

## SPRC Newsletter No 37 - July 1990

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# SPRC Newsletter

No 37 July 1990

Editor: Jennifer Young

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### **SPECIAL OFFER!**

**Proceedings of the 1989  
SPRC National Social  
Policy Conference  
See Centre Pages**

### **LAST CHANCE**

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Newsletter Mailing List  
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## Social Policy Research Centre

THE UNIVERSITY OF NEW SOUTH WALES  
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The Social Policy Research Centre (originally the Social Welfare Research Centre) was established in January 1980 under an agreement between the University of New South Wales and the Commonwealth Government. The initial agreement, for a period of five years, was renewed in 1984 and, most recently, in 1989. In accordance with the agreement the Centre is operated by the University as an independent unit of the University. The Director of the Centre is responsible to the Vice-Chancellor and receives assistance in formulating the Centre's research agenda from an Advisory Committee and a Research Management Committee. Under the most recent agreement the Centre was re-named, and the existing Advisory and Research Management Committees have been replaced by a Board of Management.

The Centre undertakes and sponsors research on important aspects of social policy and social welfare; it arranges seminars and conferences, publishes the results of its research in reports, journal articles and books, and provides opportunities for post-graduate studies in social policy. Current research areas cover poverty and inequality, social security and the labour market, taxation, unemployment, the social wage, the welfare state and community support services for the frail elderly and younger people with disabilities.

The views expressed in this Newsletter, as in any of the Centre's publications, do not represent any official position of the Centre. The Newsletter and all other SPRC Publications present the views and research findings of the individual authors with the aim of promoting the development of ideas and discussion about major concerns in social policy and social welfare.

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## FROM THE DIRECTOR ...

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I have just returned from a brief visit to New Zealand for discussions on the Centre's research on income distribution with colleagues in the New Zealand Department of Statistics and in the Department of Social Policy and Social Work at Massey University. As has been the case with my previous visits, I was struck once again by the similarities in the broad economic and political context and issues confronting both Australia and New Zealand. It is, of course, not possible to obtain anything more than an impressionistic assessment of what is really happening during the course of such a short stay. Two things were, however, obvious.

The first was that the New Zealand Government has pursued and implemented a range of policies normally associated with the doctrines of economic rationalism far more vigorously than their Australian counterparts. For example, Telecom New Zealand has just been almost entirely privatised, with two large American companies now holding the great bulk of shares in, and thus the control of, what was once a purely public enterprise. In contrast, privatisation of Telecom in Australia does not appear to even feature on the current policy agenda in this country, attention focusing instead on such matters as the introduction of time charges for local telephone calls. The second aspect of the New Zealand scene that cannot be avoided is the fact that the Labour Government is in deep trouble. In a recent opinion poll, support for the government was in single figures, and with an election due later this year, the prospects for Labour's re-election look very bleak indeed. The unemployment rate in New Zealand is now around 7 per cent and rising, a matter which is giving rise to a good deal of concern and is likely to be an important factor at election time.

This, of course, does not of itself point to the failure of the 'Rogernomics' policies introduced in New Zealand over the last five years. What it may mean, however, is that if there is a change of government later this year, we may never get to see whether the 'great experiment' championed by Roger Douglas will produce the lasting benefits for the New Zealand economy that were promised to (and generally accepted by) the electorate five years ago.

There is, however, a more fundamental lesson to be learnt from the New Zealand and, perhaps to a lesser extent, Australian experience with economic and social policies over the last six years or so. One feature common to the overall approach to policy in both countries during this period has been the priority given to 'getting the economy right' rather than to addressing social issues. The 'main game', as Treasurer Keating is

always reminding us, is played out within the confines of the Treasury. This general approach has not necessarily always meant that economic policies have been pursued before social policies (although many in New Zealand would see this as a fair description of their experience). What it has meant, however, is that where economic management has seen to conflict with social imperatives, priority has generally been given to the former, with the social policy response being delayed if necessary.

There are two basic problems with this approach. The first is that the dichotomy between economic policy and social policy which underlies it is essentially flawed. Policy problems that arise in either the economic or social spheres can only be resolved by the co-ordinated use of an appropriate mix of both economic and social policy responses. That is one lesson that the experiences of the last two decades have surely taught us. It is a lesson which the voting public appears to have grasped more readily than the politicians. People understand only too well that what matters most for them at the end of the day - their standard of living - not only depends on the availability of secure and appropriate job opportunities, but also upon the provision of community services in the health, education, housing, transport and public infrastructure areas, as well as on the availability of adequate income support arrangements as and when they are needed.

The second problem with the dichotomy between economic and social policy, when combined with a 'getting the economy right first' approach to policy relates more to the nature of the democratic process itself. Put simply, with fixed and relatively short electoral cycles, policies which inflict pain now but promise relief in the future are apt to become a recipe for electoral disaster at the polling booths. In part, this reflects the brevity of the electoral term in this part of the world, and there is much to be said for extending the term of elected office. But more importantly, there is a message here for what the political cycle implies for what can be attempted in terms of the timing of policies, particularly those which erode living standards. Politicians would do well to heed that message.

'Getting the economy right first' is thus an approach to policy that is based on a flawed analysis of the relationship between economic and social policy, and one which is likely to court (if not directly cause) electoral defeat. It may serve well as political rhetoric, but makes little sense as the basis for actual policies. It is an approach which should be swept aside and replaced by an integrated and co-ordinated approach to

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# FROM THE DIRECTOR ...

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our economic and social problems. That has to be the way forward.

Turning to other matters, can I remind all of you once again to complete and return the questionnaire inserted in the Newsletter if you have not already done so. We are in the process of restructuring and revising our various mailing lists and your return of the completed questionnaire is an essential input into that process. If you do not return the questionnaire, you will be automatically deleted from our mailing list and will no longer receive the Newsletter.

## Publications

We are in the final stages of completing the Centre's first **Annual Report**, which describes our operation and activities during 1989. Compiling the Report has proved to be an exhausting but nonetheless fruitful exercise. I would like to take this opportunity to record a vote of thanks to Suzanne Vaughan for her efforts in pulling together material for the Report from a great variety of different sources. Hopefully, preparation of the **Annual Report** in subsequent years will be that much easier now that we have done it once!

The **Annual Report** will be circulated shortly to all of those who, having completed the questionnaire, remain on the Newsletter mailing list - yet another reason for making sure that the questionnaire is completed and returned to us - do it right now if you haven't already done so!

The following six reports have been released in the **SPRC Reports and Proceedings** series since the last issue of the Newsletter:

- |       |   |       |  |
|-------|---|-------|--|
| No.80 | Peter Saunders (ed.), <b>Social Policy in Australia: What Future for the Welfare State?, Volume 2: Concurrent Sessions. Contributions from the Social Policy Research Centre.</b>           | No.83 | Peter Whiteford (ed.), <b>Social Policy in Australia: What Future for the Welfare State?, Volume 5: Concurrent Sessions. Income Maintenance and Income Security.</b> |
| No.81 | Adam Jamrozik (ed.), <b>Social Policy in Australia: What Future for the Welfare State?, Volume 3: Concurrent Sessions. Ideology, Philosophy and Political Environment of Social Policy.</b> | No.84 | Sara Graham (ed.), <b>Social Policy in Australia: What Future for the Welfare State?, Volume 6: Concurrent Sessions. Community Services: Policy and Practice.</b>    |
| No.82 | Russell Ross (ed.), <b>Social Policy in Australia: What Future for the Welfare State?, Volume 4: Concurrent Sessions. Social Policies in Australia and New Zealand.</b>                     | No.85 | Ian Gough, <b>International Competitiveness and the Welfare State: A Case Study of the United Kingdom.</b>   |

The first five of these contain a selection of the papers presented to the 1989 Social Policy Conference. They complete the six volumes of Conference papers, the first having been released late last year and containing the Plenary Session papers and other invited addresses. We are offering all six volumes for a limited time only at the special price of \$40. Further details of this offer are provided in the white centre pages.

**Reports and Proceedings No. 85** contains an interesting analysis of the relationship between the welfare state and international competitiveness written by Ian Gough. Ian spent two months at the Centre as a Visiting Fellow in 1989 and I am delighted that we have been able to publish this part of the work he was pursuing then. Although the report focuses on United Kingdom experience, there are many insights and lessons to be drawn that have relevance to Australia. The subject matter dealt with in the Report remains of great topical interest both here and in the United Kingdom and Ian Gough's analysis is well worth careful consideration.

The following report has recently been published in the **SPRC Research Resource Series**:

- No.7     Diana Encel, **Aspects of the Distribution of Income and Wealth in Australia: An Annotated Bibliography.**

The report comprises an extensive bibliography of work on the distribution of income and wealth in Australia. It will inform our on-going research into income distribution and redistribution in Australia.

The following **SPRC Reprints** have also been published:

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## FROM THE DIRECTOR ...

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- No.55 Bruce Bradbury, Ian McRae and Lyn Woyzbun, 'Families and Early Labour Market Experience: An Analysis of Siblings', *The Australian Journal of Statistics*, Special Volume 31 A, August 1989.
- No.56 Peter Saunders, 'Social Policy in Australia: An Introduction and Overview of Recent Developments', *Working Paper No. 303, Sonderforschungsbereich 3* (Special Collaborative Program 3), Universities of Frankfurt and Mannheim.
- No.57 Peter Saunders, 'Income Inequality in Australia: Lessons from the Luxembourg Income Study', *Income Distribution Seminar Papers and Proceedings Economic and Social Policy Group*, University of New South Wales, February 1990.
- No.58 Peter Saunders, 'Guaranteed Minimum Income Revisited: Paradise Lost or Guiding Light' and 'Guaranteed Minimum Income Schemes Revisited, Revisited', *Economic Papers*, Vol. 7, No. 3, September 1988 and Vol. 8, No. 3, September 1989.

