

Social policy to build an inclusive nation

Minister Macklin's planned extension of income management to non-Indigenous communities has been hailed by some as a triumph for the Howard government's approach to welfare reform and damned by others as a betrayal of the social rights of citizenship. The disagreement concerns the bold extension of welfare conditionality involved in this initiative and how this might or might not provide the basis for a systemic social policy overhaul. The Brotherhood of St Laurence believes this should provide an opportunity to begin laying out new policy foundations for an inclusive nation.

Public debate to date has been rather unworthy of the occasion. We have witnessed pretty much a re-run of the twentieth century welfare war when welfare state defenders and economic rationalists were at loggerheads. We think it is high time to recognise that both have a point and to work towards a new synthesis of rights and duties adapted to the very different needs of the new century. The two views actually represent the opposite ends of Australian social policy going back to the beginnings of white settlement.

The nineteenth century was the high point of the pro-obligation view. Immigrants to what was then the 'workingman's paradise' wanted none of the British poor law system where the receipt of welfare was associated with the harshness and humiliation of a government workhouse. The colonials sought a welfare society wherein individuals, families and communities would manage their

own affairs, as free as possible from state supervision. Social rights were not recognised and charities were there to remind people to be responsible for themselves.

Originating with the old age pension in 1908, the idea of social and economic rights became widely established in the 1940s. Basically the welfare society model had broken down when it came to a range of cases such as the aged, the widows and the unemployed; and for these, assistance became a right of citizenship and not a discretion of private charity.

And there was a robust balance between rights and duties. The state guaranteed paid work for all and an unemployment benefit for those without work. But there was no unemployment benefit for those who refused a reasonable job offer. Only in the 1970s, with a significant expansion of social rights, did the idea develop in Australia

that welfare was some kind of community altruism requiring nothing in return. We think that this latter view was as mistaken as the welfare society propositions of the nineteenth century. There can be no rights without corresponding obligations. The Macklin reform proposals, then, offer Australians the chance to remake the balance between rights and responsibilities.

The present initiatives emerged very much with the welfare of children and families in mind. It is surely unthinkable to want to use income management as a tool to recreate an economic rationalist's utopia in which all families are self-sustaining and free of any dependence on government. Of course a minority can, but the majority never will. We all need to get serious about a policy model in which our government guarantees for all families the range of services and income they need to have effective freedom to choose the lives they value.

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But equally our new welfare model must recognise the importance of obligation. Recall that with full employment there was no way that someone could refuse a reasonable offer of a job and still expect the community to pay a benefit. And so, when we think of the substantial community investment in services and income entailed by a rights-based approach to children and families, then it will only be fair that certain behaviours—for example, school attendance—are expected in return. Here, of course, the obligations have to be simple, easily understood, unobtrusive and not unduly burdensome.

A concern of many in the welfare sector is that the proposed reforms won't reflect this new balance. Income management, they worry, will be all about obligation without a corresponding emphasis on entitlements. Though this is an understandable concern given the last twenty years of economic rationalism, the Brotherhood believes this welfare pessimism is misplaced at a time when the world is reaching for a new development model which better integrates economic objectives with social goals of greater equality, sustainability and social inclusion. In Australia, of course, this is witnessed in the Rudd government's social inclusion agenda, most recently set out in *A stronger, fairer Australia* (Australian Government 2010).

In this wider policy context, the Macklin proposals present as a

key element in a new social policy architecture for Australia. History did not end in the twentieth century; and the new inclusive society agenda will be all about specifying the kinds of social investments we need to make in all our citizens if we are to have both a competitive economy and an inclusive nation. But new rights entail new obligations, and the income management debate reminds us that getting the policy design right will be no simple matter.

Note

The case for a new paradigm for Australian social policy is further developed in a recent essay (Smyth 2010).

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Smyth, P 2010, *In or out? Building an inclusive nation*, Brotherhood of St Laurence and The Australian Collaboration, Melbourne.

News

Research reports

In addition to the research reported in this issue, the following publications are available on the Brotherhood's website:

Evidence and experience: report on the Individual Placement and Support project for disadvantaged job seekers with mental health issues
Dina Bowman and Jyden Lawlor

Cost-shifting in education: implications for government, the community sector and low-income families
Sharon Bond

The Myer Foundation 2020: a Vision for Aged Care in Australia: outcomes review
Astrid Reynolds

Frankston North Communities for Children local evaluation: final report

Social Policy Working Papers

Two new titles have been added to this online series:

James Allebone 2010,
Flexibility with security: driving a new compact down under?
Social Policy Working Paper No. 11

Maura Adshead and
Chris McNerney 2009,
From exclusion to inclusion? Reflections on the Celtic tiger
Social Policy Working Paper No. 10

Brotherhood Comment is published three times a year by the Research and Policy Centre of the Brotherhood of St Laurence.

The Brotherhood of St Laurence works not just to alleviate but to prevent poverty, focusing on people at the greatest risk at key life transitions. It is a national voice on matters of disadvantage, understanding that poverty's remedy lies in integrating social and economic policy so as to strengthen the capacities of individuals and communities. Its research, service development and delivery, and advocacy aim to address unmet needs and translate the learning into new policies, programs and practices for implementation by governments and others.

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From the General Manager

The social policy scenario in Australia for 2010 is decidedly more upbeat than in most countries because we have avoided the worst impacts of the global financial crisis. While there will be constraints arising from the deficit needed to address that crisis, they should not be of a scale to radically impact the social inclusion reform agenda. Especially is this the case now that it is understood that slashing investments in key social sectors such as education will impact the economy negatively.

In this context, our research agenda will be less about establishing the now-accepted macro case for a more inclusive society and more about middle-range policy objectives. We will focus on areas such as a life course approach to social inclusion, the need to install a politics of recognition alongside redistribution, and the potential of a flexicurity model in Australia. An area of renewed emphasis will be place-based, citizen-centred service delivery. These will complement our ongoing work on climate change and financial inclusion.

