Social inclusion and the working years:
workshop background paper

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Introduction

Overcoming the social and economic disadvantages faced by people of working age is an important policy priority to improve both economic efficiency and social equity. The Business Council of Australia (2007) has argued that providing greater opportunities for the most disadvantaged with low levels of participation will be critical to maintaining economic growth as the population ages. Policies that assist disadvantaged Australians, who are currently excluded from fully participating, to improve their capabilities and human capital will also ensure they can share more equally in the nation’s wealth and well-being.

At the same time Australia is emerging from a long period when the ‘safety net’ was placed under considerable strain through various strategies aimed at curbing ‘welfare dependency’, combined with reduced support for wage regulation. This presents a unique opportunity for the development of a new and better integrated approach to social policy (Smyth 2008).

The federal government’s commitment to a social inclusion agenda together with the COAG human capital agenda have the potential to form the basis of a new approach appropriate to the 21st century. However, the BSL believes that an Australian social inclusion model should not be limited to simply increasing workforce participation or addressing other selected issues. Rather it should encompass a new integrated approach to social policy across four key areas: activation and employment assistance; wages and working conditions; transfers and taxes; and services.

This paper provides a brief overview of the concept of social inclusion, outlines the evidence of exclusion across the working years and reviews the current Australian policy context, before outlining a proposed framework.

The concept of social exclusion

The concept of social exclusion originated in France in the 1970s. It gained widespread usage across Western Europe from the early 1990s, was adopted by the Blair government in 1997 and has also become prominent in Latin American policy debates. Its recent popularity has reflected an acknowledgement of the limitations of neoliberal economic thought and a desire to rethink interactions between economic activity and social structures and practices (Daly & Silver 2008).

Social exclusion aims to build an understanding of disadvantage based on people’s ability to participate in society, rather than simply financial measures such as the level of income or expenditure, and recognises deprivation as multiply conditioned and multi dimensional (UNDP 2006). It sees full participation in all aspects of social life as an end in itself and is concerned about any rupture of the social bond which prevents this occurring, such as abandonment, segregation, marginalisation, and discrimination (Daly & Silver 2008).

BSL Executive Director and Social Inclusion Board member, Tony Nicholson, has described the social inclusion approach as one that involves the building of personal capacities and material resources, in order to fulfil one’s potential for economic and social participation, and thereby a life of common dignity (Nicholson 2008).
While there is not a broad consensus on an exact definition, there is a widespread recognition of the usefulness of the concept in broadening the analysis of disadvantage (Bradshaw 2003; Jones & Smyth 1999; Saraceno 2002; Saunders 2003). Potential strengths include:

- a notion of well-being emphasising participation and involvement in economic, social, cultural and political life rather than just income.
- multiple rather than single dimensions of deprivation
- dynamic rather than static analysis.
- a focus on processes and social (rather than individual) mechanisms of exclusion (Hayes 2008; Saraceno 2002; Saunders 2003).

While some versions of social inclusion, described as ‘weak’ versions by Martin (2004), are focused on modifying excluded people’s handicapping characteristics and facilitating integration into the dominant society, others (‘strong’ versions) recognise individuals as capable actors and emphasise those who are doing the excluding and the power relations between them.

In the UK some have distinguished between different forms of exclusion. Deep exclusion refers to those that are excluded on multiple and overlapping dimensions of exclusion; wide exclusion to those excluded on single or small number of indicators; and, concentrated exclusion to geographical concentrations of exclusion (Levitas et al. 2007).

The typology of social exclusion proposed by Ruth Levitas (1998) is particularly useful in exploring alternative social inclusion models.

- The Social Integration Discourse (SID) focuses on lack of participation in the labour market as the primary cause of exclusion and paid work as the primary means for social inclusion to be achieved. It pays little attention to improving incomes of those not in work and ignores ways in which paid work may not achieve inclusion.
- The Redistributive Discourse (RED) views social exclusion as the result of a lack of money, hence providing improved income through redistribution is seen as a key to achieving inclusion.
- The Moral Underclass Discourse emphasises the moral and cultural causes of poverty and focuses on the deficits of the disadvantaged. It often focuses on problem groups and emphasises the importance of social inclusion for social order.