### Conferences and Seminars

As I indicated in the last Newsletter the initial announcement and call for papers for the 1991 National Social Policy Conference is contained on p. 7. We are currently negotiating with a number of possible overseas speakers, and more information on these will be provided later. I am, however, able to indicate that we are already guaranteed to have a number of eminent Australian and international speakers presenting papers at the Conference. The Conference will again be held at the University of New South Wales, from 3-5 July 1991. Make sure you make a note of the dates in your Diary!

Information is also provided later in the Newsletter about two public seminars which the Centre is currently involved in organising and sponsoring. The first, on 'Sole Parents and Public Policy', is to be held on 30 and 31 August at the YWCA in Sydney. Speakers will include Jane Millar from the United Kingdom and speakers from the Australian Institute of Family Studies, the Department of Social Security and the Centre. Further details are on p. 39. The second conference on 'The Planning and Delivery of

Community Services in the 1990s' has been jointly organised with the centre for Australian Social Policy Analysis at the Phillip Institute of Technology in Melbourne. The conference will be held on Friday 23 November at the Phillip Institute. Further details are on p. 11.

### Staff

I am delighted to be able to announce that Dr Sheila Shaver has now formally accepted the position of Deputy Director of the Centre and will join us towards the end of July. Sheila has spent several years now in the School of Behavioural Sciences at Macquarie University, and has also worked in the Institute of Applied Economic and Social Research at the University of Melbourne. She will bring with her a wealth of research and administrative experience which will strengthen the overall capability of the Centre and broaden our research expertise and focus. Her past work spans a broad range of social policy issues and she will be a valuable addition to what is already an impressive team of social researchers.

I am also pleased to welcome to the Centre three new research assistants. Robert Urquhart joined us in March and has been working since then under the supervision of Adam Jamrozik on a contract research project titled *The Contribution of Immigration to Skills Development and Occupational Structure*. David Pearl and Louise North also joined the Centre as research assistants in May and June respectively. Both will be working on aspects of a Study of Social and Economic Inequalities which is a joint venture between the Centre and the Centre for Applied Economic Research located in the School of Economics of the University. This Study, which is still very much in its infancy, is funded jointly by the Commonwealth Government, who match funds raised from other sources on a dollar for dollar basis. (A fuller description of the Study will be presented in the next issue of the Newsletter.) David and Louise are currently working under my general supervision on life cycle aspects of inequality, and the social wage, poverty and inequality, respectively. I would like to welcome both of them, along with Robert, to the Centre and hope that all three will enjoy and learn from their time with us.

Peter Saunders  
Director

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# NEW SPRC PUBLICATIONS

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## RESEARCH RESOURCE SERIES NO. 7

### **Aspects of the Distribution of Income and Wealth in Australia: An Annotated Bibliography**

by

Diana Encel

June 1990, 124 pp.

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This is the first report in the **Research Resource Series**, to be published under the Centre's new name. It builds on and develops material previously published in **Research Resource Series Nos 3 and 4**. This **Bibliography** is intended for all those interested in questions relating to the distribution of income, whatever the motivation for their interest. The focus is on the distribution of income in Australia, but also includes reference to works concerned with the distributions of asset income and wealth, that is, with inequality at the upper end of the income distribution.

In 1988 the Centre published **Poverty and Aspects of Inequality in Australia: An Annotated Bibliography, 1963-1987, No. 3** in the **Research Resource series**. That report was mainly concerned with poverty, that is, income inequality at the lower end of the income distribution. Readers with an interest in poverty are referred to the earlier bibliography, particularly to those works described there under the key-word 'income inequality'. Some works are cited in both bibliographies, but there are a number which appear in only one.

Much of the Australian research into income distribution is concerned with redistribution of income through the taxation and welfare transfer systems. Readers particularly interested in this aspect of income distribution are referred to another bibliography published by the Centre - **The Interaction Between the Australian Taxation and Social Security Systems**, (Research Resource Series No. 4), particularly to works described by the key-words 'income distribution' and 'incidence'. Once again there is a certain amount of overlap and some works appear in both bibliographies.

The earliest works cited in this **Bibliography** are those by the first Commonwealth Statisticians, T. A. Coghlan and G. H. Knibbs who each interpreted the results of

the early Censuses. Between 1933 and 1976, income data were not collected in the Census because of a history of unsatisfactory response. However the Australian Bureau of Statistics (ABS) is, and has been, the most important source of data, especially since 1968 when they began to conduct surveys of the income of both individuals and families. The ABS continues to collect data and to release them in a variety of ways: tabulations; interpretive publications such as those mentioned above; and, more recently, as the technology has allowed, in the form of unit record tapes. In addition to these ABS sources, the other major source of income data is income tax statistics.

Investigation into the distribution of market earnings (the major source of individuals' incomes), another theme of the bibliography, also depends largely upon ABS data sources.

Apart from ABS and taxation data, attempts to produce income distribution and other measures of financial status (savings, rents, expenditures) by conducting surveys of households have also been reported intermittently by non-government, mostly academic, researchers.

Researchers interested in the distribution of wealth have used one other major source of data, namely, estate duty statistics. Several items cited in the bibliography describe the use of this data source.

The above paragraphs describe the major data sources discovered during the search for the items cited in this **Bibliography**. These data have been used for a variety of purposes. The distribution of income is often used as an indication of well-being in a community and this factor underlies much of the research undertaken in the area. However, other reasons have also been given such as: administrative purposes, for the estimation of the relative taxable capacity and 'to estimate current income distributions against which the yield of possible increased rates of Commonwealth tax could be assessed', 'to promote the colonies (and later the Commonwealth) as communities of rapid growth and equitable distribution by European norms', to discover the outcome of policy changes or changes in economic conditions, some of which are indirect and unpredictable; and an interest in 'fairness' or social justice. However, income statistics 'as indicators of how equally or unequally economic well-being is distributed in the community' appear to be the focus of most research described in the works cited.

Analyses of the data sources described above comprise the bulk of the work included in **Aspects of the**

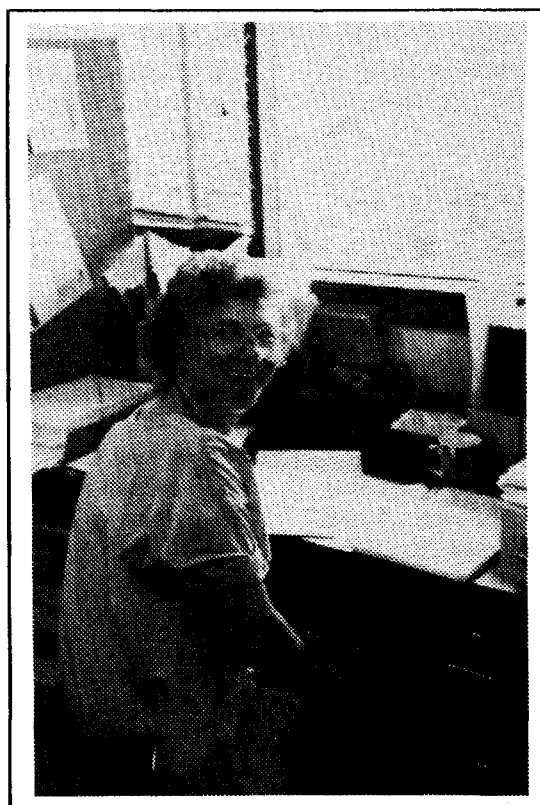
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# NEW SPRC PUBLICATIONS

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**Distribution of Income and Wealth in Australia: An Annotated Bibliography.** The range of themes around which they are organised can readily be discerned from the key-words used to describe the entries. There are a number of issues which are not included, for instance, works whose main purpose is to make recommendations for improving the distribution of income either by policies for affecting economic conditions or changes in the taxation or transfer system. It is concerned with the distribution of income between individuals, households, or families but does not include material on the distribution of the national

income, for instance, as between wages, profits etc., either at one time, or as they change over time. It also does not include citations of works which are concerned mainly with per capita incomes. There is a large literature which discusses measures of equality and their use in comparative studies. Works in this category also do not fall within the scope of this Bibliography, though there is a key-word, 'methodology', which covers works describing the measurement of income distribution, some of which are also concerned with the concepts and choice of equality measurement.



**Diana Encel**

Photographer: Lisa Coleman



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# SEMINARS, CONFERENCES

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## **SOCIAL ISOLATION TO SOCIAL PARTICIPATION? WAYS OF WORKING WITH THE OLDER COMMUNITY**

Seminar Held Wednesday, 23 May 1990  
YWCA, Sydney

by Marilyn McHugh

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This seminar was a joint venture by the Health Promotion Unit, NSW Department of Health; Health Promotion Unit, Northern Sydney Area Health Service; Health Promotion Unit, Southern Sydney Area Health Service, and the Department of Social Work and Social Policy, University of Sydney.

The idea for the seminar originated from a group of health workers interested in addressing the following issues:

- i) Social isolation and social participation for older people;
- ii) Effective methods or programs in which participation can be achieved;
- iii) How to know if the intervention has been successful.

The seminar was composed of three sessions; the first session defined the issues social isolation, social participation and social networks; the second presented four strategies (programs) for intervention and the third session was concerned with analysing and communicating program outcomes.

The bulk of the afternoon's seminar was devoted to the discussion of four innovative and exciting programs for intervention with older people. Two are currently operating in the metropolitan area.