Current policy research

This issue highlights incisive RPC research on issues of current national concern. Eve Bodsworth discusses her persuasive report on the financial incentives and non-financial factors affecting people's decisions about paid work and highlights the mismatch between Australia's current income support system and labour market realities. On a related theme, James Allebone outlines the concept of 'flexicurity', a policy approach developed and variously applied in European nations to resolve the tension between employers' demand for a flexible workforce and workers' need for security in the face of casualisation and globalisation, and suggests the time is right to seriously investigate an Australian adaptation.

Linked to people's employment choices is their access to housing. The shortage of affordable properties, and the resulting pressure on social housing, formed the basis for the Brotherhood's submission to Victoria's recent inquiry about public housing, outlined by Michael Horn and Tony Barnett in this issue.

Climate change remains on the national policy agenda. Damian Sullivan considers the implications of the policy proposals from the Coalition and the Greens, in terms of their broad impact on disadvantaged Australians.

Two recent seminars have fostered discussion of research and policy priorities related to different life transitions. 'Ready for the second fifty years?' introduced the fourth in the Social Barometer series, as Helen Kimberley reports, and focused on areas such as mature age employment, education and income. 'School engagement and life chances' marked the publication of the latest report from the longitudinal Life Chances study, and examined the implications of diverse student needs for education policy.

In the area of financial inclusion, two new reports have been published: Gerard Brody and Elizabeth McNess examined the federal government's policies which contribute to asset building, and Genevieve Sheehan and Ingrid Burkett completed an overview of the state of microfinance programs in Australia and the challenges for their further development.

Research and service development

We continue to be involved in research which contributes to Brotherhood development of services. Sharon Bond reports the findings from a study of a pilot mentoring project for refugee women in Hume City to the

north of Melbourne; and Nadine Cameron outlines progress on a short study of the perceptions of family day care among users and prospective users, commissioned by the City of Melbourne.

New Brotherhood website

The Brotherhood's website has undergone a transformation and we trust the fresh design and new features will make it easier to access our latest research, publications and contributions to 'hot issues' in the policy arena. Research events such as our lunchtime seminars are advertised on the site calendar, and presentations are published soon after each event.

Visitors can register to receive email notification of new publications, upcoming events, or when each issue of *Brotherhood Comment* is published online.

New partnership

The RPC has embarked on a new era with the signing of a memorandum of understanding with the University of Melbourne. This will allow for engagement with the whole of the university, capitalising on our four joint positions and shared teaching of the Master of Social Policy. As well as joint research projects and events, it will provide vital opportunities for the university to engage with issues of poverty and social justice. Already a number of RPC staff have been appointed as honorary research fellows in the School of Social and Political Sciences: Zuleika Arashiro, Tony Barnett, Dina Bowman, Nadine Cameron, Michael Horn (Principal Fellow), Helen Kimberley, Sonia Martin, Damian Sullivan and Janet Taylor.

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Making work pay and making income support work

The Australian welfare system is failing those it is designed to support. Not only does the system force our most vulnerable citizens to navigate a complex, contradictory and sometimes chaotic framework of incentives and disincentives, but its foundations are structurally flawed. Based on an outdated assumption of a labour market effectively offering a choice between total unemployment and full-time work, the income support system has not kept up with changes brought by globalisation and labour market deregulation.

In this new economic environment, low-paid workers face a labour market characterised by job insecurity, high rates of casualisation, and truncated career structures (Pocock 2009), but are let down by a welfare system that does not provide the security or flexibility to manage the manifold risks of engaging with these uncertain forms of paid work. New Brotherhood research (Bodsworth 2010) reveals a system in which inflexible rules surrounding income support, tax and public housing interact to create perverse outcomes, making paid work not only unattractive, but simply not a realistic option for many income support recipients.

Financial incentives and disincentives

Interviews with 44 unemployed people and single parents revealed that while they overwhelmingly considered paid work to be beneficial, they also weighed up the financial and non-financial costs of taking on paid work. Most were very aware of how income from current or future paid work would affect their income support payments, and many considered this when deciding on hours of part-time paid work. However, these financial effects were often considered alongside other factors such as care of children, non-financial benefits

of paid work, previous experiences of employment, and housing issues.

Unemployed Newstart Allowance recipients not caring for children had a strong desire to find work. This was due to the very low amount of the Newstart payment and the stigma of unemployment. These participants generally wanted to find ongoing work, preferably full-time, which would enable them to leave income support altogether. The Newstart Allowance recipients also often had difficulty covering the basic costs of living: some had experienced homelessness and some had relied on charities for food.

By contrast, the single mothers in the study, receiving Parenting Payment or Newstart (principal carer), were more likely to combine income support with part-time or casual work. They frequently 'did the maths' to work out the hours of paid work which maximised their total income and were frustrated that they could not earn more before their payments were withdrawn, so they could 'get ahead' financially:

I think I can earn \$200 a fortnight without it affecting anything. I think, roughly thereabouts. It's really confusing. Every dollar thereafter, you lose so much out of your pension. So I either work within \$200 a fortnight or I go hell for leather and I just blow the whole thing out of the water and do like, you know, a \$50,000 a year job.

Mardie, single mother of two pre-school aged children

Insecurity and inflexibility

In addition to responding to financial incentives and disincentives, some unemployed income support recipients appeared to use income support to avoid the risks of the low-paid labour market. They identified serious disincentives to taking short-term or insecure work. For long-term unemployed participants or those

with histories of cycling between insecure employment and income support, the perceived security and 'permanence' of a job was often more important than the pay. The risk of losing a job or not being offered shifts and then being unable to cover basic living costs was a significant concern due to the burden of reapplying for Centrelink payments and the waiting time involved. Some people saw the longer, punitive waiting periods associated with 'voluntarily' leaving a job as a significant disincentive to taking on insecure employment.

