Ungerson & Yeandle 2007).

Brotherhood discussion paper
Examining the emerging option of consumer-directed care is a research focus of the Brotherhood of St Laurence (BSL) within its work on ageing and social policy. Carmel Laragy is working with Senior Manager Gerry Naughtin on a discussion paper to promote debate about the value of introducing consumer-directed approaches to aged care in Australia. It will review national and international literature and identify both CDC's strengths and weaknesses and the implications for Australian consumers, services and governments. The discussion paper, due to be released in August, will be available on the Brotherhood website.

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Consumer-directed care utilises a wide range of resources, including private and public funds and informal supports, to meet individual needs and preferences.

Not to be forgotten
The housing crisis facing a significant minority of older people

While much of the current reporting on housing affordability focuses on first home buyers, a significant number of older people are facing a housing crisis of their own. The scarcity of affordable housing is becoming a serious contributor to poverty and disadvantage among older Australians.

Prime Minister Rudd acknowledged the housing affordability problems among older people when he recently quoted the NATSEM estimate that in March 2008 112,000 households headed by a person aged over 70 were in housing stress, compared with 56,000 in 2004 (Rudd 2008).

The underlying causes of the housing problems particular to older people are set to worsen, as the size of all the age cohorts of older people is expected to increase dramatically over the next two decades. An increasing number of people are likely to retire without owning their home: home ownership among those aged 45 to 59 declined dramatically from 54.4% in 1995–96 to 35.8% in 2005–06 (NATSEM 2008). AHURI has projected that the number of people aged 65 and over in low-income rental households will increase by 115% from 195,000 in 2001 to 419,000 in 2026 (Jones et al. 2007).

Currently 48% of all public housing residents in Australia are over 75 years of age; and demand for public housing for older people is expected to increase by 76% between 2001 and 2016, with the highest increase in demand from those aged over 85 years (McNelis 2007). While demand is growing, ABS figures show in March 2008 public housing approvals fell to their lowest level in 30 years (Khadem 2008).

Real costs

Inability to access appropriate affordable housing has several direct impacts on older people. AIHW analysis (2007) showed that 6.5% of older rent assistance recipient households paid more than 50% of their income in housing costs. Even the most conservative estimate shows that equals 14,000 older Australians who are not in a position to meet the basic costs of living without some form of family or external support.

Housing affordability directly affects healthy ageing. Single older people are especially at risk of housing stress causing poor physical and mental health. Moreover, access to local services can be a key determinant of health outcomes for older people. It is low-income older people that are at greatest risk of losing their independence when housing is beyond their means.

Policy opportunities

There is now potential for win–win outcomes in policy responses. The Australian penchant for the large house on a quarter-acre block has resulted in many older Australians living in houses that are now too large for their needs. Providing appropriate affordable housing options for older people could release accommodation and land for use by younger families.

The government also needs to do more than its predecessors to support the aspirations of older people to remain in their communities as they grow older. Better mechanisms need to be developed to support older people to plan before they reach a crisis. This will require rapid progress on developing adaptable housing in the community, including better building standards, improved planning processes and increased government funding for home modifications.

The Brotherhood has welcomed the Rudd government's National Rental Affordability Scheme, the Housing Affordability Fund and the development of the National Affordable Housing Agreement. Those responsible for implementing these initiatives need to recognise that older people require housing and built environments that are appropriate to changing needs, as their place of living is vital for access to family, social support and services.

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It is low-income older people that are at greatest risk of losing their independence when housing is beyond their means.

Place-based policy at the crossroads

At a recent workshop co-hosted with the Victorian Department of Planning and Community Development, the Brotherhood of St Laurence took stock of place-based polices in Australia aimed at promoting social inclusion. With postcode poverty one of the three priority areas assigned to the federal government's new Social Inclusion Board, the workshop interrogated a decade of Victorian and United Kingdom interventions and asked what needs to happen next in the new policy context.

