

Poverty and Aspects of Inequality in Australia: An Annotated Bibliography, 1963-1987

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August 1988

POVERTY AND ASPECTS OF INEQUALITY
IN AUSTRALIA:
AN ANNOTATED BIBLIOGRAPHY, 1963-1987

by

Diana Encel



Social Welfare Research Centre

THE UNIVERSITY OF NEW SOUTH WALES
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I would like to express special thanks to Peter Whiteford and Adam Jamrozik who read a draft of this bibliography and made a number of helpful suggestions. They also assisted in the choice of the key-words which classify the entries in this volume, one of the most difficult tasks in the preparation of a bibliography.

Many of my colleagues in the Centre drew to my attention works suitable for inclusion in the bibliography, especially Lynn Sitsky in the library, and Joan Vipond, Bruce Bradbury and Peter Whiteford all of whom had been or are working in the area of poverty.

Lynn also gave generously of her time to proof-read the publication. Jenny Young typed the first draft of the work. Subsequent word-processing and lay-out were undertaken by Marea Godthelp who overcame a multitude of problems in producing this publication, earning my sincere thanks.

PREFACE

Reaction to the first two reports published in this series attests to the tremendous value placed on this aspect of our work by research scholars and others interested in the field of social welfare in Australia. This report is the third to appear in the Social Welfare Research Centre's **Research Resource Series**. It is an annotated bibliography of material published in Australia which relates to poverty and certain aspects of inequality. Concern about poverty in Australia has been increasing since the time of the earliest entries here which cite works published in the early 1960s. That concern has been reflected in the enquiries and reviews established by governments (notably the Poverty Inquiry in 1972 and the Social Security Review in 1986) and in the amount of research undertaken and the number of conferences which have been organised around the theme of poverty in recent years. Research into the economic and social aspects of poverty, including its measurement, causes and consequences is a major focus of the current research agenda of the Centre. So too, is the assessment of government policy in this area and the consideration and analysis of alternative policies. This bibliography draws together the material which has been published in this key area of social policy and should be a useful resource for those whose work continues to focus on the subject.

Peter Saunders
Director
Social Welfare Research Centre

INTRODUCTION

The focus of this bibliography is on works with a central interest in poverty in Australia. Originally the year 1966 was chosen as the beginning of our time span, this being the year when a survey of poverty was carried out by R.F. Henderson and his colleagues in Melbourne. However our search discovered a few important references from the years 1963 to 1965. We do not claim a comprehensive inclusion for those early years but we have included citations of works by R.G. Brown, R.T. Appleyard, and David Scott which draw attention to the existence of poverty which had not seemed to be an important issue in post-war Australia, although works, also included here, which have appeared since then, and have an historical perspective, discuss poverty in the pre-federation era and in the depression of the pre-war period.

The bulk of the references cited here, however, are clustered around a few focal points within the main period: the studies associated with the Australian Government Commission of Inquiry into Poverty, chaired by Ronald Henderson and, more recently, the papers prepared for the Social Security Review being conducted within the Department of Social Security, directed by Bettina Cass. But the concern with poverty has not been associated only with those major foci; work has been appearing in an increasing stream throughout the period, as the bibliography shows.

The original intention for this bibliography was that it should deal with poverty in Australia. However, the difficulty in defining 'poverty' which is revealed in some of the works cited here, mirrored the difficulties encountered by many researchers in deciding where poverty ends and the effects of inequality begin. In the attempt to be comprehensive about the major focus, the scope of the bibliography has been extended to cover such aspects of inequality that have a direct bearing on poverty, particularly in the area of income inequality and the distribution of wealth. However, there is a vast literature on inequality and we make no claim to comprehensiveness in this area; indeed the choice of some items and not others may appear arbitrary. We hope that users of the bibliography will be led in the direction of their interest by referring to such entries as have been included.

Apart from inequality there are other areas which are difficult to disentangle from poverty. Unemployment is one such; citations appear here where the emphasis of the item is on the poverty of the unemployed or the unemployment of the poor. Readers interested in other aspects of unemployment are directed to the two bibliographies (and forthcoming third) which have been produced at the Social Welfare Research Centre with direct reference to unemployment in Australia. A further area which merges with discussion of poverty and the incomes of the poor is that which deals with taxation policy and income schemes which could alleviate poverty or redistribute incomes with a greater degree of equity. Many such works have been cited here though, again, it is not a comprehensive inclusion. Users are referred to the bibliography soon to be published by the Social Welfare Research Centre dealing with the interaction of the taxation and income support systems; though some works are annotated in both places, the bulk of entries on the subject will appear in the other bibliography.

The bibliography is purely descriptive. Works have not been selected on any criteria except subject matter. Statements by members of both major political parties are included, and works are cited which espouse different points of view and propose opposing policies. No evaluation is made, nor comments offered upon the works cited. Apart from being about a variety of poverty-related subjects, the works cited here come from a variety of sources and have a variety of purposes. Facts are presented, drawn from diverse data collections. Research is described and results reported. Courses of action or changes of policy are recommended. Research is criticised and evaluated. Interpretation of results is discussed. Methodology of research is assessed. Policy responses are demanded from and made by governments and political parties. The policies are welcomed or decried. The implications of poverty for individuals, for specific population groups, for society and for the economy are each discussed. The approaches to discussion of poverty cited in this bibliography are thus extremely varied and drawn from many sources. The material cited includes whole books, chapters of books, journal articles and pamphlets. Newspaper articles are not included, nor is unpublished material (theses, conference papers, submissions) even when these have been referred to in the literature. Where an author has published similar material in more than one place, citations refer the user to more than one source.

It would be invidious to point to single authors whose works are included here; on the other hand one cannot pass over the special contribution of the Brotherhood of St. Laurence whose concern goes beyond research and calls for action. Some of the works cited here are descriptions of projects they have undertaken to alleviate poverty and to return to the poor the dignity they have lost. Another body which has shown continuing interest and concern with poverty is the Australian Council of Social Service and its State affiliates. Readers should consult these bodies for

further publications, as well as some other sources often cited in this bibliography: the Institute of Family Studies, the Department of Social Security, the Social Welfare Research Centre, the Institute of Applied Economic and Social Research and the National Institute of Economic and Industry Research, in addition to the National Accounts and relevant publications of the Australian Bureau of Statistics for information on tax, incomes and demography.

Each annotation uses, as far as possible, the language of the work, in order to give a further indication of its nature. Quotations from the publications are sometimes used as part of an annotation while some annotations consist entirely of quotation from the work or its published abstract. In a bibliography which covers such a long period - over twenty years - there have been problems in deciding how to describe works which deal with situations where conditions have changed markedly since the time they were written. The solution here has been simple. All entries are in the terms of the item itself, which introduces a certain note of timelessness to the bibliography. Users should check the year of publication to decide on the current relevance of the item for their own interests. The annotations in the bibliography are designed to give the reader a useful indication of the nature and scope of the works. The length of the annotation bears no relationship to either the length or the importance of the item cited. Where it has been possible to summarise the contents within the annotation, this has been done. However some works are long or carry too many strands of argument for this to be possible. In these cases the annotations have been more general and sometimes shorter.

The themes which are discernible in the literature can be identified by referring to the key-word index. All items in the bibliography have been assigned one or more key-words to describe their content. Choice of key-words has not been easy, nor has the assignment of the appropriate word to each item been simple. While much consideration has been given to the task, it is possible that more suitable choices could have been made in some cases: any misleading classifications are the responsibility of the author. Nevertheless, the key-words allow users to find their way more easily through over 500 works which have been sighted and annotated here. The key-words and their use in this bibliography are each described in detail later in this publication. However, it is of interest to note here, briefly, some of the themes found in the literature.

The early works, as previously mentioned, are mostly concerned with drawing attention to the existence of poverty in Australia and to its extent and incidence. This interest led to discussion of the actual measurement of poverty, a discussion which continued to such a degree as to lead one participant at a seminar on the subject to express the view that it would be 'tragic' if reviews and discussion of measurement was allowed to delay action in the alleviation of poverty (P. Smith in SAUNDERS [ed.] 1980). Policies to alleviate poverty form another strong thread in the literature; such works include descriptions of government policies which have been applied, proposals for policies from other bodies and individuals, and criticism of all of these. Most are related to various income support schemes and here they tie in with another thread. The distribution of income within the population, that is, the degree of income (in)equality in Australia, has been a subject of research for a period long before that covered in this bibliography. Here we have picked it up from the early 1970s, as it became entwined with discussion of poverty (the extent of the inequality at the lower end), with analysis of the effects of taxation on income distribution, the role of taxation in income redistribution, and then the effect of income support schemes on income distribution. The measurement argument again ties into this thread through discussion of equity and, in particular, equivalence scales which relate the needs of families to income and income distribution.

The Henderson report alluded to a number of population groups particularly vulnerable to poverty. A considerable number of publications have built up around such groups, and these have been identified here by the appropriate key-word: Aboriginal people, immigrants, the aged, the disabled, rural people, etc. The women's movement has added to the numbers of works discussing the poverty of women; changes in the labour market have contributed to the literature on the poverty of the unemployed; social change has affected the number of sole parents and their associated poverty; the increasing poverty of children as a result of some of the above changes has affected government policy, which has in turn led to an increase in the literature on the subject.

The degree to which services provided (health services, education etc.) for community use are available to the poor, and can mitigate the effects of poverty are also the subject of much discussion and contribute to the literature. For further identification of themes, see the key-words listed in the index section of the bibliography.

- 1 ABELSON, Peter, ALCORDO, Edward and LO, Kai (1983), **Income, Wealth and Poverty in Sydney**, Sydney, Australian Professional Publications, 28pp.

The distribution of income, wealth and poverty in local authority areas and statistical sub-divisions in Sydney are estimated from the data available in the 1981 census. Several measures are used: mean and median gross income per household, mean gross income per capita, estimates which allow for differences between the ages of local populations and between the sizes of local households, for the effects of income as distinct from annual income, the equity held in residential real estate, as well as in other assets in each community, estimates of the combined return from wealth and income as well as four measures of poverty and one of inequality. For each of the measures, a table ranks the local areas.

There is some explanation of the distribution of income, wealth and poverty and a number of factors are discussed, such as age, unemployment, labour force qualifications, labour force participation, the percentage of the population born overseas and the percentage with poor or no English language.

INCOME INEQUALITY, MEASUREMENT, AREA STUDIES.

- 2 ADAMS, David and TILSE, Cheryl (1976), 'Accessibility of services in Brisbane' in **Community Services : Four Studies**, Research Report for the Australian Government Commission of Inquiry into Poverty, Canberra, AGPS, 123-78; also 'Access to social welfare services in Brisbane', **The Australian and New Zealand Journal of Sociology**, 10(3), October 1974, 211-14.

A previous study in Brisbane had discovered that many large low-income families lived on the edges of the city whilst most of the relevant social assistance agencies were located in central areas. The study reported upon here is concerned with the location of important health and welfare systems (medical, dental, child-care and 'social assistance') and the patterns of usage by families with dependent children. A survey was carried out in two 'working class' suburbs, one with a large population with many Housing Commission homes and one with a smaller and more widely dispersed population, living in private accommodation. The survey found that both areas were poorly served by health and welfare systems. The general style of life of many people was one of harshness and restriction, particularly for sole parents.

SURVEY, DEPRIVATION, AREA STUDIES, SERVICES, FAMILIES, SOLE PARENTS.

- 3 AHEARNE, Kate (1986), 'Policies and action', **Australian Society**, 5(8), July, 14-16.

The author talks to Jan Carter and Alison McClelland, both of the Brotherhood of St. Laurence, about economics, equity and policies directed at reducing poverty and inequality in our society.

POLICY

- 4 ALCHIN, Terry (1983), 'The effects of personal income taxation on income inequality in Australia', **The Australian and New Zealand Journal of Sociology**, 19(1), March, 136-45.

'This paper attempts to show that the progressive income tax system in Australia is redistributing income towards those recipients in the lower quintiles.' It also recommends change which would 'redistribute more income and reallocate the income into those areas where it will have most benefit.'

INCOME INEQUALITY, TAXATION.

- 5 ALDERSON, Glen (1980), **Pride and Poverty : An Examination of Unfilled Needs : Needs Action Review**, Melbourne, Brotherhood of St. Laurence, 98pp.

The needs Action Review reported upon here was intended to investigate the 'current needs and concerns expressed by service deliverers, service consumers, and potential service consumers'. The needs of low-income people 'are caused by or revolve around their inadequate income. They have greatly reduced resources and life choices, and less control over what happens to them'. The effects of these circumstances, and their dependence in particular on

the service delivery process, are discussed. The paper also includes quotations and accounts given by those interviewed in the course of the review, again with an emphasis on service delivery and its effects.

SURVEY, DEPRIVATION, SERVICES.

- 6 ALLEN, Peter (1983), 'Poverty policy issues' in Ronald MENDELSON (ed.), **Australian Social Welfare Finance**, Sydney, George Allen and Unwin, 94-106.

Poverty in Australia can be eliminated only if anti-poverty programs are set within a program to reduce inequality. Concepts of poverty and inequality are discussed. 'Income poverty is a continuum of problems, ranging from those of households who cannot ever earn enough to lift themselves out of poverty, through other families who sometimes earn more, but never much more, than poverty line levels, to a fraction that experiences poverty for a relatively brief time and then emerges from it.' A wider concept of 'resources' is more useful than that of 'income' in a study of inequality and poverty.

Policies to deal with poverty can be 'conditional welfare for the few', 'minimum rights for the many' (or universalism), and 'distributional justice for all', that is, allocating resources according to need. Policies in Australia are examined within this framework. Arguments are advanced for and against universal and selective programs, and about the choice of cash or in-kind transfers. The role of employment in reducing poverty is argued. Short or medium term measures to reduce poverty involve increases in pensions and benefits, expansion of income support programs for the working poor and implementation of an economic strategy to reduce unemployment. Long term measures require a reformed tax system, increased expenditure on publicly provided services and a restructuring of the labour market.

POLICY.

- 7 ALTMAN, Jon, C. and NIEUWENHUYSEN, John (1979), **The Economic Status of Australian Aborigines**, Melbourne, Cambridge University Press, 230pp.

The book provides a survey of the available information on the economic status of Aborigines in Australia. Chapter 1 summarises information on the general demographic and economic welfare indicators. Chapters 2 and 3 are concerned with Aborigines on government settlements and missions and on pastoral stations, Chapter 4 reviews information about 'decentralised' communities while Chapters 5 and 6 consider the economic conditions among Aborigines in the towns and cities.

'In the discussion, attention is paid to the present, and a stark picture it is, with relatively very poor conditions applying to Aborigines in every economic comparison made with the general Australian society.'

DEPRIVATION, ABORIGINES.

- 8 APPLEBY, R.T. (1965), 'Pockets of poverty in Australia' **Social Service**, 17(1), 1-10.

Australia has an 'egalitarian distribution of income', and there is 'no doubt that the majority of Australians are within the protective circle of our wage and social service system. There is equally no doubt that several small groups of Australians have been squeezed outside the protective circle'. This paper outlines some of the problems being encountered by several groups whose needs are not being met: families with low incomes and high rents for whom the 'basic wage' is insufficient; some age and widow pensioners; and part-Aborigines.

DEPRIVATION, ABORIGINES, AGED, FAMILIES.

- 9 APPS, Patricia (1981), **A Theory of Inequality and Taxation**, Cambridge University Press, 132pp.

'The theory of taxation has been built on a theory of inequality which attributes income differences to the natural abilities, inherited capital and the preference of individuals. Differences in individual endowments caused by the structure of institutions are acknowledged but not given a fundamentally different treatment. Yet institutions play a

central role in the creation of inequality and, as well, in its perpetuation, and the latter is not captured by conventional tax models.'

This book presents a theory of institutional inequality. The author argues that if inequality is largely institutional (as her analysis indicates) and 'social policy does not alter the mechanisms by which institutions translate the distribution of power among individuals into the distribution of income, progressive taxation may be ineffective in reducing inequality and alleviating poverty'.

CAUSES, INCOME INEQUALITY, TAXATION.

- 10 ARMSTRONG, Susan (1977), 'Unconvicted prisoners : the problems of bail', in **Essays on Law and Poverty : Bail and Social Security**, Research Report for the Australian Government Commission of Inquiry into Poverty, Law and Poverty Series, Canberra, AGPS, 1-54.

The problem addressed in this report is that of unconvicted prisoners who remain in gaol because they cannot afford the price which the court has placed upon their freedom. 'The poor, the young and the migrant community are significantly overrepresented among Australia's unconvicted prisoners.' This essay is an attempt to point out the injustices of the system and to suggest the lines along which reform should proceed.

The consequences of custody are discussed and a statistical profile is presented based on the limited information available: there is no count taken of unconvicted prisoners in police lock-ups. The grounds for release are canvassed; the factors which **should** be considered are the likelihood of absconding, the likelihood of further offences and the need for preventive detention, and the factors indicating release and the right to bail; the factors which are actually considered are also examined. The powers of the police and the powers of the courts are described. A series of recommendations are included.

LAW.

- 11 ARNOLD, Fonda (1983), **Credit, Debt Recovery and Poverty**, A discussion paper and report, edited by Christopher CHAPPEL, Council of Social Service of Tasmania and Anglican Family Care Services, 29pp.

The publication includes a discussion paper on consumer credit and debt recovery law in Tasmania, which was the basis for a number of conferences held during 1982. The major cause for concern is the increased usage of credit especially by people with mounting debts, who borrow money to purchase household consumer commodities and to pay small but pressing debts, without being made aware of the consequences of borrowing. The recommendations made include the introduction of education and counselling programs. 'Throughout all the discussions it was stressed that the prime cause of hardship was **poverty** and not that poor people were better or worse money managers than the non-poor.'

DEPRIVATION, LAW.

- 12 ARNOLD, Fonda (1986), **About Poverty...5 Years On**, Tasmanian Consultative Committee on Social Welfare and Tasmanian Council of Social Service, 92pp.

This report documents a wide range of basic facts about the nature and extent of poverty in Tasmania. A profile of the Tasmanian population presents data on family types, income, housing and labour force status. Recipients of social security benefits and pensions are described; sample budgets of recipients show the need for some families to appeal for material assistance. Data is presented on changes in assistance available, and the 'affects and effects' of the economic situation as shown in rural poverty, the lone parent family, employment opportunities (or their lack), credit and debt, drug abuse, the costs of a wide range of budget items such as food, clothing, housing and other necessary items. The strain of living in poverty is shown.

DEPRIVATION, AREA STUDIES, EMERGENCY RELIEF.

- 13 ASPIN, L.J. (1987), **The Family : An Australian Focus** (second edition), Melbourne, Longman Cheshire, 329pp.

The eighth chapter of this book, intended for students, deals with low-income families and families in poverty. It identifies types of poverty and some factors contributing to it: lack of income, unemployment, unexpected expense, illness or handicap, lack of education, housing, inflation, a consumer-credit society and other personal factors. The extent of poverty in Australia is briefly described; groups at risk are identified; the effects of low income and relative poverty are described. The chapter lists the social security benefits and pensions available, as well as some community resources. Case studies of poor families are presented and questions for students are included.

CAUSES, DEPRIVATION, INCOME SUPPORT, FAMILIES.

- 14 AUSTRALIA, CABINET SUB-COMMITTEE ON MAINTENANCE (1986), **Child Support**, Canberra, AGPS, 70pp.

'This paper outlines the Government's broad proposals for reform of Australia's existing child maintenance system.' 'There is widespread agreement that Australia's current system of child maintenance is effectively a voluntary act, because those who do not want to pay need not do so, and the amounts that are paid are often low in relation to the non-custodial parent's capacity to pay. In the absence of adequate maintenance, an unfair burden is imposed on the taxpayer.' 'This unsatisfactory state of affairs exists side by side with the poverty of many children of separated parents.'