In the context of previous negative experiences, remaining on Newstart was for these participants a sensible choice which guaranteed a regular, albeit very low, income. Kyle, a 21-year-old who had cycled between paid work and income support since leaving school in year 10, described his experience of 'falling off the system':

I wasn't on the Dole then and I was relying on that [personal support assistant work] and sometimes I'd get one day a fortnight. And when you go to the Dole and try and explain it to them ... you might wait three weeks for some more money and end up two weeks behind ... See, I went off [income support] for a while because there was no point in putting my form in, I thought, because I'm getting paid anyway so I'm not getting money off them ... Yeah it was good for a while, then, as I said, [I was only offered] one day a fortnight, I couldn't even pay the rent on that ... I'd rather be on the Dole, at least I know I'm getting paid ... But when it's like that you think, 'What do I pay? Rent or food?'

Kyle, Newstart recipient, looking for work and living with his partner and their 8-week-old son

Single mothers in the study were less concerned with security, but expressed frustration regarding the rigidity of Centrelink's participation

Interviews with 44 unemployed people and single parents revealed that while they overwhelmingly considered paid work to be beneficial, they also weighed up the financial and non-financial costs of taking on paid work.

requirements of 30 hours paid work per fortnight, which they felt constrained the ways they could combine paid work with parenting. They wanted greater flexibility from the income support system (and employers) to allow them to prioritise their children's care.

Those single parents who were ineligible for Parenting Payment due to their youngest child's age, and instead received Newstart (principal carer), were upset about the difference between the two payments—the lower base payment and, importantly, the lower amount they could earn before their income support was reduced. Many felt that their situation as primary carers of children ought to be recognised by the income support system:

The irony is, the bigger your children get, the more expensive their shoes are, you know ... and then you tell me that I can earn \$63 a week, out of \$450 a fortnight—I mean even the Parenting Payment was more. So all of a sudden you are dropped to Newstart, because you are 'long-term unemployed' and you are no longer 'parenting' and you are not a parent anymore, you are a 'job seeker' and you have to line up in the 'job seeker' queues. But I'm not a job seeker, I've got a job. And of course I want to contribute to my financial autonomy, but I want to work out what works the best. And my intention is that it's not going to be forever.

Zoe, 48-year-old single mother of three children aged 17, 15 and 9 on Newstart (principal carer) and working part-time.

Housing and paid work

The study also revealed the links between housing policy and paid work decisions. For the participants on the waiting list for public housing, the link was particularly clear. While these people wanted to work, their position on the waiting list was contingent upon their low income, forcing them

to choose between employment and housing. Erin and Zack, a young couple living in transitional housing with their baby, illustrate this 'catch-22' situation:

Erin: I need this extra money, but my housing could be threatened by me earning it ... But I think I'd be really careful not to work so much as to go over that limit, but work as much as I could. It's sort of playing the system in a way, that you earn as much money as you can, without losing your benefits and that's pretty sad. It's not something I ever wanted to admit to, but it's just fact ... I don't want to go back to the caravan.

Policy implications

Through listening to the stories of single parents and unemployed income support recipients, it became clear they were making the best possible decisions about paid work but were often caught in a web of rigid and contradictory policies. The Making Work Pay report therefore makes policy recommendations aimed at recognising the complexity of people's decisions about paid work and moving towards a system which works with income support recipients towards common goals and aspirations.

These recommendations include replacing the current ad hoc array of pensions and payments with a simpler, single working age payment and top-ups for different needs such as those associated with children or disabilities. Greater security should be provided by allowing all income support recipients to remain 'on the system' for 12 months after commencing work, despite receiving zero payments, and extending eligibility for the Health Care Card. More flexibility should be provided by letting single parents accumulate their required paid work hours over a three-month period, allowing them to work more during some periods and less in others such as school holidays.

The research also identified 'welfare locks' affecting Victorian public housing tenants and applicants on the waiting list. Adjustments to the rent review process and to waiting list income requirements would encourage particularly disadvantaged income support recipients to engage in paid work without affecting the net benefit of their employment or jeopardising their hopes of secure affordable housing for their families.

The full Making Work Pay report is available at <www.bsl.org.au>.

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These recommendations include replacing the current ad hoc array of pensions and payments with a simpler, single working age payment and top-ups for different needs such as those associated with children or disabilities.

Public housing and social inclusion

An inquiry into the adequacy of and future directions for public housing is currently underway in Victoria, initiated by the Legislative Council. The Brotherhood has made a detailed submission to this inquiry in which we urge the Victorian Government to increase its investment in social housing as a foundation for both social and economic participation.

Chronic shortage of affordable housing

The private rental market has failed to provide an adequate supply of appropriate and affordable housing for people in the bottom two quintiles of the income scale. The lack of affordable housing in the private market, due mainly to poorly considered federal policy levers, has increased pressure on the public housing sector. At the same time, inadequate investment in public housing in the long term has contributed to its residualisation in the community, with consequent increased stigma and social exclusion experienced by tenants.

In our submission (BSL 2010) we summarise the national data indicating that:

- Housing supply has failed to keep up with demand.
- House prices have risen faster than household incomes.
- Private rental vacancy rates have declined over the past decade to below 2 per cent.
- There is a chronic shortfall of 251,000 dwellings that are affordable and available for rental.
- Two-thirds of affordable rental properties are occupied by people on higher incomes.

In net terms, in Melbourne, there is only one affordable and available dwelling for every

eight households on very low incomes (Wulff et al. 2009).

Strain on social housing

It is no surprise that the pressure on the private rental market from households locked out of home purchase has translated into increased demand for social housing. Just over 39,000 Victorians are on the waiting list for public housing (Family and Community Development Committee 2009). Over recent decades, increased proportions of public housing budgets have been spent on maintenance and redevelopment of ageing stock, for example inner city high-rise and walk-up housing. At the same time overall budgets for public housing have shrunk. In response, state housing departments have introduced needs-based allocation systems as rationing devices to target available housing to those with high and complex needs.

The shortage of affordable private or public housing has in turn placed greater pressure on housing assistance services, due to increased housing crisis and homelessness, especially among families and young people. This has resulted in increased expenditure on emergency accommodation and transitional housing. Utilisation of unsafe, high-cost and inappropriate private accommodation options has become a standard short-term response to those in housing crisis.