A more recent development in the EU has been the concept of ‘active inclusion’, which attempts a holistic approach across three core areas: minimum income schemes, access to basic services, and financial and non-financial activation. This approach aims to provide income support at a level to enable a dignified life, with links to the labour market via employment assistance and training, and better access to enabling social services. The approach has an employment goal but also aims to ensure that those who can’t work are able to participate in, and contribute to, society (European Commission 2007a; Peters 2007).
Attempts to operationalise a model of social exclusion have identified a range of dimensions on which exclusion can take place. For example, Gordon et al (2000) identify exclusion from adequate income or resources; labour market exclusion; service exclusion; and exclusion from social relations. Burchardt et. al (2002) identify consumption, production, political engagement, and social interaction.

Principles underpinning a social inclusion approach to policy include:

- Develops human capital and capabilities;
- Involves joined up or integrated policy responses (across problems, sectors, levels of government, and life transitions);
- Addresses systemic issues (strong versions);
- Uses both universal and place based policy interventions;
- Has a dynamic and long-term perspective;
- Understands disadvantage as multidimensional;
- Focuses on active participation and active welfare;
- Involves service users and other stakeholders;
- Rebalances rights and responsibilities; and
- Has a preventative and remedial focus (see variously: Daly 2006; Daly & Silver 2008; Jones & Smyth 1999; Muffels et al. 2002; Nicholson 2008; Saraceno 2002; Saunders 2003; Smyth 2008; UNDP 2006; Williams 2008; Zimmer 2008)

**Employment and social inclusion**

Participation in employment has received considerable attention within the social exclusion literature. Long-term unemployment has been recognised as an important cause of social exclusion (Saunders 2002 Atkinson et al. 1998; Green 1997; Saraceno 2002) and labour market exclusion generally has been identified as a dimension of social exclusion in itself (Gordon et al. 2000; UNDP 2006). The UNDP has defined exclusion as the interconnection and presence of employment deprivation (unemployment and non-participation in the labour market), and economic deprivation (poverty) and socio-cultural deprivation (social isolation) (UNDP 2006). As discussed above the gaining of employment is also the primary mechanism for achieving social inclusion under Levitas’ Social Integration Discourse.

However, other research has also highlighted the need to also consider the exclusionary potential of certain types of low-paid or low-quality work (Atkinson et al. 1998; Bradley et al. 2001; European Commission 2001; Gallie & Paugam 2002). The uni-dimensional SID approach, which views employment as the primary route to social inclusion, has been criticised due to a failure to recognise in-work exclusion (Williams & Windebank 2000).

**Exclusion over the working years in Australia**

People 25–64 years-of-age make up over half (54%) of the Australian population (AIHW 2008) and face life challenges relating to employment and career paths, parenthood and family, and a variety of health conditions.

However, for most people meaningful paid work will be the most important factor affecting their ability to avoid exclusion. Most simply, employment generates income that is needed to purchase essential goods and services such as food, shelter and health care, as well as providing for recreational and leisure activities. However, it also provides non-financial
benefits that can support inclusion, such as contributing to a person’s sense of identity and self esteem; providing status, respect and social networks; and assisting individuals in overcoming other barriers such as depression (see Perkins 2008). However, currently around one million Australians remain unemployed or underemployed (BSL 2007).