The paper identifies the major problems in the current system, provides background information on the social and economic position of sole parents, identifies desired objectives of reform, outlines the Government's broad decisions on the direction for reform, identifies issues which are yet to be resolved and summarises the issues on which views are sought from the public.

INCOME SUPPORT, SOLE PARENTS, CHILDREN.

- 15 AUSTRALIAN BUREAU OF STATISTICS, (1987), **1984 Household Expenditure Survey, Australia : Effects of Government Benefits and Taxes on Household Income**, Australian Bureau of Statistics, Catalogue No.6537.0, 92pp.

'All households in Australia **pay taxes to government**, whether directly in the form of income tax and/or indirectly through taxes on goods and services purchased. Similarly, all households in Australia **receive benefits from government**, whether directly in the form of regular cash payments such as age pensions and/or indirectly in the form of a range of services which are provided to households either without charge or at less than their full cost to government.'

'This publication presents the results of a study of the effects of government benefits and taxes on the distribution of income of households on 1984. It is based primarily on data collected in the 1984 Household Expenditure Survey (HES), supplemented by data from other sources.'

SURVEY, INCOME INEQUALITY, MEASUREMENT, INCOME SUPPORT, TAXATION.

- 16 AUSTRALIAN COUNCIL OF SOCIAL SERVICE (1973), **Poverty : The ACOSS Evidence**, Sydney, Australian Council of Social Service, 248pp.

This volume contains the evidence presented to the Australian Government Commission of Inquiry into Poverty, by the Australian Council of Social Service. The chapters are variously concerned with defining poverty, discussing some major policy issues, information services, participation with regard to access to political power and participation in planning and service delivery as well as self help, and planning for the future. Separate reports are presented on 'consumers of government services', the aged, Aborigines, marital situations, migrants, rural poverty in Queensland and in the Riverina, income policies, housing, health, law, educational attainment and vocational skills, sex and poverty, personal social services, family life cycle, values and goals and the right of choice.

DEPRIVATION, INCOME SUPPORT, POLICY, SERVICES, ABORIGINALS, AGED, FAMILIES, RURAL.

- 17 AUSTRALIAN COUNCIL OF SOCIAL SERVICE (1975), 'Consumer groups and their views on welfare services', papers in **Consumer Views on Welfare Services and Rented Housing**, prepared for the Australian Government Commission of Inquiry into Poverty, Canberra, AGPS, 3-34.

The report contains an analysis of the submissions to the Poverty Inquiry sponsored by the Australian Council of Social Service. It was made by John GOULD, and sets out the predominant views and attitudes of a large number of organisations with a wide range of interests. As well as the analysis of submissions there is an analysis of the consumer groups involved, of their types and characteristics. Also included are accounts of two anti-poverty Conferences held in 1973.

ATTITUDES, SERVICES.

- 18 AUSTRALIAN COUNCIL OF SOCIAL SERVICE (1975), **Guaranteed Minimum Income : Towards the Development of a Policy**, prepared by the ACOSS Task Force on Guaranteed Minimum Income, Sydney, Australian Council of Social Service, 51pp.

The document 'points to the needs and anomalies in our present social security system and the desirable changes in any new policy/ies'. The first section examines questions of adequacy of cover, the responsiveness of the system, irregularity of expenses, stigmatisation, sexual stereotypes and value judgements, access to information, the relationship between the taxation and social security systems, the operation of the means test and inconsistencies between schemes. The following section examines specific questions and conditions raised in the earlier discussion.

The principal recommendation made 'is for the provision of an adequate minimum income as a matter of right for all citizens. If we are to include the poor in our society we shall need to shift the emphasis from poverty to inequality, from ad hoc programs to integrated social rights, and from economic growth to social growth'.

ATTITUDES, INCOME SUPPORT, TAXATION, ADMINISTRATION.

- 19 AUSTRALIAN COUNCIL OF SOCIAL SERVICE (1976), 'Australia's human services - co-ordination of whom, by whom, for whom', **Australian Social Welfare**, 6(4), December, 24-37; also in Adam GRAYCAR (ed.), **Perspectives in Australian Social Policy : A Book of Readings**, Melbourne, Macmillan, 85-102.

This is the submission of the Australian Council of Social Services to the Task Force on Co-ordination in Welfare and Health set up in July 1976. It outlines what is involved in 'moving towards effective and efficient co-ordination'. It is based on a commitment to the principles of human rights, a concern for the least powerful in the community, the poor and socially disadvantaged, a belief in the right of all to participate in decision making, and a belief in the right to information.

POLICY, SERVICES.

- 20 AUSTRALIAN COUNCIL OF SOCIAL SERVICE (1980), **Anti Poverty Budget : Action and Priorities for the 1980/81 Budget**, Sydney, Australian Council of Social Service, 18pp. Principal author: Philippa SMITH.

This submission by ACOSS on the Budget explains why the reduction of poverty is important and puts forward a plan of action with particular reference to employment, training, the work test, unemployment benefits, pensions, benefits and allowances, the working poor, health insurance, community services, law and social service, housing, refugee policy, and community relations and co-operation. The sources of funds for programs are also discussed and some problems and likely confusions are identified.

INCOME SUPPORT, ADMINISTRATION, SERVICES.

- 21 AUSTRALIAN COUNCIL OF SOCIAL SERVICE (1980), **Facts on Welfare - Priorities and Issues**, Sydney, Australian Council of Social Service, 47pp. Principal author: Philippa SMITH.

ACOSS has described poverty as a 'life condition created by a constellation of deprivation factors which together result in a standard of living significantly below that acceptable for and by the community'. This publication is a

pre-budget document which looks at the poverty line and compares it with pension and benefit levels. It examines the position of the poor in society and of those groups which fare worst, the beneficiaries of welfare, the growth in welfare, and poverty and inequality in society. It also looks at tax levels and incidence, and taxes paid by pensioners and beneficiaries. ACOSS makes recommendations on costings and revenue.

Appendices document eligibility for pensions and benefits, events which have had an impact on income redistribution, the feelings of people living in poverty, poverty lines before and after housing, international comparisons and resources devoted to employment and manpower policies, poverty measurement and estimates of those in poverty.

MEASUREMENT, DEPRIVATION, ATTITUDES, INCOME SUPPORT, TAXATION, ADMINISTRATION, COMPARATIVE STUDIES.

- 22 AUSTRALIAN COUNCIL OF SOCIAL SERVICE (1981), 'The poor get poorer : ACOSS 1981/82 Budget response', *Australian Social Welfare-Impact*, 11(4), September, 5-10.

This response to the 1981/82 Budget examines pensions, benefits and allowances in the new budget, compares their levels with the poverty line, looks at employment programs, health, housing and funding for the non-government welfare sector. The Council found that the Budget 'will do little to relieve the plight of some one and a half to two million people who are living in or near poverty in Australia'.

MEASUREMENT, INCOME SUPPORT, POLICY, SERVICES.

- 23 AUSTRALIAN COUNCIL OF SOCIAL SERVICE (1982), 'Budget priorities universal'. *Australian Social Welfare - Impact*, 12(3), 16-21.

The article outlines those areas held as a priority by ACOSS for the 1982/83 budget. Groups in greatest need are identified: the unemployed (particularly the long term unemployed), lone parents and low income families facing high rental costs. Recommendations are made for programs directed at increasing employment opportunities for specific groups, for improving current levels of income security, for helping with housing costs, for providing advice and assistance, for facilitating the opportunities for invalid pensioners to return to the workforce, about means testing and fringe benefits, health insurance, non-government welfare and legal services. Cost estimates of these priority proposals are presented in tabulated form.

CAUSES, INCOME SUPPORT, ADMINISTRATION, SERVICES, LABOUR MARKET, FAMILIES, SOLE PARENTS, UNEMPLOYED.

- 24 AUSTRALIAN COUNCIL OF SOCIAL SERVICE (1985), *Employment, Tax Reform and Poverty*, Submission to the Economic Planning Advisory Council, EPAC Paper 85/25, 4pp.+

The paper argues that cuts in government spending can entail means-testing of services; the 'economic effect of these means-tests is to discourage low-income people from seeking more employment, and thus to increase the demands for income security while reducing prospects of self-reliance'. There is a discussion of 'poverty traps' and the need for policies to avoid them. Priorities for tax reform are suggested, and a 'tax-mix' is canvassed. Attached to the submission is a report on the ACOSS Community Tax Seminar which outlines policies for reform to assist those in poverty.

INCOME SUPPORT, TAXATION, ADMINISTRATION, UNEMPLOYED.

- 25 AUSTRALIAN COUNCIL OF TRADE UNIONS (1975), *Survey of Young Workers*, Research Report for the Australian Government Commission of Inquiry into Poverty, Canberra, AGPS, 42pp.

A survey was undertaken to inquire into the conditions of members of the workforce aged between 15 and 21 in the Melbourne area. The primary concern was to ascertain whether the wages paid to them were sufficient to allow them to live in reasonable comfort without support of their parents. Half of the 150 surveyed were living with their parents and half were living away from home though the actual percentage in the population in this category is 20

per cent. Results were appropriately weighted. The survey method is described. Results are presented on education and vocational guidance, employment and unemployment, budgeting and social networks. Recommendations are made relative to these areas and to recreation, the law and income.

SURVEY, INCOME SUPPORT, EDUCATION, LABOUR MARKET, YOUTH.

- 26 AUSTRALIAN RED CROSS SOCIETY (1975), **Chronic Poverty : City and Country Families**, Research Report for the Australian Government Commission of Inquiry into Poverty, Canberra, AGPS, 122pp.

'A study of thirty country families' conducted by the Social Work Service, Victorian Division. Data collected in the survey of 31 families is presented and a list of problems associated with family poverty is drawn from the analysis. The inadequacies of services in the country are discussed with reference to health, education, employment, housing, transport, the aged, debts and natural disasters. The role of social work agencies (in particular the Red Cross Social Work Service) is described. Recommendations are made, of general applicability and particularly for country families, in the fields of income maintenance and general services.

'A study of thirty city families' conducted by the Red Cross Welfare Service, New South Wales Division. The thirty families studied here had been in the caseload of the Welfare Service for at least the previous four years. Family problem areas are drawn from the data; the special role of debt in the lives of the poor is analysed. Definitions of poverty are discussed briefly. The place of voluntary agencies in the relief of poverty is canvassed. The report presents thirty case histories, each with specific conclusions. Recommendations drawn from these conclusions are summarised, the basic one being for a guaranteed minimum income, with an end to the present system of pensions and benefits. Acute anomalies in the current situation are pointed out.

SURVEY, DEPRIVATION, INCOME SUPPORT, AREA STUDIES, SERVICES, FAMILIES.

- 27 BABBAGE, Sally (1984), 'The value to pensioners of fringe benefits', **Social Security Journal**, December, 51-8.

This article summarises data which was collected by the Social Welfare Policy Secretariat. Fringe benefits available to pensioners and beneficiaries are listed. Issues in setting values on these benefits are discussed. Estimates are made of the cost to governments of providing them. Estimates of their value to pensioners are then made. 'It would appear that the value to the pensioner of the fringe benefits can be quite substantial.' They may 'help pensioners to obtain goods and services that they would otherwise not have been able to afford and may add to pensioners' standards of living to such an extent that they exceed the Henderson poverty lines'. The circumstances of becoming ineligible for the benefits are discussed. 'Those pensioners who arranged their income in order to meet the income test for fringe benefits may not have been acting as irrationally as some had previously thought.' Some suggestions are made for reducing the current anomalies.

INCOME SUPPORT, ADMINISTRATION, SERVICES, AGED.

- 28 BARCLAY, Susan (1986), 'Children, poverty and maintenance', **Australian Society**, 5(7), July, 20.

The number of children living in poverty has more than trebled since the Poverty Inquiry; most of these children are in single parent families. This article discusses maintenance for the children, the situation of the custodial parent and the debate about changes to the system of maintenance, involving both the non-custodial parent and the government.

INCOME SUPPORT, CHILDREN, SOLE PARENTS.

- 29 BARLING, Peter (1984), 'For the unemployed : Taxation + Means Test = Poverty Trap', **Australian Social Welfare-Impact**, 14(2), July, 11-12.

The article shows how unemployed people seeking to 'escape long periods on income below the poverty line' by part-time work are thwarted by the combination of taxation and withdrawal of the benefit. Figures are given to show that 'an unemployment beneficiary can never increase his/her income above the poverty line no matter how

many hours they might work since any income over \$70 per week is effectively taxed at 100 per cent. The unemployment benefit is lost, dollar for every dollar earned, until the benefit and eligibility for the benefit is completely lost'. The author concludes that 'it is a sick irony that the very mechanisms we use to eliminate poverty in Australian society virtually guarantee it'.

INCOME SUPPORT, TAXATION, ADMINISTRATION, UNEMPLOYED.

- 30 BATH, Bob (1985), 'Emergency relief : more funds NOT the answer', **Australian Social Welfare-Impact**, 15(3), May, 27 and 31.

Emergency relief organisations report an escalation in the numbers of families seeking relief from financial crisis. The demand far exceeds the funds available. Whereas in the past the response has been to pressure government for more money, the Victorian Emergency Relief Committee has called on the Federal Government to lift Social Security pensions, benefits and allowances to the level where no family will receive an income less than 120 per cent of the poverty line. Data is presented to justify this policy and to show that 'our income security system has created a beggar class in our society'.

INCOME SUPPORT, EMERGENCY RELIEF, FAMILIES.

- 31 BATTANTA, J.A. (1985), 'Assessment of invalidity and the adjudication of claims', **International Social Security Review**, 3, 273-86.

Invalidity pensions are 'the major social security payment for persons whose work capacity has been significantly reduced through physical or mental impairment'. This paper examines 'the way in which invalidity is assessed and claims are processed in Australia' and outlines problems associated with the process. It includes a brief summary of the origins of the invalidity pension, its provisions, related social security programs and other income support arrangements for those who cannot provide for themselves.

INCOME SUPPORT, ADMINISTRATION, DISABLED.

- 32 BAUME, Peter (1987), 'Equity, resources and rationing - affording a liberal society', text of an address to the RAIPA Seminar on 'The Welfare State', **Canberra Bulletin of Public Administration**, 51, May, 72-6.

The author explores 'a central dilemma for liberals - how to afford a liberal society in time of economic hardship'. The paper provides a context of liberal political philosophy and describes liberal values in welfare. It then looks at cash transfer programs as they affect individuals and compares features of the social welfare system with those of the tax expenditure system. Vertical equity and horizontal equity issues are described and 'needs-based' and 'universal' systems of welfare are compared. The conflict between principles are shown. 'Liberals believe in "needs-based" welfare systems as having greater priority than "universal" systems of welfare' and give greater priority to the needs of the powerless and weak 'so that if welfare cuts are demanded, they come from the relatively affluent'.

POLICY.

- 33 BAXTER, John (1980), 'Whither our social welfare system?', **Social Survey**, 29(1), February, 20-3.

The Australian social welfare system is large and complex. Rationalisation of the system is a difficult task. The article points to some of the difficulties and recommends integration of diverse components 'to ensure that a person does not receive aid from different sectors when aid from one could be sufficient'. Attention should be paid to the voluntary, occupational and informal sectors in any reorganisation, and more data collection is recommended for appropriate planning.

INCOME SUPPORT, POLICY.

- 34 BECKERMAN, Wilfred (1979), **Poverty and the Impact of Income Maintenance Programmes in Four Developed Countries : Case studies of Australia, Belgium, Norway and Great Britain**, Geneva, International Labour Office, 90 pp. Prepared in collaboration with Wouter van GINNEKEN, Richard SZAL and Michael GARZUEL.

In this study an attempt is made to measure the degree of poverty in four developed countries, in four main respects. Estimates of poverty are presented that are comparable between countries, by adopting an international poverty line. This has been achieved by defining poverty in each country relative to average personal disposable income. It is shown that, if the average incidence of poverty in the four countries is roughly representative of all OECD developed countries, about 60 million people (10% of the population) would be below the international poverty lines adopted here, after receipt of income maintenance benefits, in 1973, a number which would have risen with the rise in unemployment since that date. The study measures not only the numbers of people in poverty, but also the poverty gap. This allows an analysis of the impact of the programs on the degree of poverty as well as the numbers.

Poverty has been measured before and after the receipt of benefits, making it possible to estimate the extent to which the programs have reduced poverty. They have greatly reduced the poverty gaps especially in Belgium, Great Britain and Norway though this has been achieved at the cost of a level of expenditure generally much greater than the actual reduction in the poverty.

Finally, the estimates have provided the basis for some analysis of the 'efficiency' of the programs. The limitations to which all the estimates are subject are discussed and some suggestions for future action are made. It is pointed out that 'the remaining poverty gaps are generally very small percentages of GNP, and that they are much more than covered by the amounts of existing income maintenance payments that do not help to reduce poverty anyway but that go to those who are above the poverty line'.

MEASUREMENT, INCOME SUPPORT, COMPARATIVE STUDIES.

- 35 BEHRENS Neville (1978), 'Schooling and work', in **School, Community and Work : Urban and Rural Aspects**, Research Report for the Australian Government Commission of Inquiry into Poverty, Poverty and Education Series, Canberra, AGPS, 1-130.

This study is based on information collected over a 16 year period about the school career and work history of some 1,500 Tasmanian men and women. The population group examined was 'broadly representative of the total Tasmanian population so that, rather than focusing on those living in poverty, the study aims at providing a framework within which the nature and extent of inequality within the Tasmanian community can be more adequately understood'.

Early school leavers were found to be overrepresented in lower status jobs; almost one third of those leaving school early discontinued because of financial circumstances. The report suggests that a better system of financial support is needed for poorer families so that they can keep their children at school longer. Other recommendations relate to improving school environments and removing structural barriers to participation especially in rural areas.

SURVEY, INCOME SUPPORT, AREA STUDIES, EDUCATION, FAMILIES, YOUTH.

- 36 BELL, Kevin (1983), 'Poverty law practice : Part I : Breaking the funding nexus', and 'Part II : Breaking through legal restrictions', **Legal Service Bulletin**, 8(1), February, 20-2 and 8(2), April, 78-81.

'A new model legal practice will open in the Western suburbs of Melbourne in June 1983 following the completion of a five-year implementation project. It is an experimental practice which borrows some features from community legal services and others from the small, suburban, private practice.' The first article explains the concept of the practice and includes the financial calculations on which the self-funding practice is based. The second part is concerned with the amendments to the professional conduct rules (the 'Waiver Agreement'), that have been introduced by the Law Institute of Australia to accommodate the practice, and some of the 'potentially unfavourable implications of these amendments for community legal centres'.

LAW.

- 37 BENJAMIN, Colin (1981), 'The Australian assault on poverty - how do we take up the battle', in Max GRANT (ed.), *Readings in Economics*, Melbourne, Hargreen, 278-86.

The evidence of poverty in Australia has raised the issue: 'can an affluent majority be responsible enough to accept the principle that the powerless should have equal opportunities in the future of the "lucky country".' The author puts forward a 'battle plan' related to recommendations made by the Australian Government Commission on Human Relationships. These involve changes in social security provisions, improved administration, increased employment opportunities and increasing public awareness of hardship and poverty, as well as co-operation with non-government welfare organisations.

ATTITUDES, INCOME SUPPORT, POLICY.

- 38 BENJAMIN, C. and MORTON, J. (1975), *A Model for Welfare Service Planning and Delivery*, Research Report for the Australian Government Commission of Inquiry into Poverty, Canberra, AGPS, 118 pp.

The Victorian Council of Social Service developed a model for welfare service planning and delivery as a response to the terms of reference of the Poverty Inquiry which referred to the ways in which Commonwealth and State Governments, Local Government bodies and persons assist the alleviation of poverty in Australia and to changes that might contribute to the reduction of poverty. The report looks at problems and objectives of such services. The thrust of the recommendations is based on a human rights policy, with emphasis on maximum involvement of all sections of the community (especially beneficiaries) in the process of policy formulation and maintenance of standards. Health, education, housing, employment and social services must be seen as fundamental tools of social policy and intervention in the alleviation of poverty, and not as separate systems.