The lack of a stable and secure home prevents both social and economic participation, leading to a greater cost burden for Victoria through lost productivity and increased health costs. Children and young people are at particular risk of harm and long-term exclusion if they are forced to live in temporary or transitional accommodation for extended periods.

Increased stigma and social exclusion

The combination of lack of investment in affordable housing, continued reliance on poorly considered policies that affect supply of private housing and the policy of de-institutionalisation has led to increased concentrations of disadvantage in public housing. Public tenants now have very low rates of economic participation (Wood et al. 2009). The rationing of social housing to those with higher needs has been accompanied by increasing stigma experienced by tenants. Experience both in the United Kingdom and here in Australia shows that needs-based allocation systems have a number of perverse effects that increase the social exclusion of public tenants and those on the waiting lists.

New Brotherhood research (see Eve Bodsworth's article, on pages 4–5) provides strong evidence of disincentives for both applicants and tenants to take up paid work or to increase their hours of work. Thus, the monitoring of applicant eligibility for housing while on the waiting list creates a welfare trap, as people take a rational decision not to take up paid work because their priority is to obtain stable and affordable housing.

Working age public tenants express keen interest in paid work (BSL forthcoming). While being allocated public housing has some positive effects on economic participation of applicants by providing a stable home (Van Ryzin & Kaestner 2003; Dockery et al. 2008), these effects are reduced by the way public housing rent is structured. The link between increased income and increased rent, when combined with withdrawal rates for Commonwealth income support payments and concessions, creates significant disincentives to take up work or

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increase hours for many tenants. At present, Newstart recipients have their payments withdrawn by 50 cents in the dollar once they earn over \$62 per fortnight.

The combined effect (stacking) of increased rent with loss of benefits and concessions withdrawn at the same time can result in no financial gain from taking up paid work. Public housing renters are generally well aware of how a new job will affect their rent and income support. Their calculations often indicate that they would be better off unwaged or in short-term casual work which provides some additional income without affecting their rent.

In Victoria, rents are reviewed at two fixed times in the year. When a tenant takes up paid work (or increased hours), they gain a rental break (of varying length) until the next scheduled rent review. While this limited benefit might enable them to undertake casual work, it does little to support a durable transition from welfare into work. The Brotherhood concludes that current policies are poorly configured to make work pay for public tenants.

Future directions for social housing

To achieve a responsive and high quality social housing sector, the broader policies driving the supply of affordable housing for low-income households must be addressed through cooperation of Commonwealth and state governments. Anything less is merely tinkering at the margins of this social crisis.

Recent Victorian and Australian Government initiatives through the National Affordable Housing Agreement are a welcome shift in the right direction in stimulating the supply of affordable housing. However, further strengthening

and expansion of the social housing sector (public and community housing) is urgently needed to create a more balanced housing market.

The Brotherhood has called on the Victorian Government to set a target to increase the supply of social housing to at least 10 per cent of housing stock by 2020. We also support the increased transfer of public housing stock to housing associations in order to build their capacity to supply social housing.

To reduce the stigma and social exclusion, current allocations systems should be reviewed to open up access to social housing as a mixed and viable tenure of choice. The Brotherhood urges consideration of choice-based lettings, which have been successful in many parts of Europe in allocating households to properties that better match their needs and aspirations.

Finally, a number of recommendations have been made to eliminate barriers to economic participation and proactively support pathways into work for working age tenants. In addition to addressing financial disincentives described above, targeted interventions are required, including expansion of social procurement provisions and integrated transitional employment programs for high-rise and medium-density housing estates.

Note

The Brotherhood's submission can be accessed at <www.bsl.org.au>.

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The combined effect (stacking) of increased rent with loss of benefits and concessions withdrawn at the same time can result in no financial gain from taking up paid work.

Navigating the flexibility–security nexus A way forward for Australia?

Policy commentators and governments alike have long debated ways to reconcile the needs of employers (flexibility) and workers (job security). ‘Flexicurity’ has emerged as the dominant conceptual model in Europe, with Denmark and the Netherlands highlighted as success stories (Madsen 2007). Its origins are contested, but are generally located in debates about labour market policy in these two states in the early 1990s (Viebrock & Clasen 2009). Although there is no standard definition, flexicurity can be broadly understood as an attempt to overcome tensions arising from the flexibility–security nexus by making it easier for business to hire and fire on the one hand, while providing workers with improved unemployment benefits, training and assistance to regain employment on the other.

Economic and demographic change

The rise of flexicurity from buzzword to EU policy doctrine can be attributed to a range of factors that also affect the Australian scene. Globalisation has altered the structure of the economy in myriad ways. For example, labour markets are increasingly characterised by non-standard forms of work (such as casual and part-time jobs) while the sectors of the labour market (such as manufacturing) that once provided ‘jobs for life’ and drove the postwar economy are in decline. Demographic change has also had an impact: the ageing of the population makes it imperative that those of working age are supported in remaining actively attached to the labour market.

Proponents argue that flexicurity is not only the best policy response to globalisation and the divergent interests of workers and employers, but also the key to sustainable economic growth. Flexicurity allows employers to enhance their competitiveness through rapid

responses to the vicissitudes of the market, expanding and contracting the workforce with relative ease, while workers’ increased exposure to the risks associated with market fluctuations and minimised job security is moderated through strong unemployment benefits and rigorous labour market activation programs.

While flexicurity reforms remain contested, the concept has been embraced to a greater or lesser extent in most EU member states. The dispersion of the flexicurity agenda involved deliberative dialogue between government, business and employee groups, and this dialogical process has been a crucial factor in shaping individual country flexicurity frameworks. The degree to which flexicurity has been adopted has depended upon the willingness of key groups to agree on the appropriate balance of flexibility and security. At the end of the Howard government, the politics surrounding Work Choices would have ruled out such cooperative policy development in Australia. Today, however, we are in a new policy phase under the Rudd government when a flexicurity agenda is more likely to gain serious consideration (Allebone 2010).