The importance of paid work in combating exclusion through the provision of income is highlighted by the following statistics:

- Unemployment in 2002 was found to be the single biggest cause of poverty in Australian families (Saunders 2002)
- 40% of households where the oldest person was unemployed in 2004 were living in poverty (Saunders et al. 2008)
- Almost a third of families with no earners in 2004 were living in poverty (31%) compared with 7% of one earner household and only 2% of dual earner households (Saunders et al. 2008)
- Households where the oldest worker is employed part-time face more than two and a half times the risk of poverty (4.5%) compared to those where this person is working full-time (1.7%), but this rate is still around half that experienced by the general population (9.9%)

People who are unemployed report poorer physical and mental health (Broom et al. 2006) and a reduced ability to meet other basic needs such as housing and nutrition (European Foundation 2002). Long-term unemployment is associated with reduced social and civic participation (Perkins 2007; Saraceno 2002) and exclusion from services (Bramley & Ford 2000).

However, although non-attachment or weak attachment to the labour market has been found to increase the risk of exclusion (Saunders et al. 2008; Twena & Aaheim 2005), paid work does not provide an automatic pathway to inclusion. In Australia around one quarter of employees earn weekly wages below the two-thirds median income poverty line (Buchanan 2006). Moreover, compared with others in paid work, those in low-quality jobs have also been found to have:

- A higher level of physical and mental health problems (Broom et al. 2006)
- A greater risk of future unemployment or inactivity (Richardson 2003)
- Greater occupational health and safety risks (Gallie & Paugam 2002)
- A deterioration in learning skills (Gallie & Paugam 2002)

A number of studies have also found evidence that poor quality work is no better for people than unemployment, across a range of physical health and psychological measures (Broom et al. 2006; Grzywacz & Dooley 2003; Richardson 2003).

Outside paid work, other factors such as physical and mental health are also crucial influences on participation. Currently 63 per cent of Australia’s working age population have one or more long-term health conditions, many of these can reduce the likelihood of participation in the labour force (Jose et al. 2004). Disadvantaged Australians are particularly at risk, being...
more likely to have shorter lives, higher levels of disease risk factors and lower use of preventive health services. (AIHW 2008)

Mental illness accounts for one quarter of the total disability burden across all diseases (AIHW 2007) and is associated with increased exposure to other health risk factors, poorer physical health, and higher rates of death (AIHW 2006 p.101). People with poor mental health are more likely to be unemployed, and to be unemployed for longer (Dockery 2005).

Despite the lower levels of participation in employment of people facing mental health problems and other personal barriers, considerable evidence suggests that a large proportion of such individuals want to be in employment (see Perkins 2008). This has been found across groups including long-term unemployed facing severe personal barriers (Perkins 2007), homeless people (Singh 2005) and people with mental health problems (Evans & Repper 2000) including serious mental illness (Bond 2004; Waghorn & Lloyd 2005).

Some groups are also particularly at risk of multiple disadvantages, or deep exclusion. Indigenous Australians are more likely to experience income poverty (being twice as likely to be in the bottom two income quintiles - BSL 2007), have substantially lower employment rates, lower life expectancy, and higher levels of disability (AIHW 2008) and mental health problems (SCRGSP 2007). Among lone parents households, there is a higher prevalence of income poverty (BSL 2007); and lone mothers receiving benefits are more likely to have low levels of education and work experience, experience mental or physical health problems, and have an alcohol or other substance use disorder (Butterworth 2003). Lone parents in Australia also have one of the lowest employment rates of all OECD counties (Whiteford 2008).

Inadequate housing is another major cause of exclusion, with around 100,000 Australians presently estimated to be homeless. Housing has a key role in supporting participation through links with health, education, employment and community safety outcomes, as well as impacting on neighbourhood and community wellbeing and cohesion. However, in addition to homelessness a large number of people also suffer from housing stress: they are estimated to number 883,000 in 2004, with sole parents the family type most at risk (AIHW 2007).

**Australian policy context**

In Australia social inclusion has also seen increased prominence in academic and policy debates over the past 6 years. The Social Inclusion Initiative in South Australia began in 2002 with a focus on providing innovative joined up responses to complex social problems. It has primarily used an issue-based approach, and occasionally a place-based one, in tackling particular social problems (Newman et al. 2007).