It appeared that place-based policy is at a crossroads. Place has rightly been identified as a factor in social exclusion but the scale of intervention required has not been clear. Ruth Fincher (2008), for example, notes that approaches like Tony Vinson's (2007) seem to take for granted that the response should be locally based; but she queries whether local is the appropriate scale to analyse and act upon social disadvantage. Australian place-based policy to date has tended to be of the local, community development type. A new strategy is now required: one which integrates local community action with the larger interventions necessary to address the wider sources of exclusion.

The limits of locally based policy in Victoria have been well defined by Wiseman (2006). He notes real successes in strengthening social connectedness, but emphasises that these cannot substitute for action by government in people-based (not place-based) policy arenas, such as income support, education and employment.

Choosing the way forward
How then should the next phase of place-based policy in Australia unfold? The wrong road, feared by a number of workshop participants, would go down the path of 'pathologising communities', attributing exclusion to the characteristics of the excluded people (e.g. psychological problems, poor social skills, 'cultures of unemployment') rather than to social and economic processes which are not local in origin (e.g. labour market failures). This analysis would be accompanied by blaming the victims, attacks on their income support, and stressing law and order at the expense of social equity.

The better road to place-based reform would look to integrating local community development work with three policy areas vital for an inclusive society: mainstream social services, urban planning and employment. Deputy Prime Minister Gillard's speeches on social inclusion are encouraging, as they indicate an approach to place involving investment in social services as 'positive welfare'. Overcoming exclusion, she says, is about income support and employment with decent wages and conditions, but also involves access to services. This suggests examining whether places have the services needed for mainstream economic and social participation. What is envisaged is area mapping of social infrastructure and real redistribution to address gaps and inequalities.

Bill Randolph (2007) notes that for some years urban development has been largely left to market forces. In this regard the Victorian Government's integration of community development with planning was seen by workshop participants as a step in the right direction. Urban planning offers some tools essential to assess the 'basket of services' for an inclusive society. Among these tools are techniques of participatory planning required to engage communities.

Finally, employment remains a key plank of social inclusion. Local community enterprises could play a vital role within a wider policy framework encouraging the private sector and government to make available the necessary jobs and training.

The Brotherhood believes that the last decade offers us some key learnings for a radical assault on place-based exclusion in Australia. The key is a better integration of local with mainstream initiatives. Griggs et al. (2008) observe their separate development in the United Kingdom: 'No more than one or two initiatives have explicitly sought to exploit the logical synergies between people and place' (p.xix). We should learn from this mistake.

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A new strategy is now required: one which integrates local community action with the larger interventions necessary to address the wider sources of exclusion.

Racism and the health of Indigenous Australians

Indigenous people continue to be one of the most disadvantaged groups in contemporary Australian society, suffering from high rates of unemployment and incarceration, low income, sub-standard housing and poor educational outcomes. Such social disadvantage creates a high burden of ill health and mortality for Indigenous people, including a life expectancy 17 years less than for other Australians.

Despite the fact that the social disadvantage and ill-health stems from historical and ongoing racism, there has been very little research in Australia quantifying the prevalence of racism against Indigenous people or its detrimental effects.

Racism can be defined as unfair and avoidable actions that (intentionally or unintentionally) result in inequities between ethnic/racial groups in the opportunities or benefits available to individuals. Racism can be expressed through attitudes, beliefs, behaviours, norms or practices, and can either further disadvantage those groups who are already disadvantaged or further advantage those who are already advantaged.

Research has shown that up to three out of four Indigenous Australians experience interpersonal racism in their everyday lives (Paradies, Harris, & Anderson 2008). Studies have demonstrated the systemic nature of racism against Indigenous people in the media, education, health, housing, welfare, and legal/criminal justice sectors. Of particular public health concern is evidence that Indigenous patients are less likely than non-Indigenous patients to receive appropriate medical care in Australian hospitals (Cunningham 2002).

Links between racism and ill health
Studies from around the world have found that experiences of racism are associated with poor mental and physical health as well as unhealthy behaviours (Paradies 2006a). Racism can lead to ill-health through:

- reduced access to resources required for health (e.g. employment, education, housing, medical care)

- exposure to risk factors (e.g. junk food, toxic substances, dangerous goods)

- stress and emotional/cognitive reactions with detrimental impacts on mental health and other physiological systems

- negative responses (e.g. smoking, alcohol and drug use)

- physical injury via racially motivated assault.