The Australian context

Given the prominence of flexicurity in the EU, the dearth of research on flexicurity in Australia is striking. A summit of representatives from trade unions, business and government, along with leading academics in industrial relations and social policy, would be a good way to begin exploring what an Australian version of flexicurity might look like.

This presupposes a willingness from all stakeholders to work together towards the common goal of a competitive, inclusive and dynamic economy. There are

two key points to be made here. First, due to its inherent appeal to all parties, flexicurity can be a consensus-building tool. Second, there are early signs that unions, government and employer groups are willing to explore the relevance of flexicurity to Australia. The clear need to invest in our workforce, together with globalisation and an ageing population, is placing increasing pressure on our economy and welfare. Further policy reform is certainly necessary to address the changing internal dynamics of the labour market and the externalities that impact upon all Australians. This makes the case for exploring the flexicurity model all the more compelling.

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Climate change proposals Assessing their impact on equity

In the past six months, the Australian debate on the best responses to climate change has shifted markedly. With Tony Abbott's election as leader of the Coalition there has been a breakdown of the bipartisan consensus for a carbon price and instead the proposal of an alternative means to address climate change. At the same time, voices questioning the need for action on climate change have grown louder, as world leaders in Copenhagen failed to reach an agreement for an effective international climate change response.

As a leading voice for just and equitable climate change policies which do not further disadvantage low-income Australians, the Brotherhood of St Laurence is carefully monitoring the new policy environment.

Emissions Reduction Fund

The core of the Coalition's new approach (2010) is to achieve a 5 per cent reduction of emissions by 2020 through an Emissions Reduction Fund which relies on a panel selected by government choosing which emissions reductions to purchase from the private sector. According to the Coalition's figures they will need to find \$3.2 billion over 4 years, and \$10 billion over 10 years, to fund this arrangement.

Limited detail has been provided on where the funding will be found. There are, however, only a few possible sources of revenue—and these can be broadly classified as cuts to government expenditure or new taxes. The Brotherhood fears that this scheme will result in cuts to essential social services—health, education or welfare—to fund it as, unlike the government's proposed Carbon Pollution Reduction Scheme (CPRS), the Emissions Reduction Fund places the cost for emission

reductions on taxpayers, rather than the largest carbon polluters. By contrast, while polluters can pass through costs to consumers, the CPRS will generate revenue that will be redistributed to low-income households to compensate them for energy and other price rises.

The challenge of funding economy-wide emission reductions from the taxpayers' purse will increase as governments raise their targets in line with current climate science and future international arguments. The Coalition's model will be unsustainable and is likely to lead to current and future governments trading off climate change mitigation with other essential government activities, at the expense of disadvantaged Australians.

Creating opportunities

The Brotherhood's practical experience has been the exact opposite: addressing climate change has the potential to create opportunities for disadvantaged Australians. To take just one small example, in our social enterprises, formerly unemployed trainees are working as part of household energy efficiency teams to audit and retrofit homes with energy-saving measures. The trainees receive comprehensive training over 12 months and are learning new skills for the job market. At the same time the average household which takes advantage of an audit and retrofit saves over \$100 per year in energy bills, and reduces their greenhouse gas consumption. Similar programs are achieving great results in the United States.

Interim carbon price

The Greens have also proposed a new measure to break the Senate deadlock and address climate change. Following Professor Garnaut's work they have proposed an interim \$23 per tonne carbon price to run until a comprehensive

scheme is put in place. The Greens' proposal includes provision for 50 per cent of revenue to be spent on assistance for householders and small business to adopt renewable energy and energy efficiency measures. Such a measure is welcome; however the Greens' scheme lacks details on the level of assistance which will be provided to low-income households, including the extent to which it will offset the regressive impacts of carbon pricing. Unlike the Greens' proposal, the government's CPRS, which is far from perfect, does include full details of a comprehensive compensation package for low-income households.

It is clear that a carbon price must be an essential part of an effective response to climate change. To ensure it is not regressive, it must be linked to comprehensive assistance for low-income Australians. This assistance should come in the form of both support for household energy efficiency measures and direct financial compensation.

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The Coalition's model will be unsustainable and is likely to lead to current and future governments trading off climate change mitigation with other essential government activities, at the expense of disadvantaged Australians.

Women on the Move

A personal and settlement mentoring program for refugees

Each year, Victoria welcomes around 3500 refugees, who arrive with considerable needs arising from exposure to war, torture, extreme deprivation, inadequate medical care, and disrupted education and employment. Refugees must adapt to a new language and culture with few financial resources and often little family support. Women face particular challenges due to family responsibilities, different gender roles, health issues, lower literacy, education and employment and social isolation (DHS 2008).

Commonwealth-funded settlement support (e.g. housing, orientation, counselling and referral) is limited to six months' intensive assistance for eligible refugees, and does not extend to sponsored humanitarian entrants and asylum seekers (DIAC 2009b). While Victorian policy prioritising refugee health and wellbeing is positive, many of the newest and most vulnerable members of our community remain at risk of social and economic exclusion.

A recent evaluation (Bond 2010) of the Women on the Move (WoM) pilot operated by the Brotherhood's Ecumenical Migration Centre confirms the potential for community-based, extended support to address the ongoing needs of refugees. The women saw lack of English as the greatest barrier to social participation, employment and prosperity in Australia. They described feeling trapped in their homes, lacking support and someone to confide in. Health problems and depression were common, and the women struggled with high rents, food and transport costs. Limited public transport, low self-confidence and safety concerns impeded access to shops, community services and facilities (e.g. libraries, swimming pools and playgroups), and this isolation affected their children.

Mentoring support

Funded by the Scanlon Foundation, WoM matched 26 women refugees in Hume City in Melbourne's north, many from Iraq, with female mentors from the local community. The value of refugee mentoring is acknowledged in a federal community consultation and a study by the Refugee Council of Australia (DIAC 2009a; RCA 2005). Victoria's 'All of us' policy names mentoring as a priority strategy, perceived as a means of strengthening leadership among women from culturally and linguistically diverse (CALD) backgrounds (VMC 2009).