Although not using the term social inclusion, the Victorian Government’s *A Fairer Victoria* strategy has a similar goal in aiming to address disadvantage and improve ‘opportunities for all Victorians to fully participate in the State’s economic and social life’ (Department of Premier and Cabinet 2005, p.5). The approach has been based on strengthening universal services combined with targeted support for disadvantaged groups and areas (State Government of Victoria 2007).
Federal

At a federal level the concept of social exclusion has been embraced by the Rudd Labor government which has appointed a Social Inclusion Board and committed to pursuing a social inclusion agenda across all policy domains. Initial priority areas are:

- jobless families
- children at risk
- locational disadvantage
- homelessness
- employment for people with a disability or mental illness
- disadvantage amongst Indigenous Australians (Commonwealth of Australia 2008).

Under the approach outlined, being socially included is described as being able to play a full role in Australian life in economic, social and psychological terms. In practical terms this is defined as individuals having the opportunity to:

- secure a job
- access services
- connect with others through family, friends, work, personal interests and the local community
- deal with personal crisis
- have their voices heard (Gillard 2008).

While part of the rationale is to improve responses to disadvantage and ‘narrow the gap in opportunities and wealth that’s opened up between individuals and communities’ (Gillard 2007, p.1), social inclusion also has a strong economic imperative that is linked closely with increasing participation in employment.

My reason for adopting such an approach is simple: at a time when Australia needs more skilled people and has an ageing population, we simply can’t afford to have one in ten or more of our people out of the workforce due to unemployment, low skills or the effects of chronic poverty. Social inclusion is an economic imperative (Gillard 2007, p.1).

The agenda more broadly is suggested to replace ‘a welfarist approach to helping the underprivileged with one of investing in them and their communities to bring them into the mainstream market economy’ (Gillard 2007, p.1).

Employment is also seen as an important path to inclusion in line with Levitas’ Social Integration Discourse. Julia Gillard (2007, p.3) has noted that ‘full-time employment is the most effective weapon to guard against poverty and disadvantage’ and workforce participation is seen as providing a broad range of benefits to individuals and communities:

Workforce participation is a foundation of social inclusion; it creates opportunities for financial independence and personal fulfilment. Labor believes that as well as being good for individuals, increasing workforce participation benefits local communities, regions and the broader economy. Communities are more prosperous and cohesive when those who can work, are working (Gillard & Wong 2007, p.3).
Paid work and training is identified as a key measure to reduce exclusion of those facing mental and physical disabilities (Gillard 2008), and maximising employment for the excluded generally is listed as one of the five steps that need to be taken to make social exclusion meaningful (Gillard 2007). Of some concern is the lack of acknowledgement of the need to address in-work exclusion and unclear position on supporting other types of participation such as caring and education.

**Developing an Australian model of social inclusion**

We believe that an Australian social inclusion agenda should embrace the current opportunity to remake the Australian model of social policy in a manner that can enhance both equity and efficiency, in line with the goals outlined by the government. This will require the social inclusion agenda to mature beyond the current focus on single issues (i.e. homelessness, locational disadvantage, jobless households etc.) into an overall framework for the renewal of social policy across the life cycle.

Such an approach would be based on the notion of social investment, under which the state has a critical role in ‘steering’ the market to ensure adequate (social) investment in productive factors, with particular emphasis on overcoming growth limiting issues linked with poor human capital development and social cohesion problems (Smyth 2008). A reintegration of wage and welfare policy with the goal of maximising economic and social participation and building human capital and capabilities would meet this criterion.

In order to tackle entrenched and multiple causes of disadvantage an Australia social inclusion model should not be limited to a residualist or issue specific approach. Instead it should draw on models such as the EU ‘active inclusion’ approach to achieve an integrated approach to social policy across a number of key policy areas. We suggest that this should include the following four key areas:

- activation and employment assistance
- wages and working conditions
- transfers and taxes
- social services (see Figure 1.1).