The first is WAVES (water activities for frail elderly and people with disabilities) and the second, HEALTHY NETWORKS, a program based on a community development model with networking and social participation as its primary aim.

A third HUGI (Help Us Get In) operates in the Hunter region for people with disabilities especially those whose form of mobility is a wheelchair. The program aims to raise awareness and implement changes by approaching those with the power and resources to provide accessibility to ordinary, everyday venues such as footpaths, buildings and especially toilets.

The fourth program HOMEREACH a support network for the housebound frail elderly and disabled people of non English speaking background and their carers, is unfortunately, at this stage, embryonic. The program, if implemented, will provide access to large, yet non vocal groups of ethnic communities by the use of technology such as radio, television, telephone and mail. The potential of this program is twofold. Firstly, it will provide information and education; secondly it will offer opportunities to participate, contribute, share concerns, ideas and skills, among people living in similar circumstances.

The third session was on methods of analysing and communicating program outcomes. It was an important topic highlighting some of the difficulties in evaluating programs on networking with the aim of social participation. Overall it was an interesting and informative afternoon.

For those who are interested in the area of social isolation, social participation and social networks, a report by Anne Cusick and Karen Quinsey is available from the South Sydney Area Health service. Titled, **Social Isolation and Health Status of Senior Adults: Key issues and strategies for action, a literature review and recommendation for health promotion and community development action.** It is available for purchase or loan by calling (02) 553 2611.

## ANNOUNCEMENT

### Social Policy Research Centre National Conference



3-5 July 1991

University of New South Wales

The Conference is intended to provide a forum for public discussion of social policy issues and for the presentation of policy relevant research results. Participation is expected from academic researchers, policy-makers, administrators, professionals in service delivery, and other people concerned with social policy and social welfare issues. There will be special papers from invited overseas and Australian researchers.

The major issues covered in the Conference will include:

1. **Social Theory and Social Policy**  
Issues relating to theories of welfare and social justice, the impact of class, gender and ethnicity.
2. **Community Services and Resources**  
Health, education and housing issues; child care and care of the aged and disabled; the role of self-help groups, formal and informal care, and community development.
3. **Policy and Practice**  
Service delivery, administrative and legislative issues, the role of the non-government sector, Commonwealth - State relations, and rights of clients and consumers.
4. **Economic Aspects of Social Policy**  
Income support and taxation policies, the social wage, fiscal and occupational welfare, the distribution of income and wealth, labour market issues, and the financing of welfare services.

**CALL FOR PAPERS:** Abstracts (100-200 words) of papers in any of the above areas are invited for consideration. To facilitate Conference planning, abstracts are to be submitted by 30 November 1990 to:

Peter Whiteford  
Social Policy Research Centre  
University of New South Wales  
P O Box 1  
Kensington NSW 2033  
Telephone: (02) 697 5152 or 697 5150  
Fax: (02) 398 9903

For general information about the Conference:

Jennifer Young  
Conference Secretary  
Telephone: (02) 697 5150

Further details of the Conference will be given in the forthcoming issues of the SPRC Newsletter.

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# CONSUMPTION TAXES AND THE POOR

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## INDIRECT TAX REFORM AND LOW INCOME GROUPS: AN ASSESSMENT OF METHODS OF COMPENSATION

by

Peter Whiteford and Peter Saunders

Australian Tax Research Foundation,  
Research Study No. 10, Sydney 1990

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This report, prepared by Peter Whiteford and Peter Saunders, has recently been published by the Australian Tax Research Foundation.

The question of the proposed introduction of a broad-based consumption tax (BBCT) remains one of the most important issues on the tax reform agenda. This is so despite the rejection of a BBCT at the National Tax Summit in 1985. One consideration that was particularly controversial at the time of the Tax Summit was the question of ways to compensate low income groups for the effects of such a tax on their standards of living.

The issue of compensation for low income groups has sometimes been thought to be a comparatively simple and straightforward affair. Social security pensioners, for example, can be protected by the automatic indexation of their payments. This paper shows that compensation is in fact a far more complex task than is often acknowledged. This does not mean, however, that broadly satisfactory compensation measures cannot be developed.

The report devotes considerable attention to the compensation package proposed in the government's **Draft White Paper (DWP)** prepared in 1985. This focus does not make the report of only historical interest, since it is argued that the DWP's analysis provides an appropriate framework for the development of future compensation proposals.

The DWP approach involves using existing taxation and social security programs as far as possible to provide the compensation required. While more radical reforms to the tax-transfer system can also be considered, the overall merits of alternative packages can only be judged on the basis of a much broader range of objectives, many of which are not related to

the specific issue of compensation. When concentrating on the compensation question, therefore, there is much to be gained from starting from the DWP approach.

The report provides a detailed analysis of the mechanisms suggested in the DWP for compensating taxpayers and social security recipients for the introduction of a BBCT. The initial problem is that the income tax cuts could only benefit (and hence compensate) those with sufficiently high taxable incomes.

The report estimates that, including social security recipients, there were more than four million individuals in 1985-86 whose taxable incomes were not sufficiently high for them to receive full compensation through the proposed offsetting income tax reduction (see Table 1). More than half of this group, however, were social security recipients, and the proposed changes to social security payments were adequate to compensate most of them. Even so, particular attention has to be paid to those pensioners with private incomes and those whose social security payments are non-taxable.

Overall, the report concludes that the compensation mechanisms proposed in the DWP for those with social security incomes would have been suitable in the vast majority of cases. Nevertheless, there remain some difficulties with the DWP approach.

Perhaps the fundamental question to be resolved is the appropriate level for compensation - that is, should protection apply to individuals, income units, families or only to broad demographic groups? The approach adopted in the DWP is that compensation should be at the level of either the income unit or the family, rather than the individual. This was controversial for many at the time, and may remain so.

Analysis in the report of newly released income data suggests that there would be more than eight hundred thousand married women who could not be compensated in their own right for a BBCT, because their individual incomes are too low. Nevertheless, the vast majority of their families could be compensated by income tax cuts for husbands. It was because of such effects that many womens' groups were opposed to the BBCT at the Tax Summit. Whatever the merits of each side of this argument, it should be recognised as a potential cause of future disagreement.

Another group for whom it is difficult to devise adequate compensation arrangements are the self-

# CONSUMPTION TAXES AND THE POOR

employed in general, and farmers in particular. This is because many of these have low recorded incomes but much higher expenditure levels, so that income tax cuts cannot offset the price of a BBCT for this group.

Another important question about the adequacy of the compensation arrangements relates to the estimation of the distributional effect of a BBCT. Of significance in this context is the discrepancy between income and expenditures recorded in Household Expenditure Surveys. Other research has suggested that on the basis of alternative savings ratio assumptions, many pensioner and beneficiary groups would in fact have experienced falls in real disposable income as a result of the overall DWP package (even after taking account of the compensation measures). This report reaches no conclusion on this issue, except to note that it raises concerns about the adequacy of the specific compensation proposals in the DWP.

A final issue of some importance is the question of compensating those low income individuals and families outside the social security system. This is partly a question of the appropriate level of compensation, and partly a question of the best mechanism for compensation. In order to shed light on this issue, the report provides an analysis of data from the 1985-86 Income Distribution Survey. The new data contain a wealth of information on the circumstances of these low income groups.

In general, the data support the arguments in the DWP that many of these low income individuals are either in transition (e.g. they have just entered the workforce), or

economic position (e.g. farmers and the self-employed). Having said this, there may still be families with are in families with high incomes, or are in circumstances where their measured annual income may not necessarily be a good guide to their true genuinely low incomes whom it would be very difficult to compensate through the small-scale income-tested income supplement suggested in the DWP.

The report concludes that the framework developed in the DWP appears to provide a useful and sound approach to developing methods of compensation for a BBCT. The specific proposals in the DWP are particularly appropriate for social security recipients, although there may be some small gaps in coverage. Whether this approach is suitable for low income groups outside the social security system is debatable. Additional issues that will need to be considered include the level of compensation and the issue of dissavings among low income families.

There can be little doubt that some form of compensation will be necessary if a BBCT is to receive widespread community support. The DWP and the analysis in this report point to the complexities involved in achieving adequate compensation for all low income groups. The way forward involves recognition of this, and the development of a package of measures that is not only equitable, but also recognises what is achievable in practical terms.

The report can be purchased for \$10.00 from the Australian Tax Research Foundation, Level 2, 44 Hunter Street, Sydney (Phone (02) 232 4239).

**Table 1: Characteristics of Individuals in relation to Effective Compensation Thresholds - 1985-86 (Thousands)**

Type of Person	Total	Numbers Below Compensation Thresholds:		
		Social Security Recipients	Numbers with Zero or Negative Income	Others
Single person	1103.2	862.0	67.1	174.1
Sole parent	178.3	159.6	5.6	13.1
Husband, no dependants	732.0	573.8	27.7	130.5
Wife, no dependants	950.9	540.5	140.6	269.8
Husband, with dependants	339.3	125.6	32.8	180.9
Wife, with dependants	1080.9	99.2	377.7	604.0
<b>Total</b>	<b>4384.6</b>	<b>2360.7</b>	<b>651.6</b>	<b>1372.3</b>

Source: Australian Bureau of Statistics, Income Distribution Survey 1985-86, unit record tape.

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# LETTER TO THE EDITOR

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Dear Editor,

Although I have no social work or public administration training (I am a lawyer) I have read your Newsletter with interest. I found it easy to read and lacking (as far as possible) the normal esoteric jargon which pervades many professional journals.