Mentors provided friendship and a listening ear, information about Australian culture, language support and help with accessing services. Together refugees and mentors participated in cooking and arts activities and visited Melbourne attractions such as Eureka Skydeck and the Dandenong Ranges. The women became more confident going out, using services and communicating:

Maysa, participant: Now I feel more confident going around my local area ... The place I need to go, I can go on my own. In the past it was really difficult for me. [About WoM] Of course it will be beneficial and it will be really good for people who have just arrived. It will guide them. It will lead them to a better life.

The mentors enjoyed helping others, gained awareness of refugee needs and formed new friendships:

Barb, mentor: It makes you realise that you are very lucky to be able to stay in the country you are born in. Yeah, a bit of empathy, bit of compassion for these people that come to a new country and start their lives all over again ... I learnt how strong these ladies are ... The strength of character they have is amazing.

Interviews with community professionals suggested support from both potential volunteers and refugee agencies for mentoring programs like WoM.

Like many community-based initiatives, WoM required time and energy for the development of relationships and relied heavily on the contribution of volunteers. Yet its promise in fostering interaction aligns it well with Victoria's policy statements. The 'All of us' policy requires every department to report annually on initiatives promoting multiculturalism, social harmony and addressing the needs of CALD communities (VMC 2009). This presents an excellent opportunity to develop mentoring programs that welcome the social and economic participation of the newest members of our community.

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Limited public transport, low self-confidence and safety concerns impeded access to shops, community services and facilities.

School engagement and life chances Strengthening inclusion in education

The latest Life Chances report and our recent seminar 'School engagement and life chances' have highlighted policies needed to improve inclusion in education for disadvantaged young people. These include:

- more flexible learning options and initiatives in vocational training
- measures to ensure schooling and further education are affordable for those on low incomes.

The well-attended seminar in February 2010 celebrated 20 years since the longitudinal Life Chances Study commenced, and launched the new report, *Turning 18: pathways and plans*, and the *Turning 18* DVD, both of which explore the experiences of 18-year-olds as they finish school and move on to further education and training. The event also included a presentation of Victorian Government education policies and a panel discussion.

Transition outcomes

In launching the report, Associate Professor John Polesel, University of Melbourne, noted that the school to work transition is poorly understood, with much public attention directed to the transition from school to university. Media focus is on academic achievement at VCE and on ENTER scores, but the reality is that fewer than 40 per cent of students will go to university. Thus the pathway to university cannot be the only measure of educational success.

He noted that the large-scale On Track survey shows that transition outcomes for early school leavers are particularly bad. The exceptions are the 40 per cent who go into apprenticeships, which have been shown to be a strong transition pathway, with high chances of remaining engaged. However,

for early school leavers without apprenticeships, the chances of achieving stable, full-time employment in the current labour market are low. Those who start out unemployed are still likely to be unemployed four years later. Among school completers, those entering university and those undertaking apprenticeships have the strongest pathways.

Polesel emphasised the labour market changes that have impacted on the transitions of young people. Presently, young people under 24 face employment options that are likely to be casual, part-time, and dominated by the retail and hospitality sector. The most recent *How young people are faring* report (Robinson & Lamb 2009) shows that the transition period taken by a young person to establish full-time employment is getting longer. In the meantime, the number of young people entering TAFE is declining, so there is a need to promote pathways into TAFE.

Youth transitions remain strongly affected by both economic and cultural resources. John Polesel pointed out that the Life Chances research shows that young people from high-income families continue to be more likely to complete school, score higher in assessments and enter university. But we need to provide quality and affordable education for all young people. He stressed that the education system should work to eliminate, not maintain, social divisions.

Engaging all young people

The seminar also provided an opportunity to hear from the Department of Education and Early Childhood Development about new strategies in promoting engagement.

Ian Claridge, General Manager, Student Wellbeing Division, Office for Government School

Education, drew attention to the number of students in Victoria who are likely to face barriers to school achievement. They include 4000 students in out-of-home care, 20,000 disabled students, 100,000 students who speak English as a second language, and 9000 Koorie students.

The department is addressing the needs of these students systemically through policy guidelines such as the Blueprint for Education and Early Childhood Development and the Melbourne Declaration. All schools are required to develop policies of student engagement.

The Review of Alternative Education commissioned in 2009 by DEECD has shown a need for flexible learning options, both within schools and based in the community, targeted at vulnerable and high risk young people. Recommendations are currently being examined by Minister Pike.

One of the key challenges for inclusion in education is to ensure that government policies are well implemented within individual schools.

Note

The new Life Chances Study report *Turning 18: pathways and plans* by Janet Taylor and Nina Gee is available on the Brotherhood's website <www.bsl.org.au>. Information about the DVD will be available soon.

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The education system should work to eliminate, not maintain, social divisions.

—John Polesel

Ready for the second fifty years Shaping the research and policy agenda

The ‘Ready for the Second Fifty Years?’ workshop held in December had a dual purpose: to launch *The Brotherhood’s Social Barometer: living the second fifty years* (Kimberley and Simons 2009) and to bring together researchers and policy makers to discuss the findings and contribute to a research and policy agenda to underpin advocacy for greater social and economic inclusion of those who are disadvantaged in later life.

For many years, government policy for Australia’s ageing population has been dominated by health agendas and the looming economic impact of supporting more and more numbers of ‘unproductive’ and ‘costly’ people. Shifting attention to other life domains, *The Brotherhood’s Social Barometer: living the second fifty years* reports on eight dimensions: employment, education and training, economic resources, housing, physical health, mental health, safety and social participation, and reveals some notable inequities in the experiences of Australians in their second fifty years. Accordingly, in contrast to the 2008 workshop which concentrated on health, wellbeing and aged care, we chose to focus this workshop on assets and income, housing, and mature age employment and learning, together with the insidious issue of age discrimination.

Helen Kimberley explained that the report’s title ‘living the second fifty years’ was chosen rather than ‘retirement and ageing’ to reflect a more positive view of this life stage, and to suggest beginnings and possibilities rather than endings and decline.