By contrast the Social Integration Discourse would focus only on moving people into work through activation and employment assistance; the Redistributive Discourse would provide additional income through transfers and taxes and possibly improved services; while the Moral Underclass Discourse would aim to modify the ‘deficits’ of the excluded through stringent conditions attached to activation/employment assistance and the receipt of government transfers.

The proposed Australian model would recognise the central place of paid work in supporting full participation. However, it would also recognise the need to address in-work exclusion and to support those not in paid work to fully participate in other activities such as caring, volunteering, or other activities.

Policies emanating from such a model would have an explicit aim of increasing economic and social participation and would reflect a number of key social inclusion principles outlined in Figure 1.1.
Figure 1.1 Core policy areas for achieving social inclusion

**Activation & employment assistance**
- Employment assistance programs
- Employment retention & advancement support
- Skill development
- Employment subsidies
- Social activation

**Transfers & taxation**
- Providing a safety net
- Supporting transitions
- Topping up wage income
- Supporting non-work activities (caring, education etc.)
- Encouraging savings over the long-term

**Social inclusion: full economic and social participation**

**Wages & working conditions**
- Providing income
- Wage setting mechanisms
- Impact on labour market structure
- Leave entitlements
- Employee voice
- Job security
- Career prospects
- Access to work through life transitions (e.g. right to request part-time work)
- Quality work
- Safe non-discriminatory workplaces

**Social services**
- Health and disability services
- Education and life long learning
- Community and Institutional resources
  - Child & family
  - Housing
  - Transport
  - Cultural
  - Anti-discrimination
  - Financial
  - Utilities

**Principles**
- Develops human capital and capabilities
- Joined up or integrated policy responses (problems, sectors, levels of government)
  - Addresses systemic issues (strong versions)
- Uses both universal and place based policy interventions
  - Has a dynamic and long-term perspective
  - Understands disadvantage as multidimensional
- Focuses on active participation and active welfare
  - Allows involvement of all stakeholders
  - Rebalances rights and responsibilities
  - Has a preventative and remedial focus

The emphasis on increasing economic and social participation immediately changes the nature of policy interventions; for example it would not be sufficient to structure a housing

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service to simply provide shelter in isolation, but instead to ensure this was part of more integrated approach aimed at assisting individuals to regain full participation in society.

Supporting participation in paid work for all those that have the ability would be done through activation programs and employment assistance that build human capital and capabilities. This would include a more proactive focus including the creation of learning opportunities within jobs and outside of them and assisting attachment to the labour market (Muffels et al. 2002), as well as assisting those at the lower end of the labour market at risk of being caught in a low-pay trap, or low-pay/no-pay cycle (Zimmer 2008).

For those in work, the goal should be the creation of what is described by the EU as an ‘inclusive labour market’ where working conditions and wages optimise individuals’ capacity to participate (European Commission 2007a). This includes the provision of decent wages and conditions, but also extends to other rights such as the right for parents or carers to request part-time work, thus supporting opportunities for combining work, learning and caring (Muffels et al. 2002). This broader perspective necessitates attention also being paid to workplace and industrial relations policies. The important role that the minimum wage has played in the past (and should play in the future), in discouraging the formation of low-wage low-skill industries, will need to be considered here.

The Five Economists’ plan recognised the interdependence of wage setting and tax/social security measures for outcomes for low-paid workers a few years ago (Dawkins & Apps 2002). Today we think the proposal for a more integrated approach is more relevant than ever. However the social exclusion analysis of disadvantage suggests that the kind of ‘work first’ assumptions associated with these earlier proposals are too short-sighted (Smyth 2008).