Appended to the report are case studies which provide an Australian context for the concepts used.

INCOME SUPPORT, POLICY, SERVICES.

- 39 BENJAMIN, Joan (1981), *The Poverty Education Project, Final Report*, Melbourne, The Brotherhood of St. Laurence, 24 pp.

'The Poverty Education Project (PEP) was established by the Brotherhood of St. Laurence in 1979 to develop and extend the agency's involvement in community education. The Brotherhood believed that if the current of public opinion was to be turned away from opposition to increased welfare spending and blaming the poor for their poverty, more systematic attempts had to be made to influence public opinion and attitudes.'

This report discusses the assumptions, values, goals and practical objectives of the project and describes the work carried out during the three years of its existence.

ATTITUDES.

- 40 BENN, Concetta (1981), *Attacking Poverty Through Participation - A Community Approach*, Bundoora, Victoria, Pit Publishing, 332 pp.

The book describes the Family Centre Project set up by the Brotherhood of St. Laurence in 1972 as a demonstration anti-poverty program. 'The program was planned to cover a period of six years with a major evaluation at the end of the first three years. This evaluation was to provide guidelines for changes in the program in the second three-year phase.' 'The book concludes with attempts to generalise the relationship between participation, that is, involvement in decision making processes, and change in social structures, and to establish a new model of social welfare based upon this relationship.'

INCOME SUPPORT, POLICY.

- 41 BENN, Concetta (1981), **The Developmental Approach : Demonstration Programs in the Brotherhood of St.Laurence**, SWRC Reports and Proceedings No.10, Kensington, Social Welfare Research Centre, The University of New South Wales, 20pp.

The approach to social work taken by the Brotherhood of St.Laurence is described here as 'developmental'; it 'seeks to achieve social change rather than systems maintenance' and is directed towards 'changing the external structures and institutions of society in such a way that man does have more opportunity to mould them to his own needs'. The approach was conceptualised in an anti-poverty program, the Family Centre Project which is described here. The Brotherhood then applied this approach to three new projects, also described.

INCOME SUPPORT, POLICY.

- 42 BENN, Concetta et al. (1974), 'Theory doesn't work in praxis : a voluntary welfare agency looks at poverty', **The Australian and New Zealand Journal of Sociology**, 10(3), October, 200-06. Other authors : David GRIFFITHS, Peter HOLLINGWORTH, Michael LIFFMAN.

The article is presented in two parts. The first, by Griffiths and Hollingworth, includes the key ideas presented by the Brotherhood of St.Laurence to the Poverty Inquiry. The thrust of the discussion is that poverty is not an isolated factor arising out of an individual's behaviour, but a widespread condition, imposed and maintained by the basic structures and processes of contemporary society. Some causes of poverty are suggested and some concepts involved in reaching a solution are discussed.

The second part describes the Brotherhood's Family Centre Project which embodies some of the concepts discussed earlier: the provision of resources, including financial resources, a 'non-institutional' approach and the participation of clients in decision-making. The Project is discussed as an example of a decentralised approach which is evolving a theory of developmental work, and as an alternative to the more conventional approaches to social work.

CAUSES, INCOME SUPPORT, POLICY.

- 43 BENTLEY, Philip, COLLINS, D.J. and DRANE, N.T. (1974), 'The incidence of Australian taxation', **The Economic Record**, 50(132), December, 489-510

'This paper estimates the incidence of total Australian taxation in 1966-67, the incidence of taxation at the Federal, State and local government levels and of some individual direct and indirect taxes.' The authors conclude that 'the Australian tax structure is regressive in the low income ranges'.

INCOME INEQUALITY, TAXATION.

- 44 BENTLEY, P.R., COLLINS, D.J. and RUTLEDGE, D.J.S. (1975), 'Incidence of Australian taxation : some further results', in **TAXATION REVIEW COMMITTEE, Commissioned Studies**, Canberra , AGPS, 185-99 pp.

This paper follows earlier work by two of the authors (see BENTLEY, COLLINS and DRANE, 1974) and uses different assumptions to test the validity of their conclusions. The results confirm the regressive incidence of total taxation at low income levels 'even under the most extreme and unrealistic incidence assumptions'. They also conclude that there is 'large middle group of households who are comparatively under-taxed in that they pay a lower proportion of their income in tax than do either the very poor or the very rich'. The effects of a change in the tax system are discussed.

INCOME INEQUALITY, TAXATION.

- 45 BERRY, M.J. (1987), 'Inequality', in Sol ENCEL and Michael BERRY (eds), **Selected Readings in Australian Society : An Anthology**, Melbourne, Longman Cheshire, 18-54. An earlier version appears in A.F.DAVIES, S. ENCEL and M.J. BERRY (eds) (1977), **Australian Society : A Sociological Introduction**, Third Edition, Melbourne, Longman Cheshire, 18-54.

This essay begins with a discussion of the causes and nature of inequality. It is 'concerned with the pattern of economic inequality, in particular the distribution of income and wealth in countries like Australia. The focus has been chosen both because of the subject's intrinsic importance and its implications for other dimensions of social inequality'.

CAUSES, INCOME INEQUALITY.

- 46 BRADBROOK, Adrian J. (1975), **Poverty and the Residential Landlord-Tenant Relationship**, Research Report for the Australian Government Commission of Inquiry into Poverty, Law and Poverty Series, Canberra, AGPS, 157 pp.

This report is divided into three parts. The first deals with private uncontrolled tenancies and begins by suggesting the need for a new decision-making body, describing both the inadequacies of the existing system and the features of the proposed Residential Tenancies Board. It examines ways of assisting the prospective tenant by a government advice and information service, describing Canadian precedents and stressing the need for publicity. Factors affecting the application of fair legal procedures are discussed; obligations of landlords are defined. Problems particularly addressed are repairs, security deposits, miscellaneous tenant rights, eviction, fair leases and special problems incurred by landlords.

The second part deals with private controlled tenancies. It discusses a new system of rent control for Australia, compares overseas systems of rent control legislation and presents a critique of existing State legislations. The final section, dealing with public tenancies, provides a background to Housing Commission tenancies. It discusses the need for reform and policy considerations affecting both applicants for accommodation and tenants.

Recommendations for reform are made in each part. Support for these recommendations comes in evidence from two Field Research Reports carried out by questionnaire by the author, and included here as appendices.

SURVEY, HOUSING, LAW.

- 47 BRADBURY, Bruce (1987), 'Measuring poverty - what do we mean?', **Australian Social Welfare-Impact**, 17(6), September, 9-10.

The Henderson poverty line is described. Arguments for and against its use are canvassed, as a research tool in comparative studies and as a measure in determining the appropriate level of pensions and benefits. A graph shows movements in the poverty line in constant dollars from 1973 to 1987.

MEASUREMENT, INCOME SUPPORT.

- 48 BRADBURY, Bruce, GARDE, Pauline and VIPOND, Joan (1985), **Bearing the Burden of Unemployment - Unequally : A Study of Australian Households in 1981**, SWRC Reports and Proceedings No.53, Kensington, Social Welfare Research Centre, The University of New South Wales, 102pp.

The report analyses data from the Household Sample File of the 1981 Census to reveal the incidence and impact of unemployment within households. In addition the relationship between income levels of households with employed and with unemployed people is analysed. The incidence of unemployment was higher among households where employed members had low incomes. The family backgrounds of young unemployed people and the social processes by which labour market disadvantages are concentrated within families are discussed. The report supplies statistical support for the argument that unemployment is a source of poverty.

CAUSES, FAMILIES, UNEMPLOYED, YOUTH.

- 49 BRADBURY, Bruce, ROSSITER, Chris and VIPOND, Joan (1986), **Poverty, Before and After Paying for Housing**, SWRC Reports and Proceedings No.56, Kensington, Social Welfare Research Centre, The University of New South Wales, 101pp.

This report presents new data on the incidence of poverty in Australia. The findings are based on recently released unit records from the Australian Bureau of Statistics' **Income and Housing Survey 1981/82** and, for the first time since the Commission of Inquiry into Poverty, they include an analysis of the effect of housing costs on poverty levels. In the decade after that study, the incidence of poverty, defined in terms of income, changed little: the IHS showed that 11.6 per cent of income units had incomes below the poverty line, compared with 10.2 per cent in 1972/73. However the present study found a substantial increase in the extent of poverty after housing outlays had been accounted for, suggesting that access to affordable housing is no longer the cushion against poverty that it once was. In the 1972/73 survey, 6.7 per cent of income units were in poverty after paying for housing, but by 1981/82 this proportion had risen to 11.2 per cent.

The analysis investigates the impact of housing tenure on the likelihood of experiencing after-housing poverty and concludes that it is particularly prevalent amongst tenants of private landlords, those paying rent to someone in the same dwelling and tenants of housing authorities. However, poverty is not exclusive to these tenures and, in terms of numbers alone, the category containing most income units in after-housing poverty was couples with dependent children who were purchasing their home mainly because of the sheer size of this category overall. The report reviews recent government policy on housing and related issues.

If the effect of housing on poverty is included - as it clearly should be, as housing is an important indicator of wealth - then the extent of poverty in Australia appears to have increased over the 1970s. After-housing poverty reflects not only the low income levels of those involved, but also the effect of their housing circumstances. Income units below the poverty line experience not only much lower incomes but higher accommodation costs than other people. The report concludes that measures aiming to ease poverty must address both aspects of the problem and must incorporate an understanding of the complex relationship between housing and poverty.

A discussion of the findings is to be found in BRADBURY, ROSSITER and VIPOND (1986), 'Housing costs and poverty'. The **Australian Quarterly**, 58(1), Autumn, 34-46; also **Reprint No.28**, Social Welfare Research Centre. A short account also appears as VIPOND (1986), 'The changing face of poverty', **Australian Society**, 5(2) February, 19-21.

MEASUREMENT, HOUSING.

- 50 BRADBURY, Bruce and VIPOND, Joan (1985), 'State differences in housing : a comparison of levels of poverty measured before and after paying for housing, among and within States', in Kevin O'CONNOR and David BATTEN (eds), **Papers of the Australian and New Zealand Section Regional Science Association**, Tenth meeting, Adelaide, 49-59.

This paper provides some preliminary estimates of the regional distribution of poverty in Australia, measured by the methods of the Commission of Inquiry into Poverty with particular attention to the role of housing costs. The state variation is about the same whether poverty is measured before or after housing. The differences between metropolitan and non-metropolitan areas are explored.

MEASUREMENT, AREA STUDIES, HOUSING.

- 51 BRADBURY, Bruce and VIPOND, Joan (1986), 'Poverty and pensions', **Australian Journal on Ageing**, 5(2), May, 13-22; also **Reprint No.31**, Kensington, Social Welfare Research Centre, University of New South Wales.

'It has been argued that it is impossible to measure poverty among elderly people because pension levels and poverty lines are so similar. Whether poverty among them appears to be high or low may depend upon an arbitrary decision as to whether the poverty line should be a dollar a week above or below the age pension. This paper analyses poverty among elderly people suggesting that it can be measured by the number who live below an after-housing cost poverty line. That is, their poverty should be measured after they have paid for their housing. This procedure not only avoids some of the measurement problems, it also provides a more realistic test of the level of poverty in Australia than other techniques. It takes into account not only the incomes of families but also their ownership of the main form of household wealth - the family home. In general when poverty is measured in this

way its incidence is much lower among elderly people than others. An important reason is the widespread ownership of homes among the elderly, which reduces their housing outlays. Among a minority of the elderly, the private sector renters, the incidence of after-housing poverty is however very high.' Data from the Income and Housing Survey 1981/82 was analysed to produce the results presented.

MEASUREMENT, HOUSING, AGED.

- 52 BRADBURY, Bruce et al. (1988), **Poverty and the Workforce**, SWRC Reports and Proceedings No. 72, Kensington, Social Welfare Research Centre, University of New South Wales, 125pp. Other authors: Diana ENCEL, Jenny JAMES and Joan VIPOND.

'The purpose of this report is to survey several aspects of the nature of poverty among people who are in the workforce. The report covers the period from the early 1970s up to the end of 1987. It reviews literature which has analysed the association between unemployment and poverty. Comprehensive measurements of the level of poverty among people in the workforce, based on the unit records of the **Income and Housing Survey, 1981-82**, are presented. The report updates these findings by describing trends in labour market conditions in the 1980s and reviewing policy developments.'

MEASUREMENT, POLICY, LABOUR MARKET, UNEMPLOYED.

- 53 BREWER, Graeme F. (1980), **On the Bread Line, Oral Records of Poverty**, Melbourne, Brotherhood of St. Laurence, Hyland House, 178 pp.

Twenty-one stories told by people living in poverty are presented in this book. They come from a broad cross-section of low-income earners 'in an attempt to piece together a comprehensive picture of poverty in Australia'. The introduction includes discussion of poverty in Australia in the light of the Poverty Inquiry findings. Views of poverty are canvassed: the conservative view which regards relative poverty as inevitable, to be alleviated by individual effort; the liberal view which accords social structure a partial role in the causation of poverty and which advocates equal opportunity across society to enable individual will to prevail; and the radical view which sees poverty as an inevitable outcome of the nature of capitalism, so that its elimination is conditional upon structural change. Solutions to the problems of poverty are discussed in the light of these ideologies. Brewer recommends the reduction of wage differentials, the raising of additional public revenue through suitable taxation measures and the implementation of social policies to distribute community services more fairly.

At the conclusion of the presentation of the oral records, a list of identified indicators of poverty is drawn up.

CAUSES, SURVEY, DEPRIVATION, POLICY.

- 54 BREWER, Graeme (1982), **On the End of a Plank : Report of a Survey of a Group of Unemployed People in Frankston : Interim Report**, Brotherhood of St. Laurence, 34pp.

'The economic impact of unemployment and the erosion of self identity wrought changes in people's social life and relationships.' This account of a survey of unemployed people carried out in Victoria shows the effects of unemployment and poverty on their lives.

SURVEY, DEPRIVATION, ATTITUDES, UNEMPLOYED.

- 55 BROOM, Leonard and JONES, Lancaster F. (1976), **Opportunity and Attainment in Australia**, Canberra, Australian National University Press, 154pp. Collaborating author: Jerzy ZUBRZYCKI.

'This book sets out to portray the patterns of social inequality as they existed in Australia in the mid-1960s.' It relies primarily on surveys carried out in 1965 and 1967 as well as upon other social statistics. The chapters are: 'Education, social origins and achievements', 'Occupational structure and occupational change', 'Wealth and income' (which includes a discussion about poverty in Australia), 'Class', 'Mobility and the process of occupational achievement', and 'Social strata : stability and change'.

SURVEY, INCOME INEQUALITY.

- 56 BROOM, Leonard et al. (1980), **The Inheritance of Inequality**, London, Routledge & Kegan Paul, 196pp.
Other authors: F.J. JONES, Patrick MCDONNELL and Trevor WILLIAMS.

The book analyses data from a survey undertaken in 1973 to provide some responses to such questions as: 'How far do social origins, favourable or unfavourable, affect the educational and occupational careers of men and women? To what extent are social inequalities inherited from one generation to the next? How far does the educational system reproduce existing inequalities and how far does it provide an avenue for individual mobility?' The authors' analysis of their data supports the view that there is inheritance of both advantages and disadvantages; socio-economic background has a strong influence on the economic status of men and women. However educational attainment also has a substantial effect, which is independent of background.

CAUSES, SURVEY, INCOME INEQUALITY, EDUCATION.

- 57 BROTHERHOOD OF ST.LAURENCE (1976), 'Never had a chance', in **Lifelong Education and Poor People : Three Studies**, Research Report for the Australian Government Commission of Inquiry into Poverty, Poverty and Education Series, Canberra, AGPS, 3-17.

This is a study of men involved with the Family Centre Project of the Brotherhood of St.Laurence. The men do not have jobs. The family background, school experiences and work experiences of the men are described. The purpose of the report was to explore the factors which limited or prevented stable employment. Failure at school is shown to be a common factor. This failure was followed by work experiences which consisted of low-paid and menial jobs, associated with frustration and feelings of futility which eroded self-confidence. 'Yet these men value work.' Training schemes may have relevance for the teen-aged members of the sample.

CAUSES, SURVEY, EDUCATION.

- 58 BROTHERHOOD OF ST.LAURENCE (1985), **Tax Reform, Jobs and Justice, Principles: Issues and Directions for Change**, a submission to the Economic Planning Advisory Council, Melbourne, The Brotherhood of St.Laurence, 24pp.+

'Tax reform is central to any renewed commitment to eliminate poverty in Australia.' The paper discusses tax reform in general and makes specific proposals in the areas of broadening the income tax base, introducing a consumption tax that is extended to services, introducing taxes on wealth and maintaining the present balance between direct and indirect taxes .

INCOME SUPPORT, TAXATION.

- 59 BROWN, David (1984), 'You're poor. Go to jail', **Australian Society**, 3(6), June 1, 12-14.

In New South Wales more than half the prisoners entering jails every month have been sent there for non-payment of fines. There is a disproportionate number of Aborigines among these prisoners. The article discusses the issues involved, including the cost of keeping them in prison. It concludes that with a change of policy 'there could soon be a significant reduction in prison populations, a massive reduction in prison receptions, and a belated end to the barbaric practice of jailing the poor for being poor'.

LAW.

- 60 BROWN, David (1987), 'Another way to gaol', **Australian Society**, 6(6), June, 32.

The author presents information which has become available since his earlier article about fine defaulters who are imprisoned (see above), and suggests that 'imprisonment for fine default generally punishes poverty rather than criminal activity'.

LAW.

- 61 BROWN, Jennifer (1975), 'Income and poverty among retired Presbyterian ministers', in *The Aged*, Research Report for the Australian Government Commission of Inquiry into Poverty, Canberra, AGPS, 73-6.

Results are presented of a survey conducted by Victoria in 1973 to investigate the living conditions of retired ministers, ministers' widows, deaconesses and ministers soon to retire. The church annuity scheme and income from other sources augmented the pension sufficiently to bring most of the retired ministers and widows out of poverty. The role of housing circumstances and costs is also shown.

SURVEY, AGED.

- 62 BROWN, Jill W., HIRSCHFELD, Roisin and SMITH, Diane (1974), *Aboriginals and Islanders in Brisbane*, Research Report for the Australian Government Commission of Inquiry into Poverty (Prepared under the supervision of Professor Edna CHAMBERLAIN), Canberra, AGPS, 119pp.

This study to investigate the social and economic environment of Aboriginals and Torres Strait Islanders in Brisbane was designed to provide not only factual information, but also attitudinal information which might help in framing policy recommendations. The definitional problems are described and the methodology explained. Data are presented on race, age, sex, marital status, on the childhood home of the population surveyed, the time spent on reserves and missions, mobility and the composition of households. Information about children is separately presented. Data about education and training include information about school leaving age, level of education reached and further training. The accommodation situation is described and a later chapter discusses hostels and emergency shelters. Workforce participation and occupation of the sample are analysed. Discussion of income is presented on the basis of individual income (in terms of source), of household income and of income units. Available services are discussed with emphasis on medical and dental services. Recommendations are attached to each chapter, not only about financial assistance, but also service provision. The report recommends the establishment of a scheme of guaranteed minimum incomes to overcome many of the problems associated with the diversity of pensions and benefits available to low income groups.

SURVEY, ATTITUDES, INCOME SUPPORT, AREA STUDIES, SERVICES, EDUCATION, HEALTH, HOUSING, LABOUR MARKET, ABORIGINALS.

- 63 BROWN, Joan C. (1972), 'Poverty is not a Crime' : *The Development of Social Services in Tasmania, 1803-1900*, Hobart, Tasmanian Historical Research Association, 192pp.