My particular interest is in the way in which mainstream disciplines have ignored or marginalised Aboriginal people: criminological studies which ignore the fact that 13 per cent of persons appearing in courts in Australia are black, economic studies of areas with high Aboriginal populations which devote little or no space to the complex issues of welfare dependence versus employment development for the Aboriginal population of the area, poverty studies which ignore the special constraints on Aboriginal people trying to escape their cycle of confinement, etc.

I was interested therefore to read the review of **Social Policy: A Critical Introduction: Issues of Race, Gender and Class**. Whilst it is confined to the British context it seems to me this is an area which deserves exploring in Australia. I was also interested to read the review by Russell Ross which followed of **Pilbarra Bushman**. At the risk of being pedantic, I felt the use of one expression in this review warranted attention being drawn to it.

The expression 'part-Aboriginal' is one which has been out of favour for some time in the 'Aboriginal service industry' because it is offensive to Aboriginal people. Regrettably there are still those that use it, usually because they are not aware that Aboriginal people regard it so, and because they have not really considered what is implied by the term.

There is also a view that the expression lends itself to misuse by those who seek to devalue the special status or rights of Aboriginal people who are not 'full-blood'. It helps perpetuate myths; that culture is the result of biological inheritance, that culture is manifest only in the way we live our daily lives - i.e., whether we wear clothes, work, live in houses and send our children to school, and that the only 'real' Aboriginal culture is that which is the same as it was prior to white settlement.

We use the term 'Aboriginal' to connote some-ones race, but what do we mean by that? If we mean their biological inheritance, then why distinguish only part Aboriginality? My mongrel heritage, like that of many Australians, is made up of many 'parts'. If we mean culture, then how do we distinguish between some-one who is fully Aboriginal and some-one who is not?

The idea that the use of a word somehow tells us something about the person being described relies on an implicit assumption that there are some characteristics which can be implied to an individual by virtue of their biological or cultural origins. In my view this is the essence of racism.

Aboriginal people in Australia are at last able to publicly flaunt the pride they have always felt in their Aboriginality. The unthinking perpetuation of myths and stereo-types of Aboriginality, and the ignorance of 'modern' Aboriginal culture which is common to almost all non-Aboriginal peoples in one degree or another, detract from this increasing awareness by multi-cultural society by being making an effort to understand the Aboriginal perspective in all things. This is not easy - it is not as though there is a cultural awareness manual to guide us. For this reason I felt motivated out of my usual lethargy to write this letter. I hope you will accept these comments in the spirit of constructive criticism with which they are made.

K A Whimp  
Torrensville

## Reviewer's Comments

I am aware of, and agree with most of, the sentiments expressed above. However, in the **Pilbarra Bushman** the term 'part-Aboriginal' serves to remind us of the special problems people such as Bill Dunn faced.

Russell Ross  
Senior Research Fellow

**SOCIAL POLICY RESEARCH CENTRE**

THE UNIVERSITY OF NEW SOUTH WALES

and

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# BOOK REVIEWS

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## CONTEMPORARY RACE RELATIONS IN AUSTRALIA

Journal for Social Justice Studies  
Special Issue Series, Volume 3, 1990

Available from: Margaret White,  
Centre for Social Justice Studies,  
School of Social Science,  
Charles Sturt University, Bathurst 2795  
Cost: \$12

Reviewed by Michael Fine

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Perhaps the most significant failure of Australian social policy in the last two decades has been the continued inability of legislative changes and social welfare measures to overturn the oppressed position of Aboriginal communities. Certainly, there have been significant changes; changes which serve to clearly differentiate the legal situation in Australia, from, for example, that in South Africa. Yet despite a number of important legislative reforms, such as those following the 1967 National Referendum which resulted in people of Aboriginal descent being recognised as citizens with the right to vote and be counted in the national census, and the introduction of Anti-Discrimination legislation, Land Rights bills and other measures in the 1970s and 80s, it is still the case that on almost every measure of social wellbeing and every index of social achievement, the indigenous population of Australia is markedly worse off than the remainder of the population. Indeed a series of National and International Reports in the 1980s (from the World Council of Churches in 1981 and the UN Human Rights Commission and Amnesty International in 1986, to the Australian Human Rights Commission in 1988), drew world attention to the problems, shifting home responsibility to local public institutions as well as State and Commonwealth government bureaucracies. The current Royal Commission into Black Deaths in Custody serves daily to remind us that the differences between Australia and South Africa are not always as great as we would wish.

A new collection of essays, 'Contemporary Race Relations in Australia', edited by Gillian Cowlishaw and Barry Morris and published as Special Issue Series, (Volume 3), of the Journal for Social Justice Studies, attempts to understand the apparent paradox involved in this situation. The essays advance a critical

examination of relations between Aborigines and white communities in rural Australia, focusing upon conditions encountered in New South Wales, where, as the editorial points out, substantial research has been carried out in the 1980s.

The common perspective which unifies the six articles in the collection is a focus upon what the editors identify as 'the forces and processes that inform the dominant society's 'race relations' and the institutional interventions that influence and affect the conditions of Aborigines' social world'. In examining the impact of aspects of the legal system, the police, national social welfare entitlements, the official rejection of ideas of white racial superiority and the introduction of Land Rights legislation in the area of Kakadu National Park in the Northern Territory upon the conditions experienced by rural Aboriginal communities, what emerges is a picture of the deeply entrenched and complex nature of inequality and racism which exists despite the removal of many, if not all, of the most readily identifiable legislative supports it previously enjoyed. As the editors point out, the research shows:

*... very limited social or political recognition or acceptance of indigenous rights, or land rights, or constitutionally recognised prior ownership, and only a very limited realisation of self-determination and self-management. The articles reveal that social policies and public perceptions by whites of Aboriginal issues continue to be considered in terms of the amelioration or control of race relations, rather than the recognition of indigenous rights.*

The first three articles in the collection deal with different aspects of the law and the police. Kerry Carrington examines the reasons for the massive overrepresentation of Aboriginal girls in the New South Wales juvenile justice and child welfare systems. Although Aboriginal people comprise only 0.7 per cent of the total population of NSW, they constitute about 25 per cent of the inmates in the State's juvenile correctional institutions. In addition to socio-economic factors and over policing, Carrington argues, a covert criminalisation process operates in the way the law is applied. The exploration of this process is followed by Heather Goodal's article on the interaction of local government and the operation of the NSW Police Tactical Response Group in Brewarrina in 1987-88, at the time of what became known as the Brewarrina Riots, and Chris Cunneen's article on effects of the development and implementation of a tough 'law and order' campaign by the NSW Liberal-National Party government.

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# BOOK REVIEWS

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The articles by Gillian Cowlishaw and Barry Morris both focus on the mechanisms whereby racism operates in a legal and moral context in which racial discrimination based upon ideas of biological inequality has been abolished, at least publicly. Interestingly, both point to ways in which notions of equality, and social welfare interventions premised on the extension of equal rights to people of Aboriginal descent, have served to underpin a new, and often less readily identifiable, form of racism. Cowlishaw's case study of the stigmatising and marginalising effect of educational allowances paid to some Aboriginal people, provides a particularly understandable example of this sort of mechanism in operation. Despite the fact that larger allowances are paid to white pastoralists in remote areas to enable them to send their children to Boarding School than are paid to Aboriginal families, the payment of Aboriginal Secondary Grants has served to confirm the opinion held by many of her white respondents that Aboriginal people receive unfair treatment from the government, thereby demonstrating their already visible incapacity to succeed on equal terms. Both Morris and Cowlishaw argue for an understanding of racism which goes beyond the idea of prejudice. As well as being encoded in apparently non-discriminatory institutional regulations, such as Bourke Council's non-racial ban on drinking alcohol on streets or footpaths, racism is seen to arise as a common sense experience of conditions in racially divided towns where, excluded from meaningful control of resources and reliant upon welfare assistance, the indigenous population remains as 'an eternal problem'.

The final essay in the collection, by Moreton-Robinson and Runciman, is concerned with the implications of land rights granted to the traditional owners of Kakadu National Park in the Northern Territory. The complex interaction of Lands Rights Legislation with the National Parks Act and the effect of certain rights held to the payment of royalties from mining concessions has been, according to the authors, to coerce the traditional owners into engaging in the bureaucratic processes of the dominant society. It is claimed that in extending the power of traditional owners to make decisions, the laws, rather than facilitating self management, have forced them to make decisions while at the same time circumscribing the sorts of decisions that can be made.

The arguments and evidence advanced in this collection are unlikely to go unchallenged. Yet in combining up to date data from recent fieldwork and research with recent advances in radical social theory, it is clear that a valuable perspective has been brought to bear on a problem that must remain fundamental to Australian

social policy. This volume deserves a wide readership, not simply because it addresses a vitally important subject, but because it does so in a refreshing, insightful and unpatronising way.

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## CHILD POVERTY

edited by Don Edgar, David Keane  
and Peter McDonald

Allen & Unwin, Sydney, 1989, 207 pp, Cost \$16.95.

Reviewed by Russell Ross

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This is a collection of ten papers originally written for the Child Poverty conference, organised by the Australian Institute of Family Studies (AIFS) and the Australian Council of Social Services (ACOSS), held in Melbourne in April 1988. The book - which includes statements from both the Prime Minister and the then Minister for Social Security, Brian Howe - has, in one place, the thoughts and research findings of a very diverse, interdisciplinary group of researchers, many of whom are among the leading researchers on poverty in Australia. Its publication is timely, coinciding with the target date of the Prime Minister's 1987 election pledge that by 1990 no Australian child would be in poverty (later adapted to need be in poverty).