In Australia, racism contributes to depression, poor quality of life, psychological distress and substance misuse among Indigenous Australians (Larson et al. 2007). One study found that racism accounted for a third of the depression among the Indigenous people involved, and almost half of the chronic stress (Paradies 2006b). Given that depression and substance misuse are leading causes of Indigenous mortality and morbidity (Vos et al. 2007), racism is a serious public health issue.

Approaches to combat racism include:

- dispelling false beliefs and stereotypes

- highlighting discrepancies between egalitarian principles and racist attitudes

- encouraging empathy for groups targeted by racism

- facilitating cooperative and equal contact between ethnic and racial groups

- creating anti-racist institutional policies and practices

- promoting non-racist media coverage

- eliminating systemic racism through legislation, policy and practice.

There is scant empirical evidence, however, about the effectiveness of interventions to address racism in Australia. Research is needed to better understand the impact of racism on health, as well as to find effective approaches to addressing racism against Indigenous people.

Note: This article is based on the author's presentation to the Brotherhood of St Laurence seminar on 22 May 2008.

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Responding to climate change
UK lessons for protecting low-income households from energy price rises

With the introduction of the Carbon Pollution Reduction Scheme (formerly known as the Emissions Trading Scheme) looming in Australia, energy prices are set to rise. Low-income households will find it increasingly difficult to afford their basic energy needs or will struggle to pay their bills. In response to this concern, the Brotherhood of St Laurence looked to the UK where many fuel poverty programs, designed to help households who cannot afford adequate heating, have concurrently addressed climate change.

In May/June, the Brotherhood supported an Australian tour of Dr Gill Owen and David Green, British experts on fuel poverty and effective responses to climate change. Gill Owen is a government advisor on renewable energy and initiatives to overcome fuel poverty. David Green advocates for sustainable energy on behalf of the UK Business Council and low-income communities.

Owen and Green drew on their experiences of the European Emissions Trading Scheme (ETS) and shared important lessons for Australia at this critical period of developing its own ETS. They affirmed the importance of designing the scheme so that it has broad coverage, 100 per cent auctioning of carbon permits, and compensation to households. The Brotherhood supports an ETS but has warned that low-income households will bear a disproportionate share of the burden unless they are supported with energy efficiency measures and some degree of financial compensation (BSL 2007).

Both Professor Garnaut's Draft Report on Climate Change (2008) and the Green Paper (2008) on design of the Carbon Pollution Reduction Scheme, which

were released in July, endorsed compensating low-income households for price increases in goods and services (particularly energy), through the tax and payments system and through energy efficiency measures.

Energy efficiency programs
Owen and Green outlined a number of relevant UK programs. Despite the difference in climate, the scope of these programs provides important guidance for Australia.

An example is the Warm Front program, under which homes of low-income families are audited and energy-saving heating systems and insulation are installed up to a value of 2500GBP per household. It was initially designed to help low-income households cope with fuel poverty. However, since its implementation, the program has been rated by the National Audit Office as the most cost-effective program to reduce household greenhouse gas emissions. The Brotherhood is involved in delivering a similar but smaller program, the Energy and Water Task Force, funded by Sustainability Victoria. We are advocating that governments expand this style of program.

Another successful program, the Carbon Emissions Reduction Target (CERT), puts an obligation on energy retailers to reduce the emissions of the householders they supply. The scheme designates a priority group (people on low incomes, those with disabilities and the over 70s) from which energy retailers must generate at least 50 per cent of their carbon emission reductions. Without the priority group, most of the energy efficiency measures would go towards middle and high income households because they can afford to pay more for the incentives, thereby reducing the cost to the energy retailer. The Victorian Government

will in 2009 introduce a similar emissions reduction scheme, the Victorian Energy Efficiency Target Scheme (VEET), but the plan does not include a priority group.