'The object of this study was to discover what social services were provided by government and voluntary agencies in Tasmania in the nineteenth century, to consider some of the reasons they developed in the way that they did and to look at the quality of the services which resulted.'

HISTORY, SERVICES.

- 64 BROWN, R.G. (1963), 'Poverty in Australia', *The Australian Quarterly*, 35(2), June, 75-9.

Little is known about poverty in Australia; an attempt by the Department of Social Studies in the University of Adelaide to collect information about the needs of people on low incomes, though the data are not comprehensive, suggests that the incidence of poverty is greater than is commonly accepted. More information is necessary for proper welfare planning.

MEASUREMENT, POLICY.

- 65 BROWN, R.G. (1964), 'Poverty in Australia - the evidence', *The British Journal of Sociology*, 15(2), June, 150-65.

The article uses 'crude data from diverse sources' to 'provide what are considered to be the best available estimates of the nature and extent of poverty in Australia.' It is shown that 'the incidence of near poverty is greater than appears commonly accepted; and there is enough evidence of its existence in two groups, long-term recipients of social service payments and families marginal to the work force, to justify further study of their needs and resources'.

MEASUREMENT, POLICY

- 66 BROWNE, Peter (1987), '1981-1986 : poverty on the rise', *Australian Society*, April, 34-5.

Figures from the National Institute of Economic and Industry Research show that the proportion of households living in poverty rose from 11.5 per cent to 12.4 per cent between 1981-82 and 1985-86. The article examines the data showing the changes for different sections of the population. The increase in poverty among large families compared to families with few children is a striking feature.

MEASUREMENT, FAMILIES.

- 67 BROWNE, Peter and BATH, Bob (eds) (1984), *Advance Australia...on a Food Voucher, A Report by the Victorian Emergency Relief Project*, Melbourne, Victorian Council of Social Service, 12pp.

'This report shows that: an increasing number of people are being forced to apply for emergency relief due to inadequate incomes; despite a ten-fold increase in annual federal funding for emergency relief since 1981, the average value of food vouchers and food parcels (which together make up 60 per cent of aid given out) has dropped by 17 per cent and 30 per cent respectively over that period; 85 per cent of emergency relief applicants are people on Department of Social Security pensions and benefits; two-thirds of emergency relief applicants are on Supporting Parents Benefits.' The publication makes the point that 'emergency relief is no substitute for government provision of adequate income for all'.

INCOME SUPPORT, EMERGENCY RELIEF.

- 68 BROWNLIE, Helen (1985), 'Poverty Traps', *Australian Tax Forum*, 2(2), Winter, 161-72.

A poverty trap occurs when earning additional income makes a pensioner or beneficiary little or no better off. This paper examines the situation, focusing on the high effective marginal tax rates which arise through the interaction of the personal income tax system and the income tests operating within the social security system. 'The current effective marginal tax rates facing a single parent pensioner with one child are examined and a number of proposals for reducing high effective marginal tax rates are assessed in relation to this family type.' If the policy aim is to encourage those involved to take on a limited amount of work while full-time work would be difficult to manage, then the free income area should be increased; if the policy aim is to encourage them to take on as much work as they can, then it would be more appropriate to lower the taper rate.

INCOME SUPPORT, ADMINISTRATION, SOLE PARENTS.

- 69 BRUFF, Gordon C. (1984), 'Report of the National Maintenance Inquiry', in *Family Law in 84*, Proceedings of a Conference, Hobart, November, Volume 1, Law Council of Australia, The Federal Council of Bar Associations and Law Societies, volume not pagged.

The paper, delivered by a member of the Family Law Council, comments on the Report of the National Inquiry and supports the thrust of the recommendations made. The relationship of the proposed system with the social security system, however, must operate in such a way as to avoid hardship for people on low incomes.

INCOME SUPPORT, ADMINISTRATION, CHILDREN, SOLE PARENTS.

- 70 BRYSON, Lois (1977), 'Poverty', *Current Affairs Bulletin*, 54(5), October, 4-17. A similar article appears as 'Poverty and poverty research in Australia', in Peter HILLER (ed.) (1981), *Class and Inequality in Australia, Sociological Perspectives and Research*, Australia, Harcourt Brace and Jovanovich Group, 199-213.

The paper traces the development of interest in poverty since 1966 to the research conducted for the Poverty Inquiry. The poverty line used in that inquiry is used to show the dimension of the problem identified there. To fill out the picture of poverty, the paper examines the 'values of the poor' and the 'personal consequences of poverty' as discovered in a number of Australian research reports. The limitations of that research is discussed in the light of the approaches taken to poverty and the concepts involved in defining its meaning. The likely outcome of recommended policies is assessed. 'One of the problems with programs apparently aimed at helping the poor is that very often they benefit other groups to a greater extent.' These include welfare personnel, investors, employers, administrators and other middle class groups.

Future approaches to poverty and equality require 'a radical political stance and an approach which see inequality as structurally inevitable in the current private enterprise system, with its emphasis on competition and material success'. 'The research task is to demonstrate the relationship between the economic structure and inequality.' The paper argues for an investigation of wealth, not only of income. Policies must be seen in a continuing perspective, related to the causes of social inequality.

INCOME INEQUALITY, MEASUREMENT, DEPRIVATION, ATTITUDES, INCOME SUPPORT, POLICY.

- 71 BRYSON, Lois (1983), 'Women as welfare recipients : income, poverty and the state', in Cora V. BALDOCK and Bettina CASS (eds), *Women, Social Welfare and the State in Australia*, Sydney, George Allen and Unwin, 130-45.

The discussion of women as welfare recipients raises the issue of gender relationships in capitalist society. This chapter examines women's relative economic position which is shown to be inferior to that of men; in particular this is true in female-headed households. 'Having presented this profile of the economic disadvantage of women in general, and of lone female parents as the most vulnerable sub-group', the chapter examines the notion of female dependence and the income support provisions made for them. Each pension or benefit is discussed separately. Policy implications are considered. 'In the ambiguous manner of most welfare provisions, income security measures ... give women greater independence than they would have without them.' The paper argues for current benefits to be maintained and 'rates raised to mitigate women's susceptibility to poverty', but also for programs based on equal status of the sexes. Movement into the labour force is seen as necessary for women, but not sufficient to remove all the disadvantages to which they are susceptible.

INCOME SUPPORT, POLICY, SOLE PARENTS, WOMEN.

- 72 BRYSON, Lois and EASTOP, Len (1980), 'Poverty, welfare and hegemony, 1973 and 1978', *The Australian and New Zealand Journal of Sociology*, 16(3), November, 61-71.

The aims of this paper are: to consider the extent to which people's ideas about poverty and welfare fit within a conservative/liberal perspective; to examine any differences in those ideas accepted as 'normal reality' over the five year period 1973 to 1978 and to see how these fit with government policy and official attitudes; and to investigate apparent instances of rejection of dominant ideas and contradictory perception which could be exploited in the direction of counter hegemony. A survey, described here, was carried out in 1973 and again in 1978 in Melbourne suburbs. It is concluded that 'hegemony is particularly effective in Australia', demonstrated by the lack of a substantial amount of deviation from the conservative or liberal position. The alterations in views which were found were 'clearly linked to the policies of the parties in power at the time'. However, a few people do maintain a radical perspective and the paper discusses briefly the potential development of a counter hegemony.

SURVEY, ATTITUDES, POLICY.

- 73 BRYSON, Lois and MOWBRAY, Martin (1986), 'Who cares? Social security, family policy and women', **International Social Security Review**, 2, 183-200.

The article discusses the concept of 'community care' and its implications for women as the major providers of care. Changes in social security provision for 'carers' are described but are found to be inadequate, as governments are under pressure to contain expenditure on social security.

INCOME SUPPORT, POLICY, WOMEN,

- 74 BUDDEN, Chris (1982), 'Wealth and poverty in the Northern Territory', **Australian Social Welfare - Impact**, 12(3), July, 22-3.

This article compares various social security payments with the poverty line and with the average weekly wage in the Northern Territory; social security payments in the Territory are shown to be inadequate. The role of housing costs in bringing incomes below the poverty line is also discussed. Some other items of expenditure which increase the cost of living in the Territory are tabulated.

CAUSES, AREA STUDIES.

- 75 BURBIDGE, Andrew (1981), 'Unemployment and poverty in Australian : new evidence', **Australian Social Welfare - Impact**, 11(5 & 6), November, 36-7; reprinted from **Ekstasis**, 25, September, Centre for Urban Research and Development.

The article draws on results of a survey of over 15,000 dwellings carried out in 1979 by the Australian Bureau of Statistics. Findings indicate that eligibility criteria, administrative discretion and failure to apply resulted in approximately 30 per cent of low income units who experienced unemployment in 1978-79 not receiving unemployment benefits.

CAUSES, INCOME SUPPORT, ADMINISTRATION, UNEMPLOYED.

- 76 BURBIDGE, Andrew (1981), 'Working people in poverty', in Ronald F. HENDERSON (ed.), **The Welfare Stakes : Strategies for Australian Social Policy**, Melbourne, Institute of Applied Economic and Social Research, 147-78. Comment by Judith O'NEILL.

'The concern of this chapter is working people on low wages in relation to family size, and those experiencing unemployment. These income units are almost entirely dependent on earnings or unemployment benefits for their survival. They are working people living below or close to the poverty line. For them, current income support provisions contain some of both the strongest incentives not to work and the strongest financial incentives for families to break up.'

'The chapter is divided into four main parts. The first explains the concept "working people in poverty" as used here, and analyses data collected by the Poverty Inquiry (1975) on this group. The second looks at evidence of changing wage relativities in the current depression, to assess the impact of high unemployment on the earnings of lower paid workers. The third part looks at income support arrangements for unemployed people - a major category of the labour force in poverty. The increase in the number of people dependent on unemployment benefits for a substantial part of the year is described. The final section attempts to estimate the impact of the rise in unemployment on the number of people in the labour force who are below the poverty line.'

CAUSES, INCOME INEQUALITY, INCOME SUPPORT, LABOUR MARKET, UNEMPLOYED.

- 77 BURBIDGE, Andrew (1983), 'Improving social security programs : Some options and barriers', **Australian Family Research Conference, November 1983, Proceedings, Volume IV, Policies and Families**, Melbourne, Institute of Family Studies, 1-51.

Income inequality in Australia is explored and shown to be increasing. Some policy options to raise low income levels and reduce inequality are suggested. These involve the labour market, income transfers, a proposal for a universal income support scheme, and a negative income tax scheme. Policy changes are seen to be hampered by a

lack of appropriate data and the paper calls for resources for an inquiry into the distribution of assets and income in Australia as well as a reassessment of the options for changes to income security and taxation provisions.

INCOME INEQUALITY, INCOME SUPPORT, LABOUR MARKET.

- 78 BURBIDGE, Andrew (1984), **Poverty in Australia : New Data on the Incomes of Australian Families and Individuals**, Melbourne, Institute of Family Studies, 12pp.

The data is based on a survey of people in more than 15,000 dwellings conducted by the Australian Bureau of Statistics in August, 1982. This is used in conjunction with the updated poverty lines published by Melbourne University's Institute of Applied Economics and Social Research, to estimate the number of individuals and income units with income less than the poverty line and thus to review changes since 1978-79.

The poverty line is calculated for two groups, those 'at home' and those in the labour force who have added costs entailed in going to work or looking for jobs. However, the ABS data do not show whether income units are in the labour force. The numbers with income less than the poverty line were therefore calculated on both higher (labour force) and lower (at home) poverty line. Tables show increases in the numbers with low incomes; part of the increase would have been likely to occur because of changes in family composition but the increase in poverty 'seems to have been more a result of increased income inequality than demographic changes'.

MEASUREMENT.

- 79 BURBIDGE, Andrew and BROWN, Jennifer (1976), 'Welfare services in Brisbane', in **Community Services : Four Studies**, Research Report for the Australian Government Commission of Inquiry into Poverty, Canberra, AGPS, 79-118.

This report deals with a survey undertaken by the Housing Committee of the Queensland Council of Social Service which recorded the requests of clients coming to welfare agencies and the help they received. The purpose was to assess the extent to which voluntary and government agencies are able to meet the family's most urgent immediate needs.

The characteristics of the clients in the survey week are described and there is an attempt to identify the relationships between the requests of the people visiting agencies and their income and family characteristics. The report discusses the factors which caused the needs of their clients and provides information about help given, particularly material aid, accommodation and financial assistance. The recommendations suggest that income support provisions be the starting point for improvement to the welfare system, that more coordination is necessary to ensure a fair distribution of available funds and that extra overnight accommodation be available for particular disadvantaged groups.

SURVEY, INCOME SUPPORT, AREA STUDIES, SERVICES, EMERGENCY, RELIEF.

- 80 BUREAU OF AGRICULTURAL ECONOMICS (1975), **Report on a Survey of Rejected Debt Reconstruction Applicants**, Canberra, AGPS, 50pp.

The survey described here 'collected information from a group of rural producers who were experiencing viability problems but were unable to receive debt reconstruction assistance under the present scheme'. Only a small number left their properties. The majority remained and are likely to experience problems of viability in the future.

SURVEY, RURAL.

- 81 BURKE, Terry, HANCOCK, Linda and NEWTON, Peter (1984), **A Roof Over Their Heads : Housing Issues and Families in Australia**, Monograph No. 4, Melbourne, Institute of Family Studies, 178pp.

The monograph looks at housing in an economic and also demographic context. It examines change in the housing market and the socio-economic implications of that change and asks for whom public housing is supplied. There is also a chapter on the youth housing problem. The author find that 'it is evident that in the 1980s, government

housing is increasingly performing a predominantly welfare role, in marked contrast to that of its worker housing role during the 1950s, 1960s and early 1970s.

HOUSING.

- 82 BYRNE, Eileen M. (1985), 'Social class and educational disadvantage - the conceptual muddle of educational policy', in Imelda PALMER (ed.), **Melbourne Studies in Education**, Melbourne University Press, 117-36.

The notion of class and its use as an index of predictability for children's performance in school is discussed, including 'female invisibility in class'. Risk factors for children, other than class, are identified and the author asks 'with what should we replace class?'. A revised list of indices is made, and the role of poverty in contributing to school failure is shown. Some strategies are discussed. The needs of poor children must be dealt with 'as part of the central structure of their school, not as an addition to the normal work'.

EDUCATION.

- 83 CAGE, R.A. (1980), 'The origins of poor relief in New South Wales : An account of the Benevolent Society, 1909-62', **Australian Economic History Review**, 20(2), September, 153-69.

A detailed analysis of the early stages of the development of poor relief in New South Wales reveals that it was administered in the form of a private charity and not, as in England, under a system of 'poor laws'.

HISTORY, INCOME SUPPORT.

- 84 CANHAM, Ruby (1982), 'ARC Support Programme for teenage mothers', in R. OXENBERRY (ed.), **Changing Families, Proceedings of Third Australian Conference on Adoption**, Adelaide, University of Adelaide, 372-4.

The need for a program to support young girls who are pregnant or mothers is seen to arise from the fact that 'often these girls come from three generations of poverty'. The program established by the Action and Resource Co-operative is described.

SERVICES, SOLE PARENTS.

- 85 CARLISLE, Wendy (1986), 'Lost in Australia', **Australian Society**, 5(5), June, 33-4.

The article looks at factors which combine to force young people out of housing. Unemployment is the major cause of youth homelessness and poverty; a shortage of public accommodation suitable for youth is an important factor; aboriginality adds to the problem. Government activity in the labour market, in public housing and in social security is inadequate.

CAUSES, ABORIGINALS, HOMELESS, UNEMPLOYED, YOUTH.

- 86 CARNEY, Terry (1979), 'Unemployment : The new poor law', **Legal Service Bulletin**, 4(6), December, 269-71.

The article discusses the **Social Services Amendment Bill 1979** and concludes that 'at a time when increasing numbers of Australians are confronting the harsh reality that structural and other economic changes may be converting the universal "right to work" into an increasingly scarce privilege for those fortunate enough to obtain it, the government has shifted unemployment benefit away from the more humane, morally neutral, criterion of need, towards the industrial discipline rationale'.

INCOME SUPPORT, POLICY, UNEMPLOYED.

- 87 CARNEY, Terry (1982), 'Social welfare : availability and delivery of services and benefits for children', *Australian Journal of Social Issues*, 17(2), 93-120.

'It is contended that social welfare legislation is principally concerned with the allocation of resources of income, wealth, position and power. Australian legislation providing welfare services and benefits for children is assessed from this perspective. It is argued that the present legislation providing income support payments for young people accords excessive weight to the promotion of economic interests of the community such as the work ethic and fails to address the social and human needs of that population.' The poverty implications of current provisions for young unemployed people are drawn out. An income above the poverty line can only be attained by coupling maximum rates of part-time earnings allowable with private support from the family unit or by congregate living, combinations which, the author argues, are found by very few young unemployed people. Too much emphasis is placed on the work ethic and family autonomy, rather than on the amelioration of poverty which should become the central goal.

'It is also contended that the structure of the child welfare services legislation is overly concerned to cater to conservative forces in society who favour social control measures designed to protect their values and interests and who resist efforts to provide a network of non-coercive preventive services. Both areas of the law are criticised on the basis that they place excessive reliance on the notion that the family unit is capable of carrying the major responsibility for income support and service provision.'

INCOME SUPPORT, ADMINISTRATION, POLICY, YOUTH.

- 88 CARNEY, Terry and HANKS, Peter (1986), *Australian Social Security Law, Policy and Administration*, Melbourne, Oxford University Press, 335pp.

'The prime focus of this work is on inequalities in income and health status, and on the content and the administration and policy implications of the legislative programmes which address those inequalities.' The programs reviewed are selected 'to determine whether inequalities are to be corrected or merely ameliorated'. The individual chapters relate to: 'Fundamental issues in social security' which is concerned with the dimensions of social security, ideology, equality, and inequality, structural factors affecting inequality and concludes with a description of the analysis used in the rest of the book; 'The historical legacy'; 'The definition and scale of poverty' which includes discussion of poverty measurement; 'Meeting poverty : policy choices'; 'Income support for the unemployed'; 'Income support for lone parent families'; 'Health policy and medical services'; 'Health policy - in whose interest?'; and 'A policy stocktaking : from conservatism to complacency or measured reform'. This last chapter presents an overview which argues that 'the plight of the vulnerable sections of Australian society (particularly those displaced from active participation in the labour force and families headed by women) is such that we cannot, with clear conscience, exclusively argue the redistributive case', a case which 'has fallen on deaf ears over many decades'. Intermediate policies and short-term measures are suggested to alleviate poverty until structural reforms are made.

HISTORY, INCOME INEQUALITY, MEASUREMENT, INCOME SUPPORT, POLICY, HEALTH, SOLE PARENTS, UNEMPLOYED.

- 89 CARTER, Jan (1986), *In Debt and Out of Work*, SWRC Reports and Proceedings No. 62, Kensington, Social Welfare Research Centre, The University of New South Wales, 39pp.

The project upon which this publication reports was designed as a preliminary exploration of the connection between unemployment and debt. It examined the range and type of debt patterns, the duration of the debt and of the unemployment, the personal family and social consequences of debt for unemployed debtors, and some of the political responses. In an introduction to the study there is a brief account of findings from other researchers in the field and a short discussion of the relationship of credit to debt.

'It is also contended that the structure of the child welfare services legislation is overly concerned to cater to conservative forces in society who favour social control measures designed to protect their values and interests and who resist efforts to provide a network of non-coercive preventive services. Both areas of the law are criticised on

the basis that they place excessive reliance on the notion that the family unit is capable of carrying the major responsibility for income support and service provision.'

INCOME SUPPORT, ADMINISTRATION, POLICY, YOUTH.

- 90 CASS, Bettina (1980), 'Housing and the family', **Home Ownership in Australia : A Perspective for Future Policies, Seminar Proceedings**, Canberra, 19-20 November 1980, 14pp; also **Reprint No. 3**, Social Welfare Research Centre.