The ten chapters are:

*The social costs of poverty*, Don Edgar

*Inequality and deprivation among families with children: an exploratory study*, Peter Whiteford, Bruce Bradbury and Peter Saunders

*The everyday life of children in poverty*, Jenny Trethewey

*Made in Australia: youth policies and the creation of crime*, Mike Presdee

*Child poverty and housing*, Joan Vipond

*Child poverty and children's health*, Neville Hicks, John Moss and Ruth Turner



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# BOOK REVIEWS

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*Child poverty and educational action*, Bob Connell and Vivienne White

*The estimated impact of the Family Package on child poverty*, Helen Brownlee and Anthony King

*Children's poverty and labour market issues: confronting the causes*, Bettina Cass

*The cost of children*, Don Edgar

Between them, these ten contributions present an excellent collection of papers and address almost all of the important issues concerning child poverty in Australia. They also serve to remind us that poverty is a multi-dimensional concept. As Cass puts it

*... definitions of poverty must go beyond income at any one time and be concerned as well with the major flow of life-time resources which enable individuals and their families to participate fully in economic, social and political life. (p. 148)*

All of the papers offer valuable insights into the face of child poverty, its incidence, and its causes. As can be seen from their titles, these chapters cover very broad topics (Edgar, Cass), economic aspects (Whiteford et al., Brownlee and King) through to some very specific aspects of deprivation; housing (Vipond), health (Hicks et al.), crime (Presdee), educational outcomes (Connell and White).

There are many aspects of this collection which make it essential reading for anyone concerned about the level of poverty in this country; indeed, the book should be compulsory reading for those who, for whatever reason, aren't concerned about poverty! Trethewey's chronicle of a day in the life of an impoverished child is particularly compelling. Connell and White take a long term view, highlighting the effects of child poverty on later life chances through lower access to education. Cass provides an analysis of the underlying causes of poverty and the links between poverty and the labour market.

The book does have several shortcomings, the first being an almost total lack of attention to Aborigines and migrants. Nowhere is there more than passing reference to either of these groups, yet it is widely believed that Aborigines and migrants (especially recent arrivals and/or those from non-English speaking backgrounds) are among the most poverty-prone groups in Australian society.

The second shortcoming is that while the book goes a long way towards understanding child poverty, there is less attention to policy issues, i.e. what can be done to eliminate child poverty, or at least to reduce or alleviate it. Only in the Cass contribution is there a detailed examination of the causes of poverty, and without knowing the causes, it is very difficult to have a serious debate on permanent solutions (other than band-aid ones which address the consequences of poverty rather than its causes).

I strongly urge everyone, not just policy makers and policy influencers, to read this book no matter what their poverty status. Most papers are easy to read, although several are necessarily of a more technical nature. Even in the more technical papers the central issues are clearly identified.

The basic message from *Child Poverty* is clear. As Edgar says in the book's preface,

*... poverty is not just a problem for those unlucky enough to be poor, it carries long term costs for the whole of society and cannot be afforded by anyone. (p. xiv)*

Poverty among children is particularly tragic since children, as children, do not have the resources to improve themselves. That is our collective responsibility as a society.

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## KEY PAPERS NUMBER 1: RURAL WOMEN

edited by Margaret Alston

Centre for Rural Welfare Research  
School of Humanities and Social Sciences  
Charles Sturt University Riverina  
Cost \$15.00

Reviewed by Marina Paxman

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'Rural Women' focuses on a largely unexplored dimension of women's lives in Australia. Two and a half million Australian women live outside towns and cities with a population density of one hundred thousand or more, and one and a quarter million of

*Continued on p. 27*

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# SOCIAL POLICY RESEARCH CENTRE

UNIVERSITY OF NEW SOUTH WALES

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**PLEASE DISREGARD THIS LETTER IF YOU HAVE ALREADY  
COMPLETED AND RETURNED YOUR QUESTIONNAIRE**

Dear Reader,

In my letter, included in the March issue of the Newsletter, you were requested to complete and return a questionnaire to assist us in the production of a more useful Newsletter and also in updating our mailing list.

The deadline for receipt of questionnaire has been extended to 31 August 1990 and please find attached another questionnaire.

I emphasise that this is your final chance to respond and if we have not received your completed questionnaire by the due date, accordingly your name will be removed from our mailing list.

Thank you in anticipation of your assistance.

Sincerely,

Jennifer Young  
Editor

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# BOOK REVIEWS

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these women live on farms. What do we know about these Australian women? What do they do? What are their needs?

Through the growth and efforts of the women's movement the overall quality of women's lives is improving. However, marginalised groups of women have fallen outside the liberation process. As Margaret Alston states:

*Rural women have rarely been the subjects of independent study. They have, in fact, been peculiarly absent from the imagery of rural life.*

Attention to date has primarily concentrated on urban women whose stories differ vastly from those in isolated areas.

The focus on women in rural welfare research is unquestionably overdue and much welcomed. Hopefully this report will stimulate debate, and further sophisticated analysis, to fill the existing void. The onus is on government advisers and policy makers to improve their knowledge of rural women's issues, so that social policies and programs are designed to meet the specific needs of rural women.

This collection is a compilation of seven papers:

**Farm Wives and Agrarianism in the United States.** Fink, D.

**Beyond the Dichotomy: The Paid and Unpaid Work of Rural Women.** Gibson, D., J. Baxter, C. Kingston.

**Farm Work and Work.** Alston, M.

**Women's Decision Making in Extended Family Farm Businesses.** James, K.

**Domestic Violence in Rural Areas.** Coorey, L.

**Non English Speaking Women in Rural Australia: New England for Non-English Speakers.** Andreoni, H., J. Wilton, H. Weinand.

**A Preliminary Report on the Armidale and District Women's Centre: A Possible Model for other Country Towns.** Franklin, M.

Fink and Alston have based their papers on literature reviews. Fink gives a critique on the history of agrarian discourse in the United States, whilst Alston canvasses the literature on farm women in Western countries. Gibson et al., James, Coorey and Andreoni et al. have

based their papers on empirical research conducted in Australia. The underlying premise in all these papers is that rural women are still viewed in terms of their domestic role as housewives. There is little or no acknowledgement of their valuable contributions to the social and economic survival of rural communities.

Rural Australia is characterised by male hegemony, paternalism and conservative attitudes. These characteristics are perpetuating the existing status quo classifying rural women as second class citizens. The prevailing ideology is that farming is a 'man's' job although research shows women are performing the same duties as the men. In rural areas a woman's needs are placed secondary to her partner's needs. The pattern that has emerged is that women are doing men's work but men are not doing women's work. The paid and unpaid work of rural women is underrecognised and underutilised. This has been aptly summed up by Boulding (1980) when he asked '*are farm women superwomen?*'.

The inequitable distribution of power and resources in rural Australia is prevalent and challenges current social policies. Some existing policies are shown to be inadequate and not serving the interests of rural women. I particularly draw your attention to Coorey's findings on domestic violence in rural areas based on her study entitled: **Domestic Violence and the Police: Who is being Protected? A Rural Australian View.** Coorey's analysis shows how criminal assault in the home is not being addressed in country towns for reasons unique to rural areas. She also puts the onus on the men to stop their violent behaviour not on the women to escape from it. The paper highlights the fact that support structures developed in urban areas are inappropriate when implemented in rural areas. The lack of understanding of rural issues, and the powerlessness of rural women to draw attention to their plight, indicates the necessity to assess the role that organisations, agencies and individuals involved in domestic violence play in perpetuating the problem of domestic violence for women.

Andreoni et al. advocate the importance of research on women from non-English speaking background's (NESB) and suggests future directions. People from NESBs are a marginalised group in Australia and when NESB women adopt a rural lifestyle they are placed in a dangerous position of becoming forgotten. Andreoni illustrates how the needs of rural women from NESBs differ from those of Anglo-saxon rural women.

Franklin outlines a model for setting up women's centres in country towns and discusses some of the

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# BOOK REVIEWS

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positive and negative experiences encountered in the Armidale and District Women's Centre. She outlines strategies adopted to generate community awareness, education, funding and how to target groups not using the facilities e.g. Aboriginal women.

The papers based on primary research offer valuable insights on conducting research in rural settings and future directions for rural welfare research. The diversities and complexities of rural people's experiences, socio-economic backgrounds and demographic characteristics are reflected in the papers.

**Key Papers Number 1: Rural Women** challenges many misconceptions about rural women by exposing some of the effects of isolation and remoteness and related conditions on feminism and welfare and related issues. Through increased awareness we can recognise women's contributions to rural living and address inappropriate and discriminatory policies. Hopefully this will lead to more research on the impact of social welfare and social policy on rural women. This collection is recommended to government advisers, policy makers, social researchers, teachers and students.

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# HOW WE SPENT OUR MONEY

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## **PATTERNS OF HOUSEHOLD EXPENDITURE - CHANGES OVER THE 1980s**

In June 1990, the Australian Bureau of Statistics (ABS) released details of the final results of the 1988-89 Household Expenditure Survey (HES), one of the most valuable of its social surveys. The 1988-89 HES covered some 7,400 households throughout Australia and collected a wide range of information on household expenditure patterns, income, and the demographic and labour force status of the population. While the primary purpose of the HES is to collect information to be used in re-weighting the Consumer Price Index (CPI), the data also have important policy and research applications, for example, in estimating the incidence of indirect taxes or the incidence of government programs in the areas of health, education, housing and social welfare. This article compares some of the results of the 1988-89 HES with those from the 1984 HES. While the conceptual bases of these two surveys are very similar, there are some differences which can affect comparability. These are:

- the collection of negative income in 1988-89 in the case of losses from business and rental property; the earlier survey in contrast, treated these losses as zero income;
- the occupational classifications were revised;
- the sample size in the 1988-89 survey was smaller than in the 1984 survey (7,405 and 9,571 households respectively); and
- the reporting period for diaries in rural areas was reduced.