Capabilities and outcomes
The Brotherhood’s Social Barometer: living the second fifty years is the fourth research report in our series that utilises some elements of Amartya Sen’s capability

framework. This approach covers many aspects of disadvantage, not just material and economic, and acknowledges that multiple low capabilities are connected with worse outcomes. The use of multiple dimensions enables inferences to be drawn about cumulative and interdependent disadvantages adhering in clusters of indicators.

This report points, for example, to evidence that low document literacy and problem solving skills not only undermine people’s ability to retrain and stay in the workforce, but also contribute to low health literacy and increased health risk; that lack of skills and access to information communication technologies increase social isolation; that older women, especially those in private rental, are more likely to live in poverty; and that escalating rental prices are leading to increased poverty and homelessness.

The analysis also shows that ‘older people’ are not a homogeneous group: there are important differences in capabilities and resources between age-groups (e.g. the over 55s and the over 85s) and between genders.

Research and policy agenda

Workshop participants proposed the following research and policy themes:

- ongoing assessment and monitoring of the Australian social inclusion agenda’s impact on programs and outcomes for older people
- ageism and age discrimination in policy, programs, the community and the workforce
- a life course approach that pays particular attention to life transitions
- a place-based approach that reveals the diversity of local experience and elicits local collaboration

Seminar presentations

The Brotherhood’s Social Barometer: living the second fifty years, Helen Kimberley, Brotherhood of St Laurence*

Retirement incomes and assets: from equality to inequality in mature age, Peter Davidson, ACOSS*

Age discrimination, Elizabeth Broderick, Sex Discrimination Commissioner and Commissioner for Age Discrimination

The future of housing for older Australians, Owen Donald, Australian National Housing Supply Council*

Mature age workers: some research evidence, Erica Smith, University of Ballarat*

Mature age learners, Francesca Beddie, National Centre for Vocational Education Research*

*Available on the Brotherhood’s new website

- a values-based approach to understand what people value, how it might be achieved and how their contribution to both GDP and non-GDP activity could be more appropriately valued
- retirement income—taxes, transfers and superannuation
- affordable models of housing to reflect what older people want or what baby boomers imagine they might want
- enhancing workforce participation and skills development
- enhancing lifelong and ‘lifewide’ learning.

The capabilities approach covers many aspects of disadvantage, not just material and economic, and acknowledges that multiple low capabilities are connected with worse outcomes.

Thus, while the latest Social Barometer has uncovered some worrying findings about the impact of disadvantage in the second fifty years of life, it should also stimulate research and policy analysis that helps mitigate that disadvantage.

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Kimberley, H & Simons, B 2009, *The Brotherhood’s Social Barometer: living the second fifty years*, Brotherhood of St Laurence, Fitzroy, Vic.

Family day care Exploring an undervalued service

While debate rages in federal parliament over what kind of parental leave entitlements would be most appropriate for Australian parents, the major parties currently agree that paid parental leave should be limited to six months. The need for child care and for parents to have a range of quality childcare choices thus has never been greater.

Family day care is distinguished from other models of child care in that the service takes place in care providers' homes and is suitable for infants through to pre-teens. Individual carers are supported by coordination units which match service users with carers and provide training and ongoing professional development to carers. One of the main benefits of family day care compared with centre care (or 'long day care') is its low ratio of children to carer: Victorian regulations stipulate that no more than four children under school age, in addition to two school-aged children, can be in any one provider's care at a time. This allows the development of close relationships between carers and children, and among children from different families in the care of the one provider.

Historically, family day care has been viewed as mere 'babysitting'. Much national and international literature indicates that centre care has been conceptualised by users and the broader child care industry as having a greater capacity to meet children's developmental needs and offering a higher or better regulated standard of care than family day care. However, family day care has, in fact, long been subject to rigorous quality assurance and national standards. Under the Victorian Children's Services Regulations introduced in May 2009 all family day care schemes must have a Children's Services

licence, so the legal requirements are on par with those of centre care.

The Brotherhood of St Laurence was the first provider of family day care in Victoria, having piloted a scheme in 1971. For many years, the organisation has provided family day care in Craigieburn on the metropolitan fringe. In March 2009, the Brotherhood was also contracted to provide family day care for the whole of the City of Melbourne for three years. Under this broader contract, the Research and Policy Centre has undertaken a small research study aimed at maximising the potential of the service.

Parents' views

Researchers from the early years transition within the Research and Policy Centre interviewed current users of the City of Melbourne family day care service about their experiences. Prospective users (current users of playgroups and those on the waiting list for child care within the city) were also interviewed about what service characteristics would be most important to them were they to use child care or, in particular, family day care.

Current users stated that they were very happy with the service. They were particularly pleased with the quality of the relationship their children were able to develop with their carers and the depth of information carers could provide about their children's daily activities and development. The parents interviewed felt that carers provided a good range of age-appropriate activities in addition to attentive, affectionate care. Parents also identified as a significant benefit the service's flexibility in terms of the number and range of hours that it can be used.

Strategies for growth

A major finding is that, despite the high current need for child care in the City of Melbourne—with long waiting lists for centre-based child care in every constituent suburb—prospective users know little about family day care as a model of child care. Indeed, a number of things identified by prospective users as important to them in a childcare service—such as service flexibility, and individualised care for their children—were referred to by current users as features of the BSL/CoM service. This indicates that, with broader promotion, many more parents should take up the service.

Coordinators from a number of other schemes were also interviewed for this project about their most successful strategies for recruiting care providers and attracting service users. What became clear is that, while family day care is increasingly popular among parents, recruitment of carers is a challenge in many municipalities.

The report from this study will be completed by April 2010.

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The parents interviewed felt that carers provided a good range of age-appropriate activities in addition to attentive, affectionate care.

Assets for all? Reviewing Australia's asset building policies

Like income support, support for asset building is a key part of public policy in Australia. Through a combination of grants and other direct funding, together with tax exemptions and concessions, the Australian Government has committed billions to help people build assets. Yet there has been limited analysis of who is benefiting from these arrangements and who is missing out.