This paper examines the categories of 'home-owner', 'tenant' and 'the family' in relation to Australian post-war housing policies which have favoured the 'owner-occupier' over the tenant. Commonwealth policies, public housing programs, including housing for women (and women headed households) and youth, family life cycle and labour market conditions are each considered here. The author concludes that low-income families renting in the private market are denied access to the 'great Australian dream', but if they do gain access to owner-occupation they are disadvantaged by the cost of high mortgage repayments in relation to income especially in the vulnerable period of family formation. The men in these families have long and expensive journeys to work, the women have reduced access to the labour market and established social networks and the children are disadvantaged in relation to their future chances in the labour market. Key points which require attention are identified.

HOUSING, FAMILIES.

- 91 CASS, Bettina (1983), 'Division of welfare in the recession : the political limits to redistribution revisited', in Jo JARRAH (ed.), **53rd ANZAAS Congress : SWRC Papers**, SWRC Reports and Proceedings No.31, Kensington, Social Welfare Research Centre, The University of New South Wales, 3-22.

The decrease of economic growth in the 70s, accompanied by rising inflation and unemployment was accompanied by political limits to redistribution. Some implications are discussed and the author notes that benefits and allowances transferred through the tax system disproportionately benefit those least affected by the recession while social security transfers, interacting with the tax system can result in the 'poverty trap'. Reform of the personal income tax system and other changes to the social security system are suggested. A postscript examines the effect of the 1983 budget which made some reforms and Cass notes other areas where significant changes are still required.

INCOME SUPPORT, TAXATION, ADMINISTRATION.

- 92 CASS, Bettina (1983), 'Poverty and children : the effects of the recession 1974-1983', **Social Alternatives, Australian Social Welfare - Impact, New Doctor**, Joint Issue, September-October, 13-18; also **Reprint No.20**, Kensington Social Welfare Research Centre, University of New South Wales.

Children's poverty in the period of economic recession 1974-83 is related to major family policies and labour market policies. The pre-school period of the family life-cycle is a time when the cost of child-rearing is primarily an individual parental responsibility. The reduction in family income caused by reduction or cessation of labour force participation due to childcare demands occurs at a time when the costs of household establishment are likely to be at their height. Cash transfers to mothers of dependent children have never been indexed; their value as a percentage of average weekly earnings has thus dropped. An analysis of children's poverty should take account not only of income but also of other factors such as inadequate housing, reduced schooling and job opportunities as well as income transfers within families. Cass raises these issues but concentrates on income deprivation and the position of children who share their parents' inadequate income.

Estimates of children in poverty made by the Commission of Inquiry into Poverty are presented and the changes in these levels since then are discussed in the context of increasing unemployment levels. Data are presented which demonstrate the increase in the numbers of children in poverty and identify those groups of families most vulnerable to low income. The significant processes in the period of increase relate to unemployment, the situation of single-parent families excluded from the labour market, increased tax liability for some two working-parent

families, increasing housing costs, the decreasing value of public child support and inadequate expenditure on childcare. The article recommends the provision of opportunities for secure employment for both parents, adequate universal child support and expanded childcare provisions.

CAUSES, INCOME SUPPORT, POLICY, CHILDREN, FAMILIES.

- 93 CASS, Bettina (1985), 'The changing face of poverty in Australia : 1972-1982', *Australian Feminist Studies*, 1, Summer, 67-89.

Groups in poverty in six OECD countries in the early to mid 1970s are identified, and a pattern is noted. The over-representation of women amongst the poor is explained in terms of their 'discontinuous employment history, their relatively low pay when in work, and the periods which married women and mothers spend in caring work outside the labour market, providing services which accrue no, or at best very little financial reward'. The Australian situation, as discovered in the Australian Government Commission of Inquiry into Poverty, is examined. Factors affecting the rate and impact of poverty, 1974-1982, are identified. Policy implications are drawn.

CAUSES, POLICY, WOMEN

- 94 CASS, Bettina (1985), *Poverty in the 1980s : Causes, Effects and Policy Options*, Paper No.72, Sociology Section, 55th Congress of the Australian and New Zealand Association for the Advancement of Science, Melbourne, 26pp.

The paper is concerned with 'the salient characteristics of poverty in Australia in the early 1980s which are of central importance for theories of inequality, for the measurement of relative deprivation and for informed social policy debate'. Theoretical debates related to class, gender and life-cycle explanations of poverty are canvassed. The factors affecting the rate and the impact of poverty in the years 1974 to 1984 are examined. Problems of measurement and the sensitivity of various equivalence scales are discussed. An analysis is made of people in poverty in 1981-82 revealing a marked increase in the rate of poverty among female headed single parent families and also an increase among two parent families as a result of the growth in unemployment. The author draws out policy implications for both the labour market and social security.

CAUSES, MEASUREMENT, INCOME SUPPORT, POLICY, LABOUR MARKET, WOMEN.

- 95 CASS, Bettina (1985), 'Why women must screen tax changes', *Australian Society*, 4(5), May, 20-3; a shortened version of a paper delivered to a Women's Electoral Lobby seminar.

The debate on tax reform has taken little account of different experiences of men and women under the tax system. The article looks at the 'overlap of the feminist perspective and one that is concerned with the redistribution of income to those at the bottom of the scale'.

INCOME SUPPORT, TAXATION, WOMEN.

- 96 CASS, Bettina (1986), 'The case for review of aspects of the Australian social security system', in Adam JAMROZIK (ed.), *Income Distribution, Taxation and Social Security : Issues of Current Concern*, SWRC Reports and Proceedings No.55, Kensington, Social Welfare Research Centre, The University of New South Wales, 5-17.

In presenting the case for a review of aspects of the Australian social security system, the author identifies the major components of the system. Major economic, social, industrial and demographic changes have brought about changes in demands on the system. The review will examine income maintenance programs with attention to coverage, adequacy, targeting, redistribution of income, opportunities for employment, earning and saving, simplicity and access, mix of public and private income support for the aged, and community awareness. While a number of services are involved in redistributing income, resources and job opportunities, the review itself focuses on income support for families with children, policies related to the unemployed such as labour market programs, sole parents, disabled people and the connections between social security and insurance-based income support measures, such as superannuation. The review aims to enable the system to improve its response to those in vulnerable periods of the life-cycle and provide a more just distribution of income and life chances.

Guidance for the review is based on 'poverty research and the theoretical perspective which explains most powerfully the extent and composition of the population most affected by inadequate income and resources and those most excluded from conventional forms of economic and social participation'. The tax reform debate has placed a number of significant issues on the policy agenda in Australia, suggesting that the time is right for this review, which will develop both a long-term perspective and short-term steps towards identified goals.

INCOME SUPPORT, TAXATION, POLICY, FAMILIES, SOLE PARENTS, UNEMPLOYED.

- 97 CASS, Bettina (1986), 'The case for review of aspects of the Australian social security system', *Social Security Journal*, Spring, 2-8; also Background/Discussion Paper No.1, Canberra, Social Security Review, 17pp.

'This paper analyses the economic, social and demographic changes which have created the need for review of major aspects of social security: changes in the labour market, increases in the rate and duration of unemployment, increase in the formation of sole parent families, the increased proportion of families with dependent children in poverty and the changing mix of public and private insurance-based income support on retirement. The major aspects of social security to be examined are outlined:

- . income support for families with children
- . social security and workforce issues
- . income support for the aged.

Finally, the paper outlines some of the major principles of income security measures: equity, coverage and redistribution and the question of facilitating transition to employment for people of workforce age. Two major objectives of social security reform are identified: redistribution to low income people and their families and protection through the vulnerable periods of the life-cycle.'

INCOME SUPPORT, POLICY, AGED, FAMILIES, SOLE PARENTS, UNEMPLOYED.

- 98 CASS, Bettina (1986), 'The economic circumstances of single parent families in Australia : 1974-1985. Some implications for child maintenance policies and the social security system', *Child Support*, Social Justice Project, Research School of Social Sciences, Canberra, Australian National University, 87-113.

'A consideration of child maintenance issues set in the context of social security provisions for sole parents requires at the outset an understanding of the position of sole parents in the labour market and the tax/benefit system, and correspondingly, an understanding of the position of their children in the distribution of income and resources.' This overview of the economic circumstances of single parent families emphasises their 'relatively disadvantaged access to adequate income and the factors militating against gaining independence through workforce participation'. The paper recommends programs to increase the parents' workforce qualifications, child care services, and programs to increase the adequacy of child payments, including more equitable contributions to child support from non-custodial parents.

INCOME SUPPORT, POLICY, CHILDREN, SOLE PARENTS.

- 99 CASS, Bettina (1986), *Income Support for Families with Children*, Issues Paper No. 1, Social Security Review, Canberra, AGPS, 126pp.

'Australia, like many other industrial countries, assists all families with children through a range of government programs, including income support, education assistance, child care and health insurance. While all these programs contribute to the welfare of families, this Issue Paper focuses solely on income support programs provided in the social security and taxation system.' In answering the questions 'Why do governments support families with children?' and 'What are the objectives of family assistance?', the paper addresses such issues as family equity, family allowances (recognising the costs of children in all families), income tested support for families and tax measures for dependants. After summarising these measures the paper asks why the review of income support is necessary.

The following section describes families today in terms of changes, characteristics, decrease in family size, labour force participation, low income families, families in poverty and incomes of families. The current system of child income support is described. Issues of concern which are raised include horizontal equity issues, large families, young children, older children, disabled children; vertical equity issues, adequacy, children in low income working families, children in sole-parent families, low income families in private rental housing; intra-family equity and income testing issues. Tax alternatives for family support are canvassed. Broad directions for reform are outlined.

INCOME SUPPORT, POLICY, CHILDREN, FAMILIES.

- 100 CASS, Bettina (1986), 'Income support options for families', in **Income Support Seminar**, Standing Committee of Social Welfare Administrators, Council of Social Welfare Ministers, Australia, Papua New Guinea, New Zealand, 7-22.

The paper focuses on income maintenance programs for families with dependent children. It outlines the economic and social conditions which make the Social Security Review urgent: the labour market downturn which has increased unemployment and the increase in the numbers of sole parent families. It is noted 'that since 1976 all families with dependent children have experienced a decline in their disposable income relative to individuals and couples without children', largely because taxation rebates and family allowances are not indexed to cost of living increases. The number of children living in poverty is estimated.

Improving adequacy of payment for low income families is not, in the view of the Review, in conflict with the need to increase and maintain the value of assistance for all families. Four goals for reform of income support for families with children are identified and discussed: first, to rectify the anomalous treatment of children in the social security system; second, to extend tax reform to provide tax equity for families with children; to provide a counterpart to wage fixation or wage equity for employees with children; and finally to achieve adequacy in income-tested payments for children of pensioners, beneficiaries and low income working people. Suggested reforms place priority on those which provide greatest assistance to low income families, to those in the most vulnerable periods of family life, and to supporting parents' transition to work.

INCOME SUPPORT, POLICY, CHILDREN, FAMILIES.

- 101 CASS, Bettina (1986), 'Women, income distribution and housing policy', **Australian Social Work**, 39(2), June, 5-14.

'The formulation of housing policies which will provide adequate, secure and affordable accommodation for women and their dependents must be based on an understanding of women's position in the income distribution and in the labour market. The objectives of this paper are to outline the changes in women's receipt of income in the period 1968-69 to 1981-82; the trends in the incidence of poverty for women-headed families and the trends in the housing situation of women-headed households over the same period. The housing needs of single women and of sole parents with children as revealed in recent surveys of the housing market and government housing policies are discussed, in order to draw out the implications for women-centred housing policy debate. This involves not only questions on the nature of housing tenure (that is, owner-purchaser, private or public rental), and the extent of government provision and subsidy to the various types of tenure, but also of the location of housing in relation to employment opportunities, public transport, childcare and other services and amenities. Housing policies for women must be placed in the context of the distribution of economic and social resources in the broadest sense, taking account not only of the current distribution of income, but of the distribution of resources for earning future income.'

INCOME INEQUALITY, HOUSING, WOMEN.

- 102 CASS, Bettina (1987), 'Family policy and the tax/transfer system : a longer-term agenda and priorities for reform', in Peter SAUNDERS and Adam JAMROZIK (eds), **Social Welfare in the Late 1980s : Reform, Progress or Retreat**, SWRC Reports and Proceedings No.65, Kensington, University of New South Wales, 169-80.

'This paper is concerned with developing a family policy in the tax/transfer system which addresses two major and related issues : the provision of greater equity for families with childrearing responsibilities through the

restructuring of general family income support programs, and the redistribution of more adequate support to low income families. The paper pays particular attention to the income security of families where the parents are either unemployed or outside the labour force, and to low income working families.'

The principles on which the development of longer-term policies are based include a fundamental perspective that social security policies constitute a key component of the 'social wage' and that income maintenance must be developed as a partner with community services, housing, education and labour market programs. The place of poverty alleviation, or protection from poverty, in a reformed social security system is discussed. The dual objectives must be to increase self-sufficiency through workforce participation opportunities while continuing to provide adequate income support for those who are prevented from entering the workforce by job shortage or life circumstance. Changes in economic and social conditions which have contributed to increases in poverty are analysed, and families with children are shown to have experienced the greatest relative decline. Issues in horizontal and vertical equity are taken up. A strong case exists for placing priorities on those reforms which provide greatest assistance to low income families, and to supporting parents' transition to work.

INCOME SUPPORT, TAXATION, POLICY, FAMILIES, UNEMPLOYED.

- 103 CASS, Bettina and GARDE, Pauline (1983), 'Unemployment and family support', in Adam GRAYCAR (ed.), **Retreat from the Welfare State : Australian Social Policy in the 1980s**, Sydney, George Allen and Unwin, 89-100.

Unemployment in Australia since 1974 has been concentrated in those groups of people who previously occupied, or who would expect to enter, jobs in the 'secondary' labour market, characterised by low pay, insecurity and little control. It has also been concentrated in certain working-class families so that those families least able to support unemployed members are those most likely to be called upon to do so. The chapter examines the ways in which unemployment has been created, those who have been most affected by it, and government policies developed to respond to it. The authors conclude that the official emphasis on 'family policies' deflects attention from the formulation of adequate income maintenance policies and the provision of training and job creation programs. Families are penalised for unemployment among their members, transforming the crisis from a public to a private responsibility.

INCOME SUPPORT, LABOUR MARKET, FAMILIES, UNEMPLOYED.

- 104 CASS, Bettina, KEENS, Carol and WYNDHAM, Diana (1983), 'Child rearing : direct and indirect costs', in Adam GRAYCAR (ed.), **Retreat from the Welfare State : Australian Social Policy in the 1980s**, Sydney, George Allen and Unwin, 13-34.

'The socially structured inequalities of class, gender and life-cycle dependencies constitute the framework in which the costs of children must be understood.' These costs are both direct (expenditure on items such as food and clothing) and indirect (income forgone by the child carer). The chapter traces the history of the provision of financial resources (including wages) to families and shows 'a predominant reliance on private and individual parental provision for child rearing'. Analyses of available data show that both the direct and the indirect costs of child-rearing are proportionately greater at lower income levels (relative to available income). This leads to impoverishment of families at the lower levels of the income distribution, families excluded from the labour market and single-parent, mother-headed families. Analysis of data from Australian poverty research indicates an increase in children's poverty between 1972/73 and 1978/79 which, the authors conclude, is the outcome of ideological and political policies to minimise the state's role in income redistribution for child support.

POLICY, CHILDREN, FAMILIES.

- 105 CASS, Bettina and O' LOUGHLIN, Mary Ann (1984), **Social Policies for Single Parent Families in Australia : An Analysis and a Comparison with Sweden**, SWRC Reports and Proceedings No.40, Kensington, Social Welfare Research Centre, The University of New South Wales, 86pp.

The report is about the adequacy of social policies to meet the needs of single parent families. Data about the incidence of such families, their dependence on government pensions or benefits and the associated labour force status are presented. The 'poverty trap' engendered by various income tests is a direct disincentive to the parents' labour force participation. The report discusses the adequacy of labour market training provisions, child care services, housing, tax concessions and maintenance from the non-custodial parent, all of which have a bearing on

the labour market opportunities and income possibilities of single parents. For each of these issues, a comparison is made with conditions in Sweden. The analysis and the comparison allow the authors to identify policy issues requiring attention in Australia. The alternatives of single parent families' reliance on paid employment, social security payments or maintenance from the non-custodial parent (or combinations of these) raise issues of adequacy of income. Also at issue is the extent to which the existing policies promote dependency and increased likelihood of poverty, or whether they facilitate independence, labour force participation and income security for the family unit.

INCOME SUPPORT, ADMINISTRATION, COMPARATIVE STUDIES, SOLE PARENTS.

- 106 CASS, Michael and SACKVILLE, Ronald (1975), **Legal Needs of the Poor**, Research Report for the Australian Government Commission of Inquiry into Poverty, Law and Poverty Series, Canberra, AGPS, 108 pp.

The purpose of the survey reported upon here was to assess the extent to which the poor in Sydney were exposed to a range of legal situations listed below: the groups among the poor most exposed to these situations; the use made by different groups of the existing legal machinery; and the way in which the poor attempted to solve their legal problems. The scope and limitations of the survey are discussed. The major problems are categorised and the characteristics of those members of the sample who have problems are described. Each set of problems is dealt with separately: accommodation problems including homebuying, renting, landlord troubles and eviction; accident cases (work accidents, road accidents, other accidents); consumer problems including consumer credit, deposits, faulty goods, car insurance claims, and other insurance; money problems (unpaid wages, borrowing problems, problems as lenders, guarantees, garnishee of wages and heavy indebtedness); marriage and family problems (separation, divorce and maintenance and child welfare); police matters (driving licence problems, police trouble where no charges are laid, and criminal charges); wills and social security problems. The sources of advice used by those with problems are discussed, the knowledge of legal service available is gauged, the barriers to the use of legal services categorised, the use of sources of legal assistance analysed and attitudes to lawyers and the law elicited.

The report concludes that there were a significant number of matters in respect of which legal advice should have been sought but was not. The reasons for this are canvassed. The report also finds that legal aid schemes must provide for the special needs of non-British migrants.

SURVEY, LAW, IMMIGRANTS

- 107 CASTLES, Francis G. (1985), **The Working Class and Welfare : Reflections on the Political Development of the Welfare State in Australia and New Zealand, 1890-1980**, New Zealand, Allen and Unwin, 128pp.

This 'long essay' looks at the history and development of the welfare state while exploring two themes, 'the conditions underlying the electoral and policy success of democratic socialist parties and the determinants of welfare state development'. The book is divided into sections, the first of which introduces issues of 'the working class and welfare'. The second examines the history in three sections, 1890-1910 (Pioneers), 1910-1950 (Divergent paths) and 1950-1980 (Laggards). The third section speculates on 'Australian exceptionalism' and the fourth discusses working class strategies, the issues surrounding the choice between wage security and social security, conflicting principles of welfare provision and 'the wage-earners' welfare state. 'Crudely speaking, if there is full employment and wages are adequate, state intervention to alleviate poverty will be largely unnecessary, except in respect of a small minority out of the labour market and unable to derive support from past savings or through dependence on a labour market participant.'

HISTORY, INCOME SUPPORT, POLICY.

- 108 CASTLES, Frank G. (1987), 'Thirty wasted years : Australian social security development, 1950-80, in comparative perspective', text of a paper presented at the RAIPA Seminar on 'The Welfare State', *Canberra Bulletin of Public Administration*, 51, May, 41-7; also in *Politics*, 22(1), May.

'Australian welfare state history can be encapsulated in the phrase: from leader to laggard.' The author argues that the 'major objective of public policy in the modern state should be to intervene in market processes in such a way as to ameliorate the inequalities stemming from the rewards structure of capitalism'. The paper shows how Australian social security expenditure has not increased as compared with expenditure in other countries and canvasses some possible explanations.