It should also be remembered that the HES is a sample survey and therefore subject to sampling as well as non-sampling errors.

## **GENERAL HOUSEHOLD CHARACTERISTICS**

Table 1 shows changes in the characteristics of households between 1984 and 1988-89. It can be seen that the estimated number of households increased by around 400 thousand over this period, and the total estimated number of persons increased from around 14.3 million to 15 million. In brief, average household size decreased somewhat, while the average number of persons employed in each household increased, as a result of the improvement in the labour market over the period. The proportion of households made up of couples with or without children fell, while the

proportion of single parent and single person household increased, as could be expected given the fall in average household size. It can be seen that the proportion of the population aged over 65 increased somewhat, while the proportion under 18 years fell to a greater extent. There also appears to have been some 'shift' of households from metropolitan to other urban and to rural areas.

## **AVERAGE INCOMES AND EXPENDITURES**

Table 2 summarises details of household incomes and expenditures. The first part of the table shows average household incomes and expenditures by deciles of gross household income. The table suggests that overall gross household income fell marginally over the period, but that there was a fairly large fall in the real gross income of the lowest decile (10 per cent) of the population. Unfortunately, this result is substantially affected by one of the definitional changes referred to above; that is, the change to recording of business losses as negative income when in the earlier survey losses were treated as zero income. The ABS publication shows that overall business losses were equivalent to nearly 15 per cent of the gross income of the bottom decile, which suggests that nearly all of the apparent fall in household income for this group is due to this definitional change.

Once the results of the 1988-89 HES are made available on a public use unit record computer tape, it will be possible for researchers to estimate trends in household incomes on a consistent basis, but until then it is not appropriate to use the results of the HES to estimate trends in the level and distribution of household income. It is for this reason that trends in total commodity and service expenditure might be regarded as a more appropriate measure of economic circumstances. (In addition, expenditure might be regarded as a better measure of 'economic welfare'.) Overall, total expenditure of all households also shows a small real drop over the period 1984-89. In contrast to the income data, however, these expenditure figures suggest that the two lowest income deciles have experienced rises rather than declines in living standards. In considering these figures, however, it should be remembered that these results are subject to sampling error, and in many cases the apparent 'changes' over time could be substantially affected by this factor.

Comparison of this part of the table with the income figures identifies one of the difficulties with interpretation of expenditure data; that is, that for a



# HOW WE SPENT OUR MONEY

TABLE 1: CHARACTERISTICS OF THE POPULATION, 1984 AND 1988-89

	1984	1988-89
Total No. of Households (000)	5,039.2	5,420.4
Total No. of Persons (000)	14,290.9	15,072.9
Household Composition (%)		
- Couple only	23.9	23.2
- Couple with dependents only	29.7	28.4
- Other couples	13.5	13.1
- Single parents only	5.0	5.8
- Single person	19.1	20.3
- Other	8.8	9.2
Geographical area (%)		
- Metropolitan	65.1	64.0
- Other urban	26.5	27.5
- Rural	8.3	8.5
Average number of persons per household	2.84	2.78
Average number of persons employed	1.20	1.30
Proportion of persons		
- Under 18 years	30.4	29.5
- 18 to 64 years	60.1	60.8
- 65 years and over	9.5	9.7

Source: Australian Bureau of Statistics, Household Expenditure Surveys, 1984 and 1988-89, Cat. No. 6530.0.

sizeable proportion of the population expenditures appear to be significantly larger than gross incomes, and these total expenditure figures do not include personal income tax payments, repayments of mortgage principal, or savings in the form of other capital housing costs, or superannuation and life insurance. The ABS notes, however, that the discrepancy between income and expenditure in the HES should not be taken as either a measure of dissavings or savings. This is because some economic resources, e.g. superannuation lump sums, are not included in the definition of income in the HES while goods acquired in the period may be included in expenditures, even though they have not been paid for.

Overall, these factors suggest that these trends in total expenditures may also not necessarily be a good guide to changes in the economic circumstances of the population over the 1980s. This point can be reinforced by considering the real decline of 3.2 per cent in the total expenditure of the top 10 per cent of the population between 1984 and 1988-89. The average gross income of the top decile increased by about \$70 per week in real terms, and while average real income tax payment for this group increased by about \$50 per week, average expenditures fell by about \$30 per week. While the current living standards of the richest 10 per cent therefore appeared to fall in real terms, their savings may have increased. It is difficult to reach any

# HOW WE SPENT OUR MONEY

**TABLE 2: HOUSEHOLD INCOMES AND EXPENDITURE, 1984 AND 1988-89**

Gross income decile	Average weekly household income <sup>(1)</sup>			Total commodity and service expenditure <sup>(1)</sup>		
	1984	1988-89	(%) Change	1984	1988-89	(%) Change
Lowest 10%	119.40	95.00	-20.5	197.50	207.50	+5.1
Second decile	206.20	199.40	-3.3	263.20	265.30	+0.8
Third decile	278.80	280.50	+0.6	335.90	318.60	-5.2
Fourth decile	390.10	390.00	-0.0	399.60	382.60	-4.3
Fifth decile	490.50	496.60	+1.3	457.70	466.60	+1.9
Sixth decile	600.20	612.30	+2.0	517.70	497.50	-3.9
Seventh decile	726.10	739.50	+1.9	578.90	591.00	+2.1
Eighth decile	868.10	883.70	+1.8	622.20	652.70	+4.9
Ninth decile	1047.90	1072.70	+2.4	739.30	766.80	+3.7
Higher 10%	1622.40	1692.60	+4.3	963.40	932.60	-3.2
All households	636.20	636.10	-0.0	507.50	502.70	-1.0

Principal source of household income	Proportion of households (%)		Average weekly household income <sup>(1)</sup>		
	1984	1988-89	1984	1988-89	% Change
Wages and salary	59.6	60.4	820.50	810.10	-1.3
Own business	7.8	7.8	747.40	789.80	+5.7
Age/invalid/wives pension	14.0	13.2	195.50	193.80	-0.9
Unemployment/sickness benefit	3.8	2.7	247.60	237.00	-0.3
Other pension/benefit	7.9	8.5	235.90	226.10	-4.2
Total government benefits	25.8	24.4	215.60	209.80	-2.7
Other	6.6	7.1	500.30	473.80	-5.3
Total no. of households (000)	5039.2	5420.4	636.20	636.10	-0.0

**Note:** 1) Expressed in 1988-89 dollars. Rounded to the nearest 10 cents.

**Source:** Australian Bureau of Statistics, Household Expenditure Surveys, 1984 and 1988-89, Cat. No. 6530.0

definite conclusion about the meaning of this result. It should also be noted that there is simply no consistent pattern to the real changes in either household incomes or expenditures for the different decile groups.

The second part of the table shows trends in the distribution of households by their principal source of income and in the average household income by these

different sources. It can be seen that there was an increase in the proportion of households reliant on wages and salaries, presumably reflecting the improvement in employment. There was also a decrease in the proportion of households reliant on government cash benefits, particularly age, invalid and wives' pension and unemployment and sickness benefit. In the case of pensions, this probably results from

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# HOW WE SPENT OUR MONEY

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changes to the over-70 age pension and the introduction of the assets test, while the reduction in receipt of benefits is a result of the reduction in unemployment and limitations placed on eligibility for benefits.

The small real fall in the average gross incomes of wage and salary households is consistent with the effects of wage restraint since 1984, while the real increase in average incomes of the self-employed possibly reflects the recovery of farm incomes from the effects of the drought in 1983. The real fall in average incomes of households principally dependent upon social security payments is more puzzling, since over this period there have been substantial real increases in basic payment levels (apart from those for young persons and the single unemployed). This result may arise from the government's initiatives to 'target' assistance on the lowest income groups, since the effect of greater targetting is to reduce the proportion of recipients with higher private incomes. The reduction in unemployment may also have a similar effect, because shorter term beneficiaries are more likely to find jobs and be removed from benefit receipt.

## OVERALL EXPENDITURE PATTERNS

Table 3 compares patterns of average weekly household expenditures on broad expenditure items in 1984 and 1988-89. In brief, it can be seen that spending on current housing costs, on household services and operation, medical care and health and on personal care and the miscellaneous category increased both in real terms, and as a proportion of total expenditures, while spending on all other categories either fell or remained roughly stable. It is apparent that current housing costs accounted for the largest increase in expenditure, while spending on transport and on food experienced the greatest falls.

Table 4 further disaggregates spending on these categories by deciles of gross income. In many cases, the patterns of change in expenditures are consistent across income groups, but there are exceptions. For example, expenditure on current housing costs decreased for the lowest decile and increased less for the second decile than for higher income groups. This may result from the increased proportion of government renters among these two income classes. The proportion of total expenditure for fuel and power fell fairly uniformly across income ranges, as did food expenditures. The price indexes for these categories also fell relative to the general CPI over this period, which may explain part of this shift in expenditure patterns.

Spending on alcohol as a proportion of total expenditures increased somewhat for the bottom 50 per cent of the population, but fell slightly for the top 50 per cent, although the top decile continued to spend relatively more on alcohol than any other group at both periods. In contrast, spending on tobacco fell slightly across all income ranges, although more for the top 30 per cent of household than for other income groups. While the price index for tobacco products also rose less than the general CPI, this change may also reflect changes in the number of smokers.