A recent Brotherhood report by Gerard Brody and Elizabeth McNess (2009) shows that the focus of Australia's current asset-building policies is not on those with the least assets, but on those with the most. Tax concessions on housing and superannuation in particular encourage wealthier households to further accumulate assets, while doing little for poorer families.

Yet assets, and the ability to build them, are central to an inclusive society, and contribute to people's wellbeing in a variety of ways. As well as providing security, savings and assets provide a buffer against unexpected periods of financial vulnerability.

The report notes that the tax concessions and exemptions for housing and superannuation amount to \$74.4 billion each year, and dwarf direct government outlays for asset building (\$2.8 billion). In addition, tax concessions are more attractive to, and more applicable to, people on high incomes. On the other hand, there are disincentives to save embedded in the social security system: for example, applicants for payments such as Newstart Allowance, who have savings above a threshold

amount, must generally serve a waiting period of up to 13 weeks.

The Brotherhood believes that people on low incomes need access throughout their lives to flexible asset-building programs which enable the purchase of a range of assets. Programs and policies should support and encourage a savings habit and increase financial knowledge and capability. Significant reform of the tax and transfer system is also required, so that policies that encourage asset building benefit those that need them the most.

The report *Assets for all? A review of the Australian Government's \$77 billion support for asset building* is available at <www.bsl.org.au>.

From the margins to the mainstream Identifying the challenges for microfinance in Australia

Genevieve Sheehan of the Brotherhood's financial inclusion team worked with Ingrid Burkett of Foresters Community Finance to investigate the issues facing the microfinance sector in Australia. Their report (Burkett and Sheehan 2009) is based on a literature review and consultations with stakeholders, and also includes a directory of microfinance programs.

The report defines microfinance in the Australian context as:

a set of tools, approaches and strategies addressing the needs of people who are financially excluded. Microfinance offers low-income people access to basic financial services such as small loans, savings, insurance, bill-payment and money-transfer facilities, superannuation and financial advice. (p. 2)

Microfinance is understood to provide fair, safe and ethical

financial services, with the purpose of alleviating poverty, so exploitative, predatory or unfair lenders are not included in the definition.

Three challenges for microfinance development in Australia are addressed: the sustainability of the programs developed to date; how programs can move beyond pilot phases and be scaled up; and how the actual impact of programs in addressing financial exclusion can be adequately measured.

The debate about sustainability has deep ideological roots. The extreme positions could be assigned to the 'hard-nosed' financial sustainability proponents with commercial mindsets and the 'soft-hearted' proponents with charity or welfare mindsets. Neither extreme is helpful for developing the microfinance sector in Australia.

In terms of scale, current programs in Australia are still limited, although access to certain products and services is growing. There is a need to examine whether the future of the microfinance sector is best served by fostering voluntary initiatives or whether its long-term viability requires some legislative mandate.

A difficulty in assessing the impact of microfinance initiatives is the shortage of empirical data. Moreover, the rather narrow definitions of financial exclusion that have dominated discussions to date have resulted in a gap between program intentions and the actual results.

The report *From the margins to the mainstream: the challenges for microfinance in Australia* includes recommendations, and is available at <www.bsl.org.au>.

New information on poverty, social inclusion, life transitions and critical social issues

Following are selected recent acquisitions of the Brotherhood Library. Search the online catalogue or contact the library staff for more information about the collection (phone and email details below):

ABORIGINAL AUSTRALIANS
Fletcher, T 2010, *The war against Indigenous Australians: Foucault, racism and social work education*, Hawke Institute, <www.unisa.edu.au/hawkeinstitute/publications/foucault-25-years/fletcher.pdf>.

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OLDER PEOPLE
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Department of Labour 2009, *The working patterns of older workers*, Department of Labour, Wellington, <<http://www.dol.govt.nz/publications/research/working-patterns/working-patterns-full.pdf>>.

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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 the public by appointment. Please contact us to arrange a suitable time. Library hours are Monday to Friday 9 am to 5 pm (closed public holidays). 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, ring the Library on (03) 9483 1387 or (03) 9483 1388, or email <library@bsl.org.au>.

Further information including the library online catalogue can be found at <www.bsl.org.au>.

Recent policy submissions

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

- Submission to the House of Representatives Inquiry into Combining School and Work, January 2009
- Submission to the Senate Economics Committee Inquiry into Aspects of Bank Mergers, January 2009
- Submission re the fifteen recommendations in the TCF Review report *Building innovative capability*, January 2009
- Response to the *Future of disability employment services in Australia*, discussion paper, January 2009
- Submission to the Victorian Budget 2009–10: Building capacity and preventing social and economic exclusion: proposals in response to the economic downturn, February 2009
- Strengthening Australia's retirement income system: submission to the review of Australia's retirement incomes system, February 2009
- Submission to Response to the Standing Committee of Officials on Consumer Affairs consultation paper *An Australian consumer law: fair markets, confident consumers*, March 2009
- Submission to the National Health and Hospitals Reform Commission on their interim report chapter: Improving oral health and access to dental care, March 2009
- Submission to the Senate Inquiry into the DEEWR tender process to award employment services contracts, May 2009
- Submission to Australian Treasury regarding the National Consumer Credit Protection Bill 2009, May 2009
- Submission to the Review of Alternative Education in Victoria, May 2009
- Submission to the Community Affairs Legislation Committee regarding the Social Security and Other Legislation Amendment (Pension Reform and Other Budget Measures) Bill, June 2009
- *Religion, welfare and the new social contract in Australia*: submission to the Productivity Commission Inquiry into the Contribution of the Not for Profit Sector, July 2009
- BSL Response to the Aged Care Complaints Investigation Scheme Consultation Paper Department of Health and Ageing, August 2009
- *The contribution of the not-for-profit sector: submission in response to the draft report of the Productivity Commission*, December 2009
- Submission to the Senate Committee inquiry into social security and other legislation amendment bills, February 2010
- Submission to the Family and Community Development Committee Inquiry into the Adequacy and Future Directions of Public Housing in Victoria, February 2010

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