INCOME SUPPORT, POLICY.

- 109 CASTLES, Ian (1987), 'The effects of government benefits and taxes on household incomes : estimates for Australia and other countries', in Peter SAUNDERS (ed.), *Redistribution and the Welfare State : Estimating the Effects of Government Benefits and Taxes on Household Income*, SWRC Reports and Proceedings No.67, Kensington, Social Welfare Research Centre, University of New South Wales, 1-38; with comments by Peter SAUNDERS, 39-46.

The paper identifies and quantifies some of the differences between the observed distribution of after-tax incomes and the observed distribution of market incomes. 'The observed distributions of household incomes in Australia, according to various definitions, are compared to those for four other countries; and the observed distributions of direct and indirect benefits and taxes which "explain" the differences in income distributions are also compared.' 'The purpose of the analysis is simply to articulate the sources of difference in the dispersion of household incomes, on various definitions of income.'

Peter Saunders comments on 'some of the methodological and conceptual difficulties of fiscal incidence studies', particularly those related to coverage, valuation and allocation, as well as policy implications of the studies.

INCOME INEQUALITY, TAXATION.

- 110 CASTLES, Ian (1987), 'Government welfare outlays : Who benefits? Who pays?', paper presented to RAIPA Seminar on 'The Welfare State', *Canberra Bulletin of Public Administration*, 51, May, 47-57.

The paper reports on a study carried out and published by the Australian Bureau of Statistics, *Effects of Government Benefits and Taxes on Household Income* (1987). The study is described and results are reported in terms of income redistribution for all households and for married couple only households. A life cycle analysis of income redistribution is also made.

INCOME INEQUALITY, INCOME SUPPORT, TAXATION.

- 111 CHAMBERLAIN, Edna (1977), 'Welfare and equality in Australia', *Canadian Welfare*, 52(6), January/February, 17-19; also in Adam GRAYCAR (ed.) (1978), *Perspectives in Australian Social Policy : A Book of Readings*, Melbourne, Macmillan, 67-75.

The paper illustrates the persistence of the 'residual view of welfare' in Australia, discussing in particular the recommendations of the Commission of Inquiry into Poverty. The mode of analysis used by the Commission, singling out major disability groups, 'tends to reinforce welfare definitions' and does not advance the definition of equality. The paper also describes the Australian Assistance plan which 'legitimized the search for new political processes and social structures to operationalize social welfare values and goals'.

INCOME SUPPORT, POLICY, SERVICES.

- 112 CHANEY, The Hon. F.M. (1983), Opening address: Social policy in the 1980s, in John DIXON and D.L. JAYASURIYA (eds), **Social Policy in the 1980s**, Canberra College of Advanced Education in association with the Australasian Social Policy and Administration Association, 1-6.

In opening the conference on social policy in the 1980s Senator Chaney identified 'some of the trends that have emerged in Australian society during the 1970s that have had a particular impact on our welfare system'. These include 'an increasing concern ... about levels of poverty in Australia', a 'concern which developed against a rising, and historically high, level of unemployment'. The growth in unemployment, the changes in the age structure of the population, marital breakdown and policy changes which extended the scope of the Commonwealth's welfare responsibilities and also increased the level of benefits, all contributed to a massive growth in welfare expenditure over the decade. In spite of this increased expenditure the number of people living in poverty in Australia remain at about 'the same overall percentage of the population as at the beginning of the 1970s'. While some groups have been helped, new areas of need are emerging, and this is likely to continue even though there may be 'a period of real growth in employment and real expansion in economic activity'. Problems related to directing welfare to those in greatest need are discussed. The double objectives of economic growth and redistribution may require a trade off between equality and economic efficiency.

POLICY.

- 113 CHANEY, Fred (1984), 'Welfare and income security', in George BRANDIS, Tom HARLEY and Don MARKWELL (eds), **Liberals Face the Future : Essays on Australian Liberalism**, Melbourne, Oxford University Press, 294-305.

The author, who was a Liberal Minister for Social Security, examines welfare policy in Australia, in particular the income maintenance system, drawing attention to problems and conflicts of principle. He points out that 'the system which maximised self-provision and self-help may be a system which requires a greater volume of government-redistributed income rather than less'. The necessity to deal with disincentives to work requires consideration and policy changes.

INCOME SUPPORT, POLICY.

- 114 CHISHOLM, A.H. (1972), 'A negative income tax and low income farm families', *The Australian Journal of Agricultural Economics*, 16(2), August, 102-14.

'An efficient procedure is proposed for making welfare payments to low income farm families. This is a negative income tax. It uses the income tax system for linking directly transfer payments to income needs, without unduly adverse effects on resource allocation. The negative income tax proposal is considered in relation to rural adjustment and reconstruction.'

INCOME SUPPORT, RURAL.

- 115 CHURCH OF ENGLAND, DIOCESE OF SYDNEY (1973), **Casebook : Submission on Poverty to the Commission of Enquiry into Poverty**, Sydney, Anglican Information and Public Relations Office, 18pp.

This submission to the Inquiry was compiled from the case history files and experiences of Anglican agencies and welfare workers in the diocese. 'It is a chronicle of human wastage and hardship', which includes recommendations for a 'systematic education programme through every level of the community as well as specific Government financial aid to alleviate needs which have not been adequately dealt with'.

DEPRIVATION, ATTITUDES, POLICY.

- 116 COCHRAN, M. (1970), 'Guaranteed income for poverty alleviation', **Australian Journal of Social Issues**, 5(2), July, 99-107.

The article examines changes in thinking about welfare programs and attitudes to poverty alleviation and eradication. Some types of schemes which have been considered are described and discussed.

ATTITUDES, INCOME SUPPORT.

- 117 COLEMAN, Marie (1985), 'Targetting welfare expenditure on the poor : Is targetting needed? : Some issues', **Targetting Welfare Expenditure on the Poor**, a collection of papers presented at the New South Wales Council of Social Service meeting on Welfare Services for the Needy, Sydney.

This paper is concerned with the debate between universalism and selective targetting. It raises political issues which arise in making choices and discusses government policies in welfare areas. Comments on the paper are made by Peter ALLEN and Bettina CASS.

INCOME SUPPORT, POLICY.

- 118 COLEMAN, Marie (1987), 'From post war reconstruction to international debt reconstruction', text of an address to a Seminar on 'The Welfare State', **Canberra Bulletin of Public Administration**, 51, May, 30-40.

The term 'welfare state' has different meanings in different societies. This paper charts the Australian 'Welfare State' in the period since the Second World War and examines 'some of the key current areas of debate'. 'Underpinning the Australian social security system there is an enduring belief that individuals should look after themselves as much as possible'. However 'the belief in self-help does not preclude a high degree of public involvement'. The paper shows the expansion in the Australian social security system since 1940 which has occurred without 'enduring pressure for Australia to embrace universal systems nor systems of an earnings related nature'.

'Given the changes of the past four years, virtually all programs in the Departments of Community Services, Social Security and Veterans' Affairs are now targeted and benefits are related to economic circumstances.' Policies for times of 'economic restraint' are briefly discussed.

INCOME SUPPORT, POLICY.

- 119 COLLINS, D.J. and DRANE, N.T. (1982), **The Incidence of Expenditures on Social Welfare Cash Payments in the 1981/82 Federal Budget**, Working Paper 8251B, Series B, Centre for Studies in Money, Banking and Finance, Sydney, Macquarie University, 86pp.

This paper draws upon official data and upon the results of a research study conducted by the authors, to produce 'estimates of the incidence of federal government social welfare payments classified according to household income and to age of head of household', for the year 1981/82. The paper concentrates upon the 'redistributive effects of social welfare payments', and is concerned with the impact on poverty. The authors find that while the impact of the social welfare payments system has been to reduce the degree of poverty, it by no means eliminates it. The impact varies with the age of the head of the household. The impact of each pension or benefit is separately analysed. The paper includes some discussion of the clear inconsistencies of eligibility which emerged and of the potential disincentive problems.

'Finally, it is perhaps worth noting that the income testing provisions applying to most benefits relate to family income. There is widespread opposition to the family unit implicit taxation (usually at comparatively high rates) involved in the social security system. These types of measure never seem to attract as much opposition when they apply solely to the poor.'

INCOME INEQUALITY, INCOME SUPPORT, ADMINISTRATION.

- 120 COLLINS, John and BOUGHTON, Bob (1976), 'Capitalism and poverty : a critique of the Henderson Report', *Intervention*, 7 October, 3-33; also in *Marxism and Poverty : Proceedings of the First National Inside Welfare Conference* (1976), Melbourne.

The main criticism of the **Report of the Australian Government Commission of Inquiry into Poverty** is that while it is 'an extremely valuable documentation of the extent of poverty, it fails to analyse the basic causes of poverty'. The article points out that the report shows differences in levels of income but not class differences. 'Marxists explain poverty amid affluence as a direct outcome of the growth and expansion of the capitalist mode of production, in particular, of the mechanisms by which the capitalist class subjugates and exploits the working class.' 'The production of poverty under capitalism' is explained, with examples of groups of people (migrants, Aborigines, women) who are likely to suffer poverty through the operation of the capitalist system. The article also looks at Henderson's recommendations, some of which 'would ease the plight of the poor in general, and of recipients of state welfare in particular', but would also 'strengthen the power of the state over the working class and contribute to its greater subordination to the needs of capital'. 'Only the unified action of the working class which sees the interests of the poor as integrally tied to those of the working class as a whole, will produce a society free from poverty. The struggle to abolish poverty necessitates the overthrow of capitalism.'

CAUSES, POLICY, LABOUR MARKET

- 121 'Community responses to the Federal Budget, 1985-86', (1985) *Australian Social Welfare - Impact*, 15(4), July/August, 9-14 and 30.

Critical comments have been made on various budget issues. Where appropriate, tables have been included to illustrate the points made. Those with particular references to poverty are:

Overview, 'Growth continues, but poverty persists'

AUSTRALIAN COUNCIL OF SOCIAL SERVICE

Income Security, 'Opportunity not taken'

Peter BROWNE, Victorian Council of Social Service

Taxation, 'Major changes yet to come'

Alison McCLELLAND, Brotherhood of St. Laurence

Pensioners, 'Budget fails to deliver'

John BARBER, Combined Pensioners' Association

Employment Programs, 'Net cut to programs'

NEW SOUTH WALES COUNCIL OF SOCIAL SERVICE

Community Services, 'Slowly, slowly'

NEW SOUTH WALES COUNCIL OF SOCIAL SERVICE

Single Parents, 'Poverty gap widens'

COUNCIL FOR THE SINGLE MOTHER AND HER CHILD

Housing, 'Cold comfort for homeless'

SOUTH AUSTRALIAN COUNCIL OF SOCIAL SERVICE

Women, 'Little for those in need'

WOMEN'S SOCIAL AND POLITICAL COALITION

Children's Services, 'Bad news confirmed'

COMMUNITY CHILD CARE

Youth, 'Trainee safeguards needed'

YOUTH AFFAIRS COUNCIL OF VICTORIA AND OF AUSTRALIA

Disabled Services, 'Dependence maintained'
Frank HALL-BENTICK, Disability Resources Centre

Rural Poverty
QUEENSLAND COUNCIL OF SOCIAL SERVICE

INCOME SUPPORT, POLICY, HOUSING, AGED, DISABLED, RURAL, SOLE PARENTS, WOMEN, YOUTH.

- 122 Conference on 'Housing for the Needy Aged', 1980 (1980), Sydney, New South Wales Council on the Ageing, 91pp.

The publication contains the complete proceedings of the conference conducted by the Building Planning Advisory Committee of the NSW Council on the Ageing. These include the following papers:

Health and accommodation needs of older people	Ian W. WEBSTER
Who are the poor aged?	Graeme D. SHEATHER (q.v.)
Assistance to States in meeting the housing needs of the poor aged	Bob EGAN
How the Housing Commission of NSW endeavours to meet the needs of the poor aged	John M. BOURKE
Report on survey of voluntary organisations	Richard LAMB
Problems of housing needs for elderly migrants	Bob McDONALD
Causes of poverty among the aged related to housing needs	Eric SMITH (q.v.)
'Gentrification'	David OWEN
New options for housing the aged	Averil FINK

HEALTH, HOUSING, AGED, IMMIGRANTS.

- 123 CONGALTON, A.A. and NAJMAN, J.M. (1974), 'What are Australia's problems to-day?', *Current Affairs Bulletin*, 50(8), January, 26-9.

In a study to discover the extent of unreported crime in Sydney, a sample of 619 people were asked to name the 'greatest single problem facing our country'. Only 8.6 per cent nominated poverty. The characteristics of those who did so are compared with those of people who nominated other problems (inflation, crime, education, unemployment, race relations). The results are compared with those found in an earlier survey carried out by and reported in, P.R. WILSON and J.W. BROWN (1973), *Crime and the Community*, University of Queensland Press.

SURVEY, ATTITUDES.

- 124 CONLEY, Margaret (1982), 'The "undeserving" poor : welfare and labour policy', in Richard KENNEDY (ed.), *Australian Welfare History : Critical Essays*, Melbourne, Macmillan, 281-303.

'The terms "undeserving", "unworthy" and "vicious" have been applied to paupers, vagrants, drunks, beggars and homeless, but what makes this group so undeserving and so prone to attracting derogatory labels, is that they do not work. Most have not chosen a life a non-work, for unlike those born into wealth, people born into poverty usually

find a life of unemployment pays very badly.' Most of these people have particular skills (or lack of skills) which are not marketable commodities. The chapter argues 'that it is important to separate the unemployable from the labels attached to them, so as to explain the logic of state policy and legislation as it has affected their lives'.

HISTORY, DEPRIVATION, HOMELESS.

- 125 CONNELL, R.W. et al. (1982), **Making the Difference : Schools, Families and Social Division**, Sydney, George Allen and Unwin, 228pp. Other authors: D.J. ASHENDEN, S. KESSLER and G.W. DOWSETT.

The book reports on a research project to investigate inequality in education, and 'what to do about education for the working class; or, more broadly, what to do about education in a stratified society'. The book presents evidence of the inequality of schooling, and about the relationship of schools to the organisation of social life and the various social classes. The authors present 'a democratic strategy for schooling' which encompasses the needs of the children and their families.

EDUCATION.

- 126 CONNORS, Lyndsay (1979), 'The Disadvantaged Schools Program', **Education News**, 16(8), 8-15.

The article discusses the achievements of the Disadvantaged Schools Program after the first five years of its operation. The Program and its objects are described. 'The Program is a response to the fact that poverty is a disadvantage generally and that, in particular, the effects of poverty can create obstacles to learning.' 'While there is poverty, there will continue to be communities which lack some of the clout and many of the choices which affluence brings. The extent to which the Disadvantaged Schools Program is able to offer disadvantaged schools and communities the support they need to assume responsibility for their students' education will be the long term measure of its success.'

EDUCATION

- 127 COWELL, F.A. (1985), '"A fair suck of the sauce bottle" or What do you mean by inequality?', **The Economic Record**, 61(173), 567-79.

'The literature on the economics of inequality conventionally uses the utilitarian social welfare function as a tool for comparing income distributions. This approach usually suppresses the distinction between two types of "inequality aversion". The formal analysis of these two types is examined and the results of an informal survey are reported.'

SURVEY, INCOME INEQUALITY, MEASUREMENT, ATTITUDES.

- 128 COX, Eva (1982), 'The price of reducing poverty', **Australian Society**, 1(5), December 3, 21-2.

The article questions whether the relief of poverty should be the only aim of social security policy. Current policy, in particular the application of the means test, results in middle income group and not the wealthy paying the greater part of the costs of benefits. The means testing of benefits hits middle income earners 'both ways: they lose any possibility of entitlement to payment and they are unlikely to gain any tax relief in exchange'. Policy makers should 'look at alternatives that reduce stigma and inequality as well as poverty. The costs of reducing poverty should not be at the expense of the creation of a greater division between haves and have nots'.

INCOME SUPPORT, ADMINISTRATION, POLICY.

- 129 COX, Eva (1986), 'Response to Issues Paper : principles for reform in income support for families with children', in **Income Support Seminar**, Standing Committee of Social Welfare Administrators, Council of Social Welfare Ministers, Australia, Papua New Guinea, New Zealand, 62-76.

The paper argues that proposals for reform of government assistance to families with children, which treat families as a unit, obscure the possible effects of those proposals on the individuals within families. 'Their position may be made worse by some reforms or improved by others.' The paper identifies some of these effects in the context of labour force participation and income security for children. Among the principles proposed for income support

reform are the following: that the income support system should not provide disincentives for those wanting to move from dependency to paid employment and that financial incentives should be provided for people to move towards earned income. A 'sole parent assistance package' and a 'spouse unit income test' are proposed and described.

Reforms suffer 'from the apparent contradiction of seeking to provide adequate income to those dependent on the Government and to provide incentives for people to reduce this dependency'. Programs which income test and create high effective marginal tax rates do discourage employment seeking. 'With limited demand for labour, this might be an acceptable strategy, if a society is prepared to sacrifice a proportion of its children to a poverty upbringing.'

INCOME SUPPORT, ADMINISTRATION, POLICY, CHILDREN, FAMILIES, SOLE PARENTS.

- 130 COX, J.P. (1976), 'The national survey of income, income distribution and temporary poverty', *The Economic Record*, 52(140), December, 423-42.

Information about distribution of income in Australia has grown during recent years especially through the major survey undertaken in connection with the Commission of Inquiry into Poverty. At the same time evidence from overseas studies, particularly a longitudinal study carried out in America is suggesting that poverty, far from being a lifetime phenomenon, is temporary and is associated with the life cycle of family income. The findings of that study are briefly presented and the author, testing the applicability of those findings to the Australian situation, examines the cross-sectional data available from the National Survey of Income. Some predictions are made, based on the temporary poverty hypothesis, namely that poverty will be associated with age and with family composition, especially the number of adults in the family, the apparent composition of the poor will depend on where the poverty line is drawn and the distribution of expenditure will be more nearly equal than the distribution of measured income. Cox concludes that the data examined are consistent with the view that much poverty is temporary but points to the need for longitudinal data. He then looks at evidence available from the Family Centre Project operated by the Brotherhood of St. Laurence which indicates that temporary factors which prevent full participation in the labour force 'seem greatly to affect the current income of those who are recognized as having the lowest incomes and plunge them into poverty'. The paper examines ways in which government policy might react to the conclusions drawn here.

CAUSES, INCOME INEQUALITY, MEASUREMENT, POLICY.

- 131 COX, Jim (1980), 'Poverty lines : the Social Welfare Policy Secretariat's approach', in Peter SAUNDERS (ed.), *The Poverty Line : Methodology and Measurement*, Papers given at a seminar, SWRC Reports and Proceedings No.2, Kensington, Social Welfare Research Centre, The University of New South Wales, 49-54.

The Social Welfare Policy Secretariat, in its work on poverty, must pay attention to the political environment. The Minister of the time, Senator Guilfoyle, is quoted as saying that the poverty line should be based on the contemporary situation in Australia, could be higher or lower than Henderson's, but would not necessarily affect the level of pensions and benefits because other factors need to be taken into account in reviewing such levels. The Secretariat has the role of giving politicians information on which they can make their decisions; the concept of poverty includes an arbitrary element in the choice of level of income as poverty line and this choice is a political decision.

Cox identifies four kinds of information about poverty: community standards, identification of those who fail to reach the standard, definition of an appropriate income with which to compare incomes received, and a set of relativities to indicate the needs of different sizes of families. The methods used by the Secretariat are outlined.

INCOME INEQUALITY, MEASUREMENT, POLICY.

- 132 COX, J. (1981), 'The cause of poverty in Australia', in Max GRANT (ed.), *Readings in Economics*, Melbourne, Hargreen, 269-77.