Spending upon clothing and footwear shows an inconsistent pattern of changes, as does spending on household furnishings and equipment. Spending on medical care and health expenses increased for all income groups, with the largest relative increases generally being for the lowest income groups. This may appear unexpected, given the introduction of Medicare in 1984, but it may be that it is precisely because Medicare was introduced in 1984 that this pattern is observable. This is because the introduction of Medicare caused a fall in the measured CPI in that year. Thus, while the health price index has increased by around 50 per cent more than the general CPI since 1984, it has increased by around 4 per cent less than the general CPI if the starting point taken was 1980-81.

A final point to note about Table 4 is the decline in the share of total spending on transport for all groups except the bottom two deciles. The share of spending on transport rose for age and invalid pensioner household (but fell quite substantially for unemployment and sickness beneficiary households), and also rose for those households with 'other' regular income from sources such as superannuation and annuities, interest or property income. While further analysis would be required once the HES unit record tape is available, these factors suggest there has been a change in spending on transport among the retired population.

## HOUSING EXPENDITURES

In recent years there has been considerable concern with housing affordability problems, particularly for those purchasing their homes and private renters. Tables 5 and 6 provide some relevant information on these issues. Table 5 shows the distribution of households by tenure in 1984 and 1988-89 and the share of total expenditures given to current housing costs for each tenure type in the two years. Current housing costs exclude repayments of mortgage

# HOW WE SPENT OUR MONEY

**TABLE 3: COMPARISON OF AVERAGE WEEKLY HOUSEHOLD EXPENDITURE FOR BROAD EXPENDITURE GROUPS BETWEEN 1984 AND 1988-89**

Broad expenditure group	Expenditure (\$p.w.) <sup>(1)</sup>		Proportion (%) of total expenditure	
	1984	1988-89	1984	1988-89
Current housing costs	65.20	71.80	12.8	14.3
Fuel and power	14.80	12.90	2.9	2.6
Food and non-alcoholic beverages	99.90	95.80	19.7	19.1
Alcoholic beverages	17.30	16.90	3.4	3.4
Tobacco	8.00	6.90	1.6	1.4
Clothing and footwear	32.90	30.70	6.5	6.1
Household furnishings and equipment	38.80	37.40	7.7	7.4
Household services and operation	22.00	24.10	4.3	4.8
Medical care and health	19.70	21.70	3.9	4.3
Transport	82.80	76.10	16.3	15.1
Recreation	60.50	59.40	11.9	11.8
Personal care	9.30	9.90	1.8	2.0
Miscellaneous	36.40	39.10	7.2	7.8
<b>TOTAL EXPENDITURE</b>	<b>507.50</b>	<b>502.70</b>	<b>100.0</b>	<b>100.0</b>

**Note:** 1) Expenditures are expressed in 1988-89 dollars. Rounded to the nearest 10 cents.

**Source:** Australian Bureau of Statistics, Household Expenditure Surveys, 1984 and 1988-89, Cat. No. 6530.0

principal for purchasers. It can be seen that the proportion of owners increased by nearly 3.5 percentage points over this period, and the proportion of households renting from the government also increased, with the proportion in other tenures diminishing correspondingly.

The share of spending on housing was virtually constant for owners, but increased more for other tenures. While private renters allocated the highest proportion of their total expenditures to current housing costs, the proportionate increase was greatest for home purchasers.

The first part of Table 6 shows real changes in current housing expenditures between 1984 and 1988-89. While on average for all households, current housing expenditures increased by around 10 per cent in real terms, the increase was more than twice as great for purchasers, reflecting increases in interest rates and in house prices. It can also be seen that housing expenditures for those renting from the government fell

in real terms. This may be a consequence both of declining real rents in this sector and the exclusion of some higher income tenants (who paid higher rents).

The second part of Table 6 provides some additional information on purchasers. It can be seen that if account is taken of mortgage principal repayments\* then the absolute average level of housing related expenditures rises, but the proportional increase over the period is lowered. This is a consequence of the fact that mortgage principal repayments have fallen in real terms, perhaps because of increased durations of loans or perhaps because of compositional changes in the population of purchasers. In any case, this will tend to

\* The ABS does not include mortgage principal repayments in the definition of current housing expenditures as these payments are treated as a form of savings.

# HOW WE SPENT OUR MONEY

**TABLE 4: EXPENDITURE PATTERNS BY GROSS INCOME DECILE, 1988-89**

Household expenditure group	Proportion of total expenditure by gross income decile										All Households
	Lowest 10%	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth	Top 10%	
Current housing costs	16.6	15.1	14.5	15.9	15.3	16.3	14.4	14.8	13.6	11.2	14.3
	<i>17.2</i>	<i>14.7</i>	<i>12.3</i>	<i>14.4</i>	<i>14.7</i>	<i>14.2</i>	<i>13.2</i>	<i>12.6</i>	<i>11.7</i>	<i>10.2</i>	<i>12.8</i>
Fuel and power	3.8	3.7	3.4	3.0	2.7	2.7	2.5	2.2	2.0	2.0	2.6
	<i>4.6</i>	<i>4.3</i>	<i>3.9</i>	<i>3.2</i>	<i>3.2</i>	<i>3.0</i>	<i>2.8</i>	<i>2.6</i>	<i>2.4</i>	<i>2.3</i>	<i>2.9</i>
Food and non-alcoholic beverages	22.2	22.2	21.8	21.1	19.5	19.7	19.3	18.2	16.9	17.1	19.1
	<i>23.4</i>	<i>23.5</i>	<i>22.9</i>	<i>21.2</i>	<i>20.0</i>	<i>19.8</i>	<i>19.4</i>	<i>18.8</i>	<i>18.1</i>	<i>17.9</i>	<i>19.7</i>
Alcoholic beverages	2.7	3.1	3.0	3.4	3.2	3.1	3.4	3.6	3.5	3.7	3.4
	<i>2.4</i>	<i>2.3</i>	<i>2.8</i>	<i>3.3</i>	<i>3.1</i>	<i>3.5</i>	<i>3.5</i>	<i>3.7</i>	<i>3.6</i>	<i>3.8</i>	<i>3.4</i>
Tobacco	1.7	1.9	2.0	1.9	1.6	1.6	1.4	1.2	1.0	0.8	1.4
	<i>1.8</i>	<i>2.0</i>	<i>2.1</i>	<i>2.1</i>	<i>1.8</i>	<i>1.8</i>	<i>1.6</i>	<i>1.5</i>	<i>1.4</i>	<i>1.1</i>	<i>1.6</i>
Clothing and footwear	5.5	5.0	5.7	5.1	5.7	5.6	6.2	6.4	6.5	7.1	6.1
	<i>5.0</i>	<i>5.6</i>	<i>5.9</i>	<i>5.9</i>	<i>5.7</i>	<i>5.7</i>	<i>5.9</i>	<i>6.1</i>	<i>7.9</i>	<i>7.8</i>	<i>6.5</i>
Household furnishings and equipment	6.3	7.4	7.5	7.0	6.6	6.6	6.7	7.1	9.4	7.8	7.4
	<i>6.2</i>	<i>7.6</i>	<i>7.6</i>	<i>7.3</i>	<i>6.9</i>	<i>8.1</i>	<i>8.4</i>	<i>7.6</i>	<i>8.3</i>	<i>7.4</i>	<i>7.7</i>
Household services and operation	6.2	6.3	5.3	5.2	4.7	4.9	4.6	4.5	4.4	4.3	4.8
	<i>6.1</i>	<i>5.6</i>	<i>5.4</i>	<i>4.7</i>	<i>4.4</i>	<i>4.1</i>	<i>4.0</i>	<i>4.0</i>	<i>4.0</i>	<i>3.9</i>	<i>4.3</i>
Medical care and health expenses	4.7	4.1	4.6	4.6	4.2	4.8	4.2	4.1	4.1	4.2	4.3
	<i>4.1</i>	<i>3.5</i>	<i>3.6</i>	<i>4.3</i>	<i>4.3</i>	<i>4.1</i>	<i>3.7</i>	<i>4.0</i>	<i>4.0</i>	<i>3.6</i>	<i>3.9</i>
Transport	11.0	14.3	14.1	15.2	15.5	15.3	15.1	16.1	15.5	15.6	15.1
	<i>10.1</i>	<i>13.7</i>	<i>15.8</i>	<i>16.0</i>	<i>16.4</i>	<i>15.9</i>	<i>16.4</i>	<i>17.3</i>	<i>17.6</i>	<i>17.2</i>	<i>16.3</i>
Recreation	11.2	10.1	10.5	8.8	12.7	9.5	11.2	12.1	12.7	14.7	11.8
	<i>10.7</i>	<i>9.8</i>	<i>10.9</i>	<i>10.0</i>	<i>10.5</i>	<i>12.2</i>	<i>11.7</i>	<i>12.4</i>	<i>12.1</i>	<i>14.1</i>	<i>11.9</i>
Personal care	2.3	2.2	2.1	2.0	1.7	1.9	2.0	2.0	2.0	2.0	2.0
	<i>1.8</i>	<i>2.0</i>	<i>1.8</i>	<i>1.9</i>	<i>1.7</i>	<i>1.7</i>	<i>1.7</i>	<i>1.9</i>	<i>1.9</i>	<i>1.9</i>	<i>1.8</i>
Miscellaneous	5.7	4.7	5.4	6.9	6.5	8.1	9.0	7.7	8.4	9.7	7.8
	<i>6.5</i>	<i>5.5</i>	<i>5.0</i>	<i>5.9</i>	<i>7.4</i>	<i>5.9</i>	<i>7.9</i>	<i>7.4</i>	<i>7.2</i>	<i>9.0</i>	<i>7.2</i>
TOTAL	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>

**Note:** Figures in italics are the corresponding value for 1984.

**Source:** Australian Bureau of Statistics, Household Expenditure Surveys, 1984 and 1988-89, Cat. No. 6530.0.

# HOW WE SPENT OUR MONEY

TABLE 5: HOUSING CHARACTERISTICS OF THE POPULATION, 1984 AND 1988-89

	1984	1988-89
Tenure (%)		
- Owned outright	39.4	42.8
- Being bought	32.1	29.9
- Renting from government	5.7	6.3
- Private renting	19.5	18.4
- Rent free	3.3	2.6
Current housing expenditure as % of total expenditure		
- Owners	6.7	6.8
- Purchasers	16.1	19.4
- Renting from government	14.4	15.3
- Private renting		
furnished	18.9	20.1
unfurnished	18.5	20.5
Total	12.8	14.3

Source: Australian Bureau of Statistics, Household Expenditure Surveys, 1984 and 1988-89, Cat. No. 6530.0.

reduce somewhat the impact of higher interest rates. The final part of the table provides some details of changes in current housing costs by geographic areas. As could be expected the real increase is much greater for those households in metropolitan areas than for those in other urban areas, and is lower again in rural areas.