Building the community response
During their visit, Owen and Green also addressed a forum organised through a partnership between the Brotherhood of St Laurence, the Department of Sustainability and Environment, and the Victorian Local Governance Association. The event brought together over 100 representatives of state government, local government, and the social service sector to review the social impacts of climate change and climate change mitigation policies and begin developing new approaches that will minimise the impacts and harness the opportunities of climate change.

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Without the priority group, most of the energy efficiency measures would go towards middle and high income households because they can afford to pay more for the incentives, thereby reducing the cost to the energy retailer.

New information on poverty, social inclusion and critical social issues

Following is a selection of the recent acquisitions of the Brotherhood Library. Contact the library staff for more information about the collection (phone and email details below):

ABORIGINAL AUSTRALIANS
ANZ Bank Aboriginal Employment Strategy 2007, *The start of something big: the impact of school-based traineeships*, video disc, ANZ Bank, Tamworth, NSW.

Human Rights and Equal Opportunity Commission (HREOC) 2005, *Engaging the marginalised: partnerships between indigenous peoples, governments and civil society*, HREOC, Sydney.

CHILDREN & EARLY YEARS
Australian Institute of Family Studies (AIFS) 2007, *Growing up in Australia: 2007 Longitudinal Study of Australian Children research conference*, AIFS, Melbourne, <http://www.aifs.gov.au/growingup/conf/conference2007.html>.

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COMMUNITY DEVELOPMENT
Mawson, A 2008, *The social entrepreneur: making communities work*, Atlantic Books, London.

CORPORATE SOCIAL RESPONSIBILITY
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Brotherhood of St Laurence 2008, *Sustainable outcomes for disadvantaged job seekers: submission to the Australian Government on the future of employment assistance*, Brotherhood of St Laurence, Fitzroy, Vic.

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MIGRATION ISSUES
Sparrow, P 2005, *From under a leaky roof: Afghan refugees in Australia*, Fremantle Arts Centre Press, Fremantle, W.A.

OLDER PEOPLE
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YOUTH & SCHOOL TO WORK
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Taylor, J & Nelms, L 2008, *School engagement and life chances at 15 & 16: summary*, Brotherhood of St Laurence, Fitzroy, Vic.

Brotherhood comment

Recent submissions

Submissions or statements made by the Brotherhood of St Laurence in the last year include:

- Submission to National Emissions Trading Taskforce Secretariat: Design for a National Greenhouse Gas Emissions Trading Scheme, July 2007

- Sustainable outcomes for disadvantaged job seekers: submission to the Australian Government on the future of employment assistance, February 2008

- Response to Australian Government's First Home Saver Account initiative, March 2008

- Response to ANZ Indigenous home ownership paper, March 2008

- Submission to the National Health and Hospitals Reform Commission regarding transitions between hospital and aged care, May 2008

- Growing up in an inclusive Victoria: submission to the Victorian Government on the Blueprint for Early Childhood Development and School Reform, May 2008

- Sustainable outcomes for disadvantaged job seekers: submission to the Australian Government on the future of employment assistance, May 2008

- Submission to Australian Youth Forum Consultation, May 2008

- Submission to the Review of the Australian Textile Clothing and Footwear Industries, May 2008

- An inclusive system of parental support: submission to the Productivity Commission inquiry into paid maternity, paternity and parental leave, June 2008

- Submission to the Victorian Government on skills reform, June 2008

- Submission to House of Representatives inquiry into better support for carers, July 2008

- Submission to the House of Representatives inquiry into competition in the banking and non-banking sectors, July 2008

Social inclusion workshops

Following the successful Social Inclusion and Place-based Disadvantage Workshop and Social Inclusion Down Under Symposium, the Research and Policy Centre is planning further workshops or aspects of social inclusion and exclusion, such as:

- measures of social inclusion

- early years and early childhood services

- school to work transitions

- in and out of work

- corporate social responsibility

- retirement and ageing.

Elements of the proceedings will be made available as issues papers, most likely in electronic form via our website.

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