'The purpose of this article is to discuss who are poor in Australia and to attempt to explain why they are poor.' The author discusses the strengths and weaknesses of the statistics on which poverty research has been based and presents data from the Australian Government Commission of Inquiry into Poverty. In discussing the causes of poverty, the author refers to the 'cycle of deprivation' which is based on the idea that the poor conditions in which some children are brought up contribute to their lack of earning ability and to poverty in later life. This cycle is then repeated generation after generation.' However the author finds that this is not a strong explanation. 'So far as the majority of poor people are concerned, poverty is an event associated with a particular phase of life such as single parenthood, or the raising of a family, or widowhood.' This view sees poverty as a temporary state associated with 'life cycle'. Poverty and inequality are discussed in relation to the choice of poverty line. Various implications for policy are discussed and it is concluded that there must be 'proper recognition through the social security system of the costs of raising a child both for those who are working and for those who are not'.

CAUSES, MEASUREMENT, POLICY.

- 133 COX, J.P. (1983), 'Equivalent income distributions' in John DIXON and D.L. JAYASURIYA (eds), *Social Policy in the 1980s*, Canberra College of Advanced Education in association with the Australasian Social Policy and Administration Association, 129-45; also in *Social Security Journal*, December 1982, 22-33.

This paper takes further some issues raised in the SOCIAL WELFARE POLICY SECRETARIAT (1981), *Report on Poverty Measurement* (q.v.), and explores the relationship between such reports and policy decisions. In summary, it is pointed out that equivalence scales are, at best, of indicative usefulness because 'income security policy is a compromise between many objectives, and horizontal equity considerations are only one of these objectives'. A number of instances of competing objectives are identified. 'A second major theme of the paper is that equivalence scales, and the equivalent income distributions based on them, are not in any sense objective statistics, but are based on judgements.' However equivalent income measurement provides a system of social reporting through time and can also identify those groups most likely to have low incomes in relation to their needs. This applies regardless of whether the Henderson or the new equivalence scales developed by ABS and SWPS are used: either is preferred to the unadjusted income distribution, though the numbers in poverty will vary, depending on scale used. In a period when the need for income security payments may rise but the capacity to pay for such rises without inflicting income losses on some other sections of the community may not be great, it is vital to make the best use of whatever margin exists. Further studies of the equivalent income distribution have much to contribute.

INCOME INEQUALITY, MEASUREMENT, INCOME SUPPORT, POLICY.

- 134 COX, J.P. (1986), 'Economic growth and income support policy in Australia', *The Economic Record*, 62(178), 268-85.

'This paper examines the growth in welfare spending in Australia over the 20 years from the early 1960s to the early 1980s.' Older persons are more likely than younger ones to be pensioners and beneficiaries. The incidence of pension receipt is high among those between 50 and 64 years of age, especially women. The levels of benefit and high tax rates implicit in the tax and social security systems are shown to act as a disincentive to those who might otherwise find part-time work or self-employment. A careful assessment of the evidence suggests that higher levels of benefits played a modest but significant part in the growth of unemployment during the period under examination, though the increase in early retirement is substantially a reflection of the state of the labour market.

Social welfare arrangements should be made so that there is a minimum conflict between economic efficiency and the alleviation of hardship of those experiencing the greatest financial difficulty (sole parent families and the unemployed). Assistance should be targeted to the most needy. The judicious use of income testing will reduce the cost of maintaining the social safety net.

INCOME SUPPORT, ADMINISTRATION, POLICY, LABOUR MARKET, AGED, SOLE PARENTS, UNEMPLOYED.

- 135 COX, J.P., BASCAND, G.M. and GALLAGHER, P. (1985), *Poverty Estimates and Their Implications for Policy*, Paper presented to 14th Conference of Economists, Economic Society of Australia, New South Wales Branch, Melbourne, Monash University, 36pp.**

The paper is a preliminary report of the analysis of data from the 1981-82 income and housing survey undertaken at the Centre of Policy Studies and the Policy Co-ordination Unit. The information presented is intended to be useful in 'rethinking our social policy arrangements so that the costs of reducing inequality in material welfare might be reduced', and to contribute to policies involving integration of the taxation and social security systems. Information is presented on the income of individuals, and of family units, the characteristics of low income families, income adjusted for needs, income levels before and after housing costs, income unit income and equivalent income, and estimates of the percentage of family units with income below the Henderson poverty line. The paper recommends a system where a proportional tax is supplemented by tax free income tested benefits, based on the existing social security system and a revised family income supplement.

INCOME INEQUALITY, MEASUREMENT, INCOME SUPPORT, POLICY.

- 136 CRAFT, Maurice (1977), 'School welfare provision in Australia', in *Aspects of School Welfare Provision*, Research Report for the Australian Government Commission of Inquiry into Poverty, Poverty and Education Series, Canberra, AGPS, 1-48.**

A brief outline is presented of the range of school welfare provisions at present offered by government departments (Education, Social or Community Welfare, Health and Labour) in each State and the Northern Territory. Problems of co-ordination, staffing, policy review, research and development are discussed and a set of recommendations made.

SERVICES, EDUCATION

- 137 CULLEN, Bruce (1983), 'Cycle of despair', *Australian Society*, 2(5), June 1, 17-18.**

The author interviewed the director of the Australian Institute of Criminology about the rate of imprisonment of Aborigines. Discrimination and a cycle of poverty, crime and drinking are seen as the causes for the high and disproportionate numbers of Aborigines in our prisons.

DEPRIVATION, LAW, ABORIGINALS

- 138 CUNNINGTON, H.J. (1977), 'Communication between welfare agencies and clients', in *The Delivery of Welfare Services*, Research Report for the Australian Government Commission of Inquiry into Poverty, Consumers and Clients Series, Canberra, AGPS, 71-147.**

A study was carried out to examine the manner in which initial contacts with government and private welfare agencies were made and continued, by a sample of beneficiaries. The sample was drawn from poor and disadvantaged people who had had contact with private and government welfare agencies, both State and Commonwealth. The causes which have led to unsatisfactory experiences are located and some recommendations are made about staff selection and development. The final chapter of this report discusses social structure and minority groups; recommendations are made 'towards a more even balance of power'.

SURVEY, SERVICES, SOLE PARENTS, UNEMPLOYED.

- 139 CUTT, James and DIXON, John (1976), 'An approach to the assessment of income support options', *Social Security Quarterly*, 3(4), Autumn, 15-21.**

'The aim of this paper is to outline an approach to the evaluation of competing income-support options.' The options described are: pure universal cash transfers, pure selective cash transfers, basic cash transfers with supplements, basic cash transfers with supplement paid subject to a work test and public employment programs. These options may be financed in a number of ways which are specified. A suggested evaluation strategy is provided, using performance indicators: absolute poverty and reduction of the poverty gap, distribution of income,

target efficiency, political acceptability, work disincentives, growth in the GDP and program costs. Finally the article explores some of the 'dynamic implications' of the various policy options.

INCOME SUPPORT, POLICY, LABOUR MARKET.

- 140 CUTT, James, DIXON, John and NAGORCKA, Barry (1977), **Income Support Policy in Australia : A Dynamic Approach**, Research Monograph Series No.2, Administrative Studies Program, Canberra, The Australian National University, 255pp.

This study begins by describing the development of the income support system in Australia from its origins in 1890-1908, through the social insurance debate (1909-1954) and the ensuing selective-universal debate. The existing system is described and a spectrum of income support policy options is presented. A model developed for evaluating the programs is described. The data-base used in the evaluations is documented.

The consequences explored with 'the dynamic simulation model, in which the feedback effects of behavioural changes were explicitly incorporated, included not only the traditional set of indicators measuring changes in income distribution and poverty alleviation, but a range of macroeconomic indicators relating, in particular, to employment, inflation, and the growth of GDP'.

HISTORY, INCOME SUPPORT, POLICY, LABOUR MARKET.

- 141 DADDOW, Newton (1986), 'Australia's rising tide of poverty', **National Outlook**, 8(9), October, 9-12.

This article draws on research on poverty reported in the Poverty Inquiry, by the Australian Council Social Service, by the Institute of Family Studies and by the Institute of Applied Economic and Social Research. Estimates of the number of people in poverty in Australia are presented, and a number of indicators of growing poverty are described. The 'changing face of poverty' means that women and children feature more prominently and there is more pressure on families. The article also looks at the tax system and poverty traps created in the social security system.

MEASUREMENT, INCOME SUPPORT, TAXATION, ADMINISTRATION.

- 142 DAGMAR, Hans (1978), **Aborigines and Poverty**, Nijmegen, S.N., 290pp.

The book is subtitled 'A study of interethnic relations and culture conflict in a Western Australian town'. The lives of people of Aboriginal descent here are 'markedly influenced by European-Australian institutions, and traditional Aboriginal culture to certain groups of Aborigines in this community seems to have lost much of its significance'. The study described is placed in the perspective of a 'culture of poverty' which is related to the 'marginal situation' of the Aboriginal population. The author concludes that policies to alleviate the material deprivation and poverty of Aboriginal people must take into consideration their standards and aspirations.

DEPRIVATION, INCOME SUPPORT, ABORIGINALS.

- 143 DARCY, L. and JONES, D.L. (1975), 'The size of the homeless men population of Sydney', **Australian Journal of Social Issues**, 10(3), August, 208-15.

'An attempt is made to determine the size of the population which uses the facilities for homeless men in Sydney. The distribution in age groupings of homeless men in Sydney is shown to be quite different from that of the general male population of New South Wales, and the extreme mobility of members of this population is again noted.'

HOMELESS.

- 144 DAVIDSON, Peter (1986), 'Social security : is it secure?', **Australian Left Review**, 97, Spring, 32-8.

'Is the Australian Social Security (pension and benefits) system under threat in a low growth economy?' The article describes the main features of the current system then discusses 'welfare for the needy', 'unemployment benefits as a labour market tool', 'support for single parents' and 'pensions versus superannuation'. The principle of

universality is being questioned: it is argued that the 'age pension is the rock on which the universal social security system is founded. If it is eroded, the more vulnerable benefits will follow'.

INCOME SUPPORT, POLICY.

- 145 DAVIS, Dorothy (1966), 'Living in poverty in Australia', *Australian Journal of Social Work*, 19(4), November, 2-5.

'There is ... little public awareness or acknowledgement of the existence of poverty, little interest in the subject of poverty.' This article points to the need for more research into 'the culture of poverty', its effects on children and families and 'the educational implications of social and economic poverty'. Such research 'would assist the Government policy makers to know not only what they are doing for economically dependent people when pension structures come under review, but also what they are doing to such people and their children'.

DEPRIVATION, INCOME SUPPORT, POLICY.

- 146 DAVIS, D., NICHOLSON, J. and SCHOLER, H. (1970), 'The income level of clients of the Red Cross Welfare Service', *Australian Journal of Social Issues*, 5(1), February, 11-22.

The Welfare Service of the New South Wales Division of the Australian Red Cross Society undertook a survey of the incomes of its own clients during the months of July and August, 1967. Results show 'stringent' poverty, especially among some social security recipients.

SURVEY, INCOME INEQUALITY.

- 147 DE HOOG, John (1972), *Skid Row Dossier*, Melbourne, Sun Books, 149pp.

The author lived for several months among the homeless people of Sydney and describes his experiences here.

HOMELESS.

- 148 DEMPSEY, Ken (1987), 'Economic inequality between men and women in an Australian rural community', *The Australian and New Zealand Journal of Sociology*, 23(3), November, 358-74.

'In this article the income inequality prevailing between men and women in an Australian rural community is examined.' Explanations are advanced for the fact that the income reported by the majority of females is below, or only marginally above, the poverty line and why women with tertiary qualifications earn much less than similarly qualified men.

INCOME INEQUALITY, RURAL, WOMEN.

- 149 DENNISON, John (1976), 'The concept of the community college', in *Lifelong Education and Poor People : Three Studies*, Research Report for the Australian Government Commission of Inquiry into Poverty, Poverty and Education Series, Canberra, AGPS, 53-71.

The concept of the community college is described with regard to characteristics of such colleges and the advantages of the comprehensive college curriculum. Some observations are made about tertiary education in Australia. Recommendations are made, based on the belief that post-secondary education must be made more accessible, particularly to adult students whose formal education has been interrupted.

EDUCATION.

- 150 DICKEY, Brian (1980), *No Charity There*, Melbourne, Nelson, 252 pp.

This book is sub-titled 'A Short History of Social Welfare in Australia'. The definition of social welfare used here refers to 'the provisions made for individuals and families who, for a variety of largely social and economic reasons, are unable to take advantage of generally available community assets such as jobs, housing, saving, health care, and the like'. Three historically differing modes of perceiving and reacting to poverty have been identified in

research and are used here to organise the investigation. 'These are three successive stages and principles of action in the history of social welfare - "charity", "welfare" and "assistance" respectively, based on selectivity, universalism, or need, together with fraternity.'

The first chapter covers the period 1788-1850, the convict era, when social welfare was a government responsibility or was, 'haltingly, expressed in public societies'. The following two chapters cover the years 1835-1890 the period of laissez-faire capitalism when welfare was 'charity' exercised with selective, narrowly personal application, and with some government supplementation. From 1890-1949 (Chapters 4, 5 and 6) 'capitalism and individualism were under challenge as the dominant ideology of Australian society. The principle alternative to emerge was the radical liberal doctrine of universal rights.' State programs emerged as a result, although selective morally-based non-economic criteria also survived. The final two chapters, covering 1949 to the 70s, describe the rise of social security for the middle classes through the operation of the State, and examines the concept of welfare as justice.

HISTORY, POLICY, SERVICES.

- 151 DICKY, Brian (1981), 'Perceiving Australia's poor', *Labour Forum*, 3(2), 18-20.

The article is concerned with the various ways in which Australia's poor have been perceived either as a 'residual set of categories' or in an 'institutional' manner, as part of a hierarchy. Policies to decide what to do about the problem of poverty are based on the 'alternative values' of 'selectivity' and 'universalism', each of which is discussed here. The author concludes that the 'structure of society creates the concepts. While Australians persist in preferring a competitive individualistic society where success is defined in material terms, poverty will exist'. The poor will 'miss out even more in the next decade or so' unless 'a new set of social and political alliances emerges with the power and the perception to redefine the system of economic and social relationships in Australia'.

ATTITUDES, POLICY.

- 152 DICKY, Brian (1983), 'Care for the aged poor in Australia, 1788-1914', *Community Health Studies*, 7(3), 247-55.

'This essay deals with aged people unable to sustain their lives without outside assistance who lived in various parts of Australia from 1788 to 1914.' These people were identified not by age, but by their poverty, 'colonial Australians so poor they could not support themselves or be supported by their immediate family or any other informal network of care'. The article addresses the question of 'how they were identified or selected, who responded in providing assistance and what sorts of aid were provided'.

HISTORY, ATTITUDES, AGED.

- 153 DICKY, Brian (1986), *Rations, Residence, Resources : A History of Social Welfare in South Australia since 1886*, Adelaide, Wakefield Press, 366pp. Contributions by Elaine MARTIN and Rod OXENBERRY.

The book is an 'enquiry into the construction and management of social dependence', presented in a narrative form. Embedded in the narrative are 'values and assumptions which give it meaning and significance'. These include discussion of issues affecting the application of selective or universal criteria for the choice of objects of assistance, of the choice between institutional or community-oriented modes of care and of the degree to which voluntary agencies are used, as against the direct involvement of the state in the provision of services. The situation in South Australia is compared with that in other places to determine the degree of innovation and 'reform' involved in the changes described.

HISTORY, POLICY, SERVICES.

- 154 DISNEY, Julian (1987), 'Poverty, welfare and tax reform', paper based on address to RAIPA Seminar on 'The Welfare State', *Canberra Bulletin of Public Administration*, 51, May, 15-19.

The paper discusses notions of 'welfare', aspects of current welfare expenditure, including the reasons for increased outlays, targeting of those expenditures, tax expenditures and the 'poverty traps' which occur at the boundaries of

eligibility for means-tested programs. The importance of tax reform is stressed and suggestions are made towards this reform.

INCOME SUPPORT, TAXATION, ADMINISTRATION, POLICY.

- 155 DISNEY, Julian and JONES, Glen (1986), 'No relief for the poorest', *Australian Social Welfare-Impact*, 16(5), September, 4-5.

This comment on the 1986-87 Budget examines the approach to revenue and concludes that 'the Budget took a few relatively small steps in the right direction but failed to make a number of changes which would substantially improve our economic performance, as well as providing greater fairness and additional revenue to alleviate poverty'.

POLICY.

- 156 DIXON, Daryl and FOSTER, Chris (1980), *Social Welfare Policy for a Sustainable Society*, presented to the 1980 ANZAAS Congress, Canberra, Social Welfare Policy Secretariat, 49pp.+

This paper contributes to public debate on the direction that social policy should take. The Australian community faces a major financial problem in providing income support and related payments for the aged and other disadvantaged groups. The proportion of the population that is aged will increase, unemployment and marriage break-downs will continue to be problems, and improvements in living standards which could sustain tax increases are uncertain. The paper examines some of the problems likely to arise during the next twenty years in meeting commitments to providing for those who are unable to provide for themselves. Part of the examination is a consideration of the current situation. Population projections are used to indicate future problems. The financing of expenditure on income support and the effects on the tax burden of the community is a major part of the analysis. The paper concludes with a discussion of policy options and general criteria which may be relevant for future policy.

INCOME SUPPORT, POLICY.

- 157 DIXON, Daryl and FOSTER, Chris (1982), 'Welfare and taxes : some issues in the financing of welfare', *The Australian Quarterly*, 54(1), Autumn, 17-29.

An analysis of the payment of the age pension is used here to examine the question of who should pay for welfare. All pensions are paid out of consolidated revenue; there is no earmarked tax and no fund which is being built up to pay future pensions. It is shown that many people could not have contributed fully to the cost of their pension through their own taxes. At the same time the debate about universal or selective pensions too frequently fails to recognise that access to resources will always have to be rationed. Integration of the tax and social security systems, with the possibility of charges or contributions and the application of means tests and eligibility criteria may all be required if an alternative means of financing and allocating welfare payments is to be found.

INCOME SUPPORT, TAXATION, POLICY, AGED.

- 158 DIXON, John (1978), 'The evolution of Australia's social security system 1890-1972 : the social insurance debate', *Social Security Quarterly*, 5(2), Summer, 1-10.

This paper sets out some reasons why Australia decided to provide non-contributory and selective cash pensions around the turn of the twentieth century. It also outlines attempts to establish a social insurance scheme. The author discusses the necessity which arose in the 1890s to devise an approach to poverty; this was a period when the population was ageing and unemployment increasing. The existing public charitable relief system was unable to provide adequate assistance to the increased numbers in need. Public sentiment in favour of a better deal for destitute people set the scene for social security legislation in Victoria and New South Wales. Elements in the debate about the policies adopted are outlined.

HISTORY, POLICY.

- 159 DIXON, John (1981), 'The Age Pension : developments from 1890 to 1978', in Anna L. HOWE (ed.) **Towards an Older Australia**, reprinted in 1985, University of Queensland Press, 65-81.

Australia is one of the first countries to establish an age pension scheme. This chapter provides a background to the emergence of the scheme and also outlines its legislative development. The first section describes 'the need for a new approach to poverty alleviation' and policies which grew out of that need. The second looks at the 'value of the age pension, 1908-72'; following sections examine the system under the Whitlam and then the Fraser governments. The author concludes that there 'is little doubt that the effect of government policies, politicians' rhetoric notwithstanding, has been to assist an ever-increasing proportion of the Australian aged community, but at the expense of not alleviating poverty among the aged'.

HISTORY, INCOME SUPPORT, POLICY, AGED.

- 160 DIXON, John (1983), 'Australia's income-security system : Its origins, nature and prospects', **International Social Security Review**, 1, 19-44.