Changes in housing costs in metropolitan areas is of more interest and shows some apparently surprising patterns. For example, the highest average housing costs are in Canberra and Darwin, followed by Sydney. Adelaide, Brisbane and Canberra have had far higher rates of real increase in average housing costs than Sydney, for example, which has had a lower than average real increase.

These results arise because the published figures compare average housing costs across all tenures for the capital cities, and there are major differences in the tenure distribution in different metropolitan areas. For example, in 1988-89 only around 9 per cent of households in Darwin and 16 per cent of households in Canberra were owned outright compared to 39 per cent

in Sydney and nearly 44 per cent in Melbourne. Sydney had the lowest proportion of purchasers of any capital city, so while house prices may have risen more rapidly in Sydney, these differences reduce the average current housing costs of Sydney dwellers. The more rapid increase in housing costs in Adelaide is difficult to explain from the published data since the proportion of Adelaide households who are owners or government renters has increased, while the proportion who are purchasers or private renters has fallen. It may just be that Adelaide housing costs were particularly low in 1984 and have now started to converge to the national average. In any case, it should be noted that a more complete analysis of these changes would be dependent upon the release of the more detailed data in the unit record tape.

## ETHNIC GROUPS

Finally, Table 7 provides some broad expenditure details by country of birth of the reference person in the household. The first part of the Table shows average

# HOW WE SPENT OUR MONEY

**TABLE 6: CHANGES IN HOUSING EXPENDITURES, 1984 TO 1988-89**

	1984 <sup>(1)</sup>	1988-89	Change
	(\$p.w.)	(\$p.w.)	(%)
• Current housing costs by tenure			
- Owners	30.20	30.60	+1.1
- Purchasers	98.80	120.60	+22.0
- Renting from government	53.80	50.60	-6.0
- Renting privately			
furnished	80.70	80.00	-0.9
unfurnished	97.00	110.30	+13.7
All Households	65.20	71.80	+10.2
• Total housing expenditures of purchasers			
Current housing costs	98.80	120.55	+22.0
Mortgage principal repayments	28.40	23.40	-17.5
Total	127.20	143.95	+13.2
• Current housing costs by area			
- Metropolitan	73.80	82.60	+11.8
- Other urban	52.80	56.80	+7.5
- Rural	37.00	38.90	+5.1
- Sydney	85.30	92.30	+8.3
- Melbourne	70.80	81.20	+14.7
- Brisbane	68.55	80.00	+16.8
- Adelaide	56.60	69.10	+22.2
- Perth	66.00	69.70	+5.6
- Hobart	60.50	65.50	+8.2
- Darwin	99.60	100.90	+1.3
- Canberra	86.10	100.40	+16.6
- All capitals	73.80	82.60	+11.8

**Note:** 1) Expressed in 1988-89 dollars. Rounded to the nearest 10 cents.

**Source:** Australian Bureau of Statistics, Household Expenditure Surveys, 1984 and 1988-89, Cat. No. 6530.0

real total expenditures, which have fallen for all the categories shown except for those households where the reference person was born in Yugoslavia or New Zealand. The falls have been particularly large for the Italian and Dutch groups. These results appear to partly be the consequence of changes in average household size and the age of persons in households of different origins. For example, it can be seen that Yugoslav, New Zealand and 'Other' households all increased in average size, while the average number of persons in

other household groups fell, particularly those from Italy, Greece and Holland. The larger the average household size, the greater is the potential for increased earnings, a factor which may explain the higher average total expenditures of some migrant households. Unfortunately, lack of detail in the 1984 HES publication does not allow specific comparison of employment levels by ethnic background.

# HOW WE SPENT OUR MONEY

TABLE 7: AVERAGE TOTAL EXPENDITURE BY COUNTRY OF BIRTH, 1984 AND 1988-89

• Country of birth of reference person	Average total expenditure <sup>(1)</sup>		Average no. of persons per household		Proportion (%) of persons aged over 65 years	
	1984	1988-89	1984	1988-89	1984	1988-89
Australia	498.00	491.50	2.77	2.70	10.5	10.4
United Kingdom and Ireland	515.90	511.40	2.73	2.71	12.1	11.4
Italy	543.40	487.40	3.64	3.27	4.4	7.6
Greece	586.50	559.91	3.72	3.30	3.5	10.3
Yugoslavia	487.70	632.94	3.00	3.44	5.3	6.4
Holland	544.80	482.22	3.11	2.78	6.8	11.9
Germany	549.90	522.59	2.97	2.88	4.4	12.8
New Zealand	546.50	676.66	2.94	3.05	3.1	4.3
Other	540.10	527.33	3.06	3.13	6.9	6.7

Note: 1) Expressed in 1988-89 dollars. Rounded to the nearest 10 cents.

Source: Australian Bureau of Statistics, Household Expenditure Surveys, 1984 and 1988-89, Cat. No. 6530.0.

Another feature of the table is the changing proportion of persons aged 65 or over between 1984 and 1988-89. Households with Australian, United Kingdom and Irish and 'Other' backgrounds have a slightly lower proportion of persons aged over 65 years, while households with a Yugoslav or New Zealand background have a slightly higher proportion over 65 years. One of the most striking features of the table is the extremely rapid increase in the proportion of 65 years or over in the remaining households, with the proportion of 'aged' persons in Greek and German born households virtually trebling in less than five years. This change is probably a consequence of the ageing of cohorts of post World War II migrants.

## CONCLUSION

This paper has described some of the more apparent trends in the income and expenditure patterns of Australian households between 1984 and 1988-89. Overall, these results suggest that average real incomes and expenditures have stayed roughly stable or fallen slightly over this period. Because of the changes to the treatment of business incomes, the complexity of changing expenditure levels, and the apparent lack of

consistent trends across income ranges, it is not possible at this stage to determine whether the distribution of incomes or expenditures has become either more or less equal.

Analysis of spending on different categories of expenditures shows that Australian households in 1988-89 were spending relatively more on current housing costs and medical care and health than in 1984, and relatively less on most other categories, but particularly on food and transport. The increases in housing expenditures have particularly affected home purchasers and private renters.

The results presented here are drawn from data published by the ABS. It seems that the most important conclusion to be drawn from these results is that further analysis either in subsequent publications or based on a unit record tape will be required before trends in household expenditure patterns can be more clearly understood.

Peter Whiteford  
Senior Research Fellow



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# CONFERENCE ANNOUNCEMENT

## SOLE PARENTS AND PUBLIC POLICY

30-31 August 1990

Venue: YWCA, 5-11 Wentworth Avenue, Darlinghurst

A special one and a half day Conference on 'Sole Parents and Public Policy' has been organised by the Social Policy Research Centre to be held at the Sydney YWCA on 30 and 31 August 1990.

Speakers at the Conference will include:

Jane Millar  
University of Bath

*'Lone Parents in the United Kingdom:  
Policy Choices and Constraints'*

Bettina Cass and Marie Wilkinson  
University of Sydney

*'Sole Parents of Non-English Speaking Backgrounds:  
Labour Market Opportunities and Constraints'*

Margaret Harrison  
Australian Institute of Family Studies

*'Evaluation of the Child Support Scheme, Stage 1'*

Peter Saunders and Russell Ross  
Social Policy Research Centre

*'The Labour Supply Behaviour of Single Mothers  
and Married Mothers in Australia'*

In addition, there will be papers from the Commonwealth Department of Social Security on workforce barriers to lone parents and on the evaluation of the Jobs, Education and Training (JET) program for sole parent pensioners. There will also be panel discussions and open forums at the end of each day.

Interstate participant who wish to reserve accommodation at the YWCA should contact the YWCA direct:

YWCA  
5-11 Wentworth Street,  
Darlinghurst NSW 2010  
Phone: (02) 264 2451  
Fax: (02) 283 2485

**Registration:** \$40 per person (includes morning and afternoon teas and lunch on 30 August and morning tea on 31 August, as well as a copy of the report of the proceedings). A concessionary rate of \$20 is available for students and pensioners. Closing date for registration: Friday, 23 August 1990.

**Information:** Jennifer Young, Publications and Information Officer  
Social Policy Research Centre  
Phone: (02) 697 5150  
Fax: (02) 398 9903



To: Publications and Information Officer, Social Policy Research Centre, University of New South Wales,  
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