In addition to paid work, there is also a need to value and support other forms of participation such as caring, voluntary work and education for those in work and those that are on benefits and unable to take part in employment. In the EU this includes the concept of social activation, which aims to help people outside the workforce with few social contacts and other barriers to develop social skills and take part in socially useful activities, as well as acting as a bridge to the labour market. In the Dutch example, social activation has a satisfaction rate with participants of around 90% and is based on the idea of investing in capabilities (European Commission 2007b).

Participation of those outside of paid work requires the provision of both adequate income and services. In maximising participation for this group the basket of services is critical, and the goal should be to obtain the optimal balance between cash benefits and provision of services. In the area of family support, for example, Australia’s total spending is above the OECD average, but this is predominantly cash payments, with the proportion going to services substantially below most comparable countries (Adema 2008). While higher cash payments may be effective in reducing financial poverty they are likely to be less effective in maximising participation of parents and children in the long-term. For example, some research suggests that helping parents to work can be more effective at enhancing children’s opportunities than providing cash benefits, with other supports such as targeting intensive health, nutrition and care supports to deprived areas also beneficial (Whiteford 2008).

Adequate services such as education and training, life long learning, physical and mental health, community support, cultural support and transport services will all also be critical in
supporting economic and social participation for people in and out of work. However, the social inclusion approach also recognises the importance of other services such as those to combat discrimination and unequal treatment of citizens (Daly & Silver 2008). Importantly social services must be focused on both preventative and remedial measures.

The emphasis on joined up policy responses applies particularly to services and is important given the multi-dimensional nature of disadvantages faced, for example, the link between poverty and homelessness, violence, health and mental health and education levels (Zimmer 2008). Similarly, under the EU active inclusion approach there is greater emphasis on the need for integrated employment and social support for the most disadvantaged unemployed (Evers 2007). However, as Hayes (2008) points out, there is also the need to recognise that the most disadvantaged often do not access conventional services.

Different types of financial supports will also have different impacts on participation. For example, paid maternity/paternity leave, including the right to return to work, and childcare support payments will promote labour force attachment, while family allowances or generous joint income-tested payments for the low-paid may discourage employment (European Foundation 2005; Whiteford 2008). In addition to simply providing a safety net for those not participating in employment, transfers and taxes should be used to support transitions between employment and other activities over the working years such as caring and education, and to top up wages of low-paid workers where appropriate.

**Implementation**

The implementation of such a framework to reduce exclusion would require consideration of the most effective mechanisms for mainstreaming social inclusion and the development of appropriate new governance arrangements and institutional capacity, which are currently lacking. This would need to facilitate policy development that is horizontally integrated across portfolios and policy areas, vertically integrated across levels of government and also integrated across the life course. For working families, for example, it could draw on approaches such as the transitional labour market framework developed in Australia by Brian Howe (2007). It would also seem appropriate that the Social Inclusion Unit take a role in policy coordination and oversight and a Social Inclusion Fund could be established to resource the move to this new approach.

A particularly important aspect will be the creation of a mechanism to promote an ‘inclusive labour’ market. With the tightening of the labour market in the long term, as the population ages, social exclusion will become a matter of low-paid or poor quality work as much as of non-participation in employment. Addressing the former requires a strategy not unlike the original Federation model where industries were encouraged to develop in higher skill areas of the economy through supportive industry policies while in return workers were protected from exclusion through the family wage. What we need today are equivalent institutions: on the one hand to assist industry avoid low pay equilibria traps, and on the other to elaborate a new integration of wage and social policy supports to create a welfare model appropriate to the 21st century (Smyth 2008).

Also important would be allowing greater scope for the development of local solutions that coordinate government, non-government and business sectors in areas of concentrated exclusion. This would include identifying local needs and the developing of strategies and
partnerships that address barriers facing individuals as well as structural causes of exclusion at the local level.

Finally, the development of targets and indicators would be necessary to allow monitoring of progress and accountability. These would include indicators covering both the resources and participation aspects of social inclusion. It would require the collection of relevant data including a longitudinal component to track the dynamics of exclusion over time (Scutella et al. forthcoming).

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