The article traces the origins of Australia's 'distinctive' income-security system from the 1890s 'when a need for a new approach to help those in poverty became evident', and includes an account of the debates which took place in the formulation of policy, with special reference to 'social insurance' rejected in favour of the policy of financing a public income security system from consolidated revenue. The structure of the system is described in detail with explanations of 'cut-out points', the amount of pension and benefit payable, extra assistance available, indexation of most maximum pension and benefit rates, the taxing of selected pensions and benefits, eligibility and coverage, the relationship of pensions, benefits and poverty lines and income security expenditure. The article ends with a brief discussion of prospects for the 1980s.

INCOME SUPPORT, TAXATION, POLICY.

- 161 DONALD, Owen (1984), **Government Support of Retirement Incomes in Australia**, Research Paper No.24, Policy Review Branch, Development Division, Canberra, Department of Social Security, 85pp+. Research assistance provided by Susan ANTCLIFF and Pam MCLOUGHLIN.

'Two main objectives commonly underlie government involvement with retirement income: poverty alleviation - ensuring that aged people have sufficient income for a minimum acceptable standard of living; and income maintenance or protection - providing, encouraging and/or facilitating retirement incomes sufficient to maintain pre-retirement living standards, at least to a significant degree.'

'This submission to the Senate Standing Committee on Social Welfare focuses on Federal Government involvement in income support for the retired and aged.' It describes the variety of mechanisms used by governments in the provision of such support, discusses issues relating to the cost, fairness and effectiveness of current arrangements, and outlines and comments upon various alternative strategies for meeting the income needs of the aged.

INCOME SUPPORT, AGED.

- 162 DONALD, Owen (1986), 'Social security reform', **Social Security Journal**, Spring, 9-20; also **Background/Discussion Paper No.2**, Canberra, Social Security Review, 21pp.

'This article surveys many of the issues and some of the options being addressed in each of the three broad areas of the Social Security Review. It also points to the dilemmas and conflicts inherent in present social security arrangements and discusses constraints upon the process of reform. Policy issues canvassed by the paper include the social security and taxation treatment of "dependent" women, alternative ways of distributing assistance for families with children and the social security implications of growth in occupational superannuation.'

INCOME SUPPORT, POLICY, AGED, FAMILIES, WOMEN.

- 163 DOUGLAS, Valerie (1977), 'A study of health and welfare services in Melbourne', in **Community Health Services, Research Report for the Australian Government Commission of Inquiry into Poverty, Social/Medical Aspects of Poverty Series, Canberra, AGPS, 41-113.**

This report began as a submission by the Royal District Nursing Service to the Poverty Commission and is based on a survey to determine the extent to which the Service was able to meet the demands of those in the community who have the misfortune to experience illness or who are dependent on community services. It measured the extent to which people with health needs are also in poverty. The survey was carried out with a sample of the patient population served by the Royal District Nursing Service, both general and infant/maternal care patients and including a migrant component. Results include information about the service itself. The major problems discovered were the fragmentation of existing services, the discontinuous nature of many, and the lack of services in some areas. Recommendations are made in the field of access, assessment of eligibility, definition of work boundaries, provision of an interventive repertoire, case integration and accountability, program and policy co-ordination, reporting and evaluation.

SURVEY, ADMINISTRATION, AREA STUDIES, SERVICES, HEALTH.

- 164 DUGAN, M.G. (1975), **A Study of the Hindmarsh (South Australia) Community**, Research Report for the Australian Government Commission of Inquiry into Poverty, Canberra, AGPS, 61 pp.

As a background to this report information gathered in a number of earlier studies is presented, indicating that the need to redevelop the area has been long recognised. The study reported upon here includes a mini-census, a household survey, a survey of voluntary groups and a survey of local Councillors. Information about the area and about the characteristics of the population is presented. The services available and service organisations operating in the area are described. The ways in which decisions affecting the area are made are discussed with particular reference to the degree of involvement of the people in the community. The report investigates attitudes, feelings, knowledge and patterns of service utilisation by those living in the area.

SURVEY, AREA STUDIES, SERVICES.

- 165 EASTON, Brian (1987), 'Wages and the poor : towards social foundations for economic policy,' Downing Fellow lecture, University of Melbourne, **Ormond Papers**, 4, 29-41.

Notions of poverty are discussed in terms of the absolute poverty found in the Third World, relative poverty, and social deprivation. Unemployment is a form of poverty and social deprivation; the ability of the unemployed 'to participate in and belong to their community is limited by their lack of work status, and this is true irrespective of the level of unemployment benefit'. The author outlines a strategy to reduce unemployment involving wage restraint, taxation structure and family income maintenance.

INCOME SUPPORT, TAXATION, POLICY, LABOUR MARKET, UNEMPLOYED.

- 166 EDGAR, Don (1986), 'Poverty and its impact on educational life-chances : family-produced or system-produced disadvantage?', **Australian Journal of Early Childhood**, 11(3), August, 38-46; also in **Unicorn**, 12(1), 4-12.

'Poverty exists in Australia and has quite serious consequences for the development and life chances of children. But it is hard to convince the better-off (including teachers and many parents, not just the politicians) that real poverty exists here ...' Statistics are presented showing the existence of poverty. The effects of poverty on children in schools is discussed. The need to involve the whole community in programs to alleviate educational disadvantage is argued, so that schools can create 'pockets of resistance' to fight 'poverty of spirit' brought about by low standards of living.

DEPRIVATION, EDUCATION, CHILDREN.

- 167 EDWARDS, Meredith (1976), 'A guaranteed income scheme : implications for women', *The Australian Quarterly*, 48(2), June, 74(80); also in Adam GRAYCAR (ed.), *Perspectives in Australian Social Policy : A Book of Readings*, Melbourne, Macmillan, 198-205.

The guaranteed minimum income scheme proposed by the Commission of Inquiry into Poverty is examined. It is argued that 'the tax unit is discriminatory, the concessions for working wives are quite inadequate and the economic independence of women is ignored', and that its operation could leave many women who work in the home in poverty. Some modifications to the scheme are suggested.

INCOME SUPPORT, WOMEN.

- 168 EDWARDS, Meredith (1982), 'Women, children and family poverty : causes and cures', *The Australian Quarterly*, 54(3), Spring, 252-9.

The number of families in poverty would, according to the Poverty Inquiry, be more than doubled if wives did not earn. However, even if a woman's ability to earn is equal to her husband's, it drops once she has children either because of income forgone while she cares for the child or because of the costs of buying childcare. The author outlines the ways in which government policy has advantaged families with a dependent spouse rather than families with children. She suggests that policies to alleviate poverty should either rely on income tested payments or on payments to unmistakably disadvantaged groups. This article compares the impact of these proposals.

The distribution of income within the family is discussed and the implications of treating the family as the income unit within the social security system are drawn out. The discouraging effect of income tests on work incentives are demonstrated. Arguments about universal rather than income-tested payments through the social security system are considered alongside arguments for increasing the social security budget, with particular focus on family allowances. The author proposes a universal benefit for families with young children, irrespective of the labour force status of parents, in order to compensate for the reduced earning capacity of women, pointed out earlier, and to reduce the number of children in poverty.

CAUSES, INCOME SUPPORT, ADMINISTRATION, POLICY, FAMILIES, CHILDREN, WOMEN.

- 169 EDWARDS, Meredith (1983), 'The income unit in the social security system : explanation and evaluation', *Social Security Journal*, December, 1-23.

This paper examines the social security payment structure. It has two main purposes. First it discusses the concept of 'income unit' and 'seeks to explain current income unit practices in the income security system. Second, using the criteria of equity, efficiency and simplicity, it assesses income unit practices. In the light of recent social changes, the paper highlights some of the major inefficiencies and inequities as well as administrative complexities which result from current treatment of the income unit. The paper also points out some of the difficulties which would arise if the social security payment structure relied more on the individual unit.'

INCOME SUPPORT, ADMINISTRATION.

- 170 EDWARDS, Meredith (1986), 'Child support : assessment, collection and enforcement issues and possible directions for reform', in *Child Support*, Social Justice Project, Research School of Social Science, Australian National University, 1-42.

'Australia's system of financial support for children living with one parent is in need of major overhaul. The payment of child maintenance is effectively a voluntary act exercised by relatively few and yet the majority of children in sole parent families live in poverty.' 'This paper focuses on assessment, collection and enforcement issues with some suggestions for possible directions for reform.' It describes the current system and its deficiencies, and also identifies a set of objectives and principles which could underline a reformed system. The paper concludes that there is much to recommend calculating the amount of child maintenance through a formula. This could then be automatically collected and enforced by the Australian Tax Office.

INCOME SUPPORT, CHILDREN, SOLE PARENTS.

- 171 EDWARDS, Meredith, HARPER, Tricia and HARRISON, Margaret (1985), 'Child support : public duty or private duty', *Australian Society*, 4(4), April, 18-22.

Child support is a basic and important issue. 'While questions of public and private support for children and for single parents have recently been a major topic of debate, there has been little questioning of the values embodied in many social policies - policies that favour the interests of men rather than women, and adults rather than children.' This has resulted in the 'feminisation of poverty' because it is women who take the major responsibility for the care of children, and also in large numbers of children living in poverty. The article discusses maintenance provisions, measures to enforce compliance with maintenance orders, 'the conflict between social security and family law provisions', adequate levels of income support, and a proposed 'supplementary payment' to be funded by a tax levy on the gross income of the liable parent. Advantages and disadvantages of this scheme are canvassed.

INCOME SUPPORT, ADMINISTRATION, POLICY, CHILDREN, WOMEN.

- 172 EGAN, Bob (1975), 'Minimum income guarantee', *Shelter*, 20, July/August, 10-12.

The author provides some background information on the concept of a minimum income guarantee as recommended by both the Australian Government Commission of Inquiry into Poverty and the Priority Review Staff report on Possibilities for Social Welfare in Australia. Some criticisms of the present system are presented.

INCOME SUPPORT.

- 173 ELLICOT, Robert J. (1974), 'The problem of poverty', in Yvonne THOMPSON, George BRANDIS and Tom HARLEY (eds) (1986), *Australian Liberalism : The Continuing Vision*, A Liberal Forum Publication, 124-7.

This is the speech delivered in Parliament after the presentation of the Interim Report of the Henderson Commission of Inquiry into Poverty. The speaker suggests that a choice must be made between a social welfare program 'for those who already have much' and an 'effective program against poverty' which 'requires a persistent endeavour involving the conscious diversion of resources and adjustment of priorities'.

POLICY.

- 174 ERREY, Ruth and ARNOLD, Fonda (1981), *About Poverty*, Hobart, Cat and Fiddle Press, 59 pp. Sponsored by the Council of Social Service of Tasmania.

'This study endeavours to show the growing gap in Australian society and the reasons why some people's lives become unmanageable.' The focus is on families (both lone-parent and two parent) with children, rather than on groups such as the aged or young people. It was undertaken in an area of Tasmania with predominantly Housing Department accommodation, separated from other settled areas and from a major shopping centre, with only a sparse bus service. Among those who were employed were many whose income was far below the average national wage. Such wages are not adjusted according to the wage-earner's dependants as pension/benefits are. Levels of assistance given by welfare agencies over the period 1975-1980 are compared; samples of family budgets in the year 1980 are shown; pension increases in 1980 are described; the problems associated with unemployment in the area are examined in the light of transport, personal care, literacy, taxation and the effects of casual work on income. Incomes are related to the poverty line; and some factors affecting household incomes are identified. The incidence of debt, the legal practices followed by finance companies and their effects on poor families are described. Information collected to contribute to an 'examination of alternative approaches to measuring poverty for Australia in the 1980s' is presented. In examining the effects of low income level living attention is paid to the problem of non-attendance at school, and the associated family circumstances.

DEPRIVATION, INCOME SUPPORT, AREA STUDIES, FAMILIES.

- 175 FARRAR, Adam (1986), 'Retrieving and reconstructing our welfare system', *Australian Social Welfare-Impact*, 16(7), November, 9-10.

The article is an account of an interview by the author with the director of the Social Security Review, Bettina CASS. The reasons for the review are identified: the need to consider the vulnerability of low income families, the increase in unemployment and the consideration of the relationship between superannuation and age pensions. The effects of social change on the requirements of the social security system are discussed. The director rejected a suggestion that the review would be constrained by the need to make revenue neutral proposals. Other questions raised related to the problems of overlapping portfolios, the difficulties of being within one portfolio when a social justice strategy has connections between portfolios and finally, the way in which the review should tie in with justice strategies.

POLICY.

- 176 FARRAR, Adam (1987), 'The carrot-and-stick strategy', *Australian Society*, 6(10), October, 26-28.

The article describes the 'special investigation teams' set up as part of a tightening in the application of existing rules applying to the receipt of unemployment benefits.

ADMINISTRATION, UNEMPLOYED.

- 177 FIELD, Tim (1983), 'Pensioners who rent - problems and alternatives', *Social Security Journal*, June, 23-37.

'The problems of low income private renters, particularly those on pensions and benefits, have been visible for a long time, and were highlighted by the Poverty Inquiry.' This paper outlines proposals for assistance to be provided through the income security system to pensioners in both public housing and in the private rental market. It is argued that this could resolve problems associated with rent rebates. It is also argued that there would be beneficial implications for public housing delivery. 'Of equal importance is that increased assistance to private renters through the pension and benefit system represents an effective targeting of assistance to a major group in need, at a cost far lower than the alternative of across-the-board pension increases.'

INCOME SUPPORT, HOUSING.

- 178 FISHER, S.H. (1981), 'An accumulation of misery?', *Labour History*, 40, May, 16-28; reprinted in Richard KENNEDY (ed.), *Australian Welfare History: Critical Essays*, Melbourne, Macmillan, 32-50.

'This article considers some of the results for the citizens of Sydney of the social and economic growth of late nineteenth century Australia. A detailed consideration of the findings of a study of slum housing in the city in 1876 is followed by a more general discussion of the urban economy in which this housing, and its associated ill health, were located. It will be suggested that the nature of the economy and the rapidity of economic growth in the period of "the long boom" was such that it generated considerable poverty - poverty born of growth, and not of "social decay".'

HISTORY, POLICY.

- 179 FISK, E.K. (1985), *The Aboriginal Economy in Town and Country*, Sydney, George Allen and Unwin and the Australian Institute of Aboriginal Studies, 143pp.

'This volume sets out to describe the overall pattern of Aboriginal participation in Australian economic life, from the subsistence hunting and gathering skills undertaken by a small minority in the outback, to the urban life of the majority of Aborigines. It aims to provide the type of economic data needed to formulate effective policies for Aboriginal advancement and to understand the economic problems faced by Aborigines and posed

by them in Australian society.' Data is presented on Aboriginal incomes, their distribution and their sources. The author identifies 'degrees of poverty' within the community and concludes that 'income is often not a sufficient basis for identifying abject poverty'.

INCOME INEQUALITY, DEPRIVATION, ABORIGINALS.

- 180 FITZGERALD, Jeffrey M. (1977), **Poverty and the Legal Profession in Victoria**, Research Report for the Australian Government Commission of Inquiry into Poverty, Law and Poverty Series, Canberra, AGPS, 72 pp.

The prime object of this study was to gather as much information as possible about the nature and quality of the contacts which lawyers in private practice have with poor persons. The study is based primarily on a survey conducted in 1974 involving 238 solicitors and barristers in the Melbourne area. The lawyers' definitions of poverty are discussed. A general assessment is made of lawyers' assistance to poor people. The work lawyers do for poor people is described in terms of the amount of work, various types of lawyers and types of work. The financial basis of lawyers' work for poor people is examined and the lawyers' assessment of the various forms of legal assistance to poor people is given in terms of the quality of work in various services and types of work. Expectations about the performance of the Australian Legal Aid Office are canvassed. A discussion of some options concludes the report.

SURVEY, LAW.

- 181 FITZGERALD, Ronald T. (Commissioner) (1976), **Poverty and Education in Australia**, Fifth Main Report of the Australian Government Commission of Inquiry into Poverty, Canberra, AGPS, 297pp.

The terms of reference for the Poverty Inquiry included a brief to investigate

- (i) The nature and extent of educational and cultural disadvantage among the poor and the ways in which it leads to poverty in successive generations.
- (ii) Existing educational and cultural services to ascertain:
 - (a) their adequacy in meeting the needs of the poor;
 - (b) how they might best be improved in order to overcome educational disadvantage.
- (iii) Any associated matters relevant to the above and to the general objectives of the Inquiry.

The terms used are defined in the introduction which also discusses the notion of 'equal opportunity'. The report is concerned with 'the influence of social class, geographic location and ethnic background on educational opportunity'. The introduction also discusses the problem of identifying children in poverty and examines the relationship of education to work and life chances. Chapter 2, concerned with the unequal outcomes of schooling, presents statistical data on school participation and retention rates by a number of variables. The following chapter, 'Children at risk' explores the factors within schools which have been shown to be associated with the unequal use of educational services and deals with groups suffering disadvantage in the schooling system. Chapter 4 is concerned with school policy: the role of teachers, school supports, strategies for learning and career education. 'Learning and work' is the subject of Chapter 5 which looks at early leavers, the relationship of poor jobs to poor people, re-entry to learning and migrants in poor jobs. The particular problems faced by Aboriginals are examined in Chapter 6.

The belief that education can provide a way out of poverty is questioned in a final discussion. Success in school and in the competition for rewarding careers is found to be largely determined by such factors as social class, ethnic background and geographical location. The poor 'have been encouraged to believe that a major goal of schooling is to increase equality while, in reality, schools reflect society's intention to maintain the present distribution of status and power'. Each chapter of the report includes a range of recommendations to reduce educational and cultural disadvantage among poor people, but the conclusion insists that their implementation must accompany, and not be seen as a substitute for, a redistribution of wealth in society; the first steps in reducing educational disadvantage must be the introduction of a guaranteed minimum income system.

POLICY, EDUCATION, ABORIGINALS, CHILDREN, IMMIGRANTS.

- 182 FITZROY ECUMENICAL CENTRE (1975), 'Housing Commission tenants in Fitzroy and Collingwood' and 'Tenants in privately rented accommodation in Fitzroy and Collingwood' in **Consumer Views on Welfare Services and Rented Housing**, Research Reports for the Australian Government Commission of Inquiry into Poverty, Canberra, AGPS, 37-111.

The first of these reports begins by examining the reasons why tenants of Housing Commission flats are living in this type of accommodation, reporting on an English-speaking sample and groups of tenants of other ethnic origins. The rent and quality of accommodation are assessed and attention is paid to the relationship of tenants with Housing Commission officials. The finances and general social welfare of the tenants are explored. The report recommends, among other things, 'that public housing programs should not be used as an alternative to adequate income', that there should be more interpreters and translations of notices and that tenants be given more information, better services and more helpful treatment from the Housing Commission. The second report, relating to private renters in the same areas covers similar ground. It presents a profile of the accommodation, an analysis of the finances of the renters and makes an overall quality assessment of the accommodation. The ease and difficulty of finding accommodation is explored, landlord-tenant relations examined and the hopes and prospects of the sample related. This report concludes that the Housing Commission is not providing suitable accommodation for many people; that there is a stigma attached to living in Housing Commission accommodation; and that information about Housing Commission accommodation is inadequate.

SURVEY, AREA STUDIES, HOUSING, IMMIGRANTS.

- 183 FLOOD, Joe and YATES, Judith (1987), **Housing Subsidies Study**, Project Series No.160, Australian Housing Research Council, Canberra, AGPS, 106pp.

'Since the 1984 Commonwealth State Housing Agreement, Australia's housing policy has moved away from defining success in terms of the level of home ownership, to the stated aims of alleviating housing related poverty and, as far as possible, distributing assistance equitably between persons living in different forms of tenure.' This study was developed 'to identify the major Commonwealth and State housing subsidies and their magnitude, assess the distribution of subsidies between households in terms of horizontal and vertical equity and to review the concept of tenure neutrality and make recommendations for its achievement'.

The study found that outlays on housing targeted to those in need are overwhelmed by benefits to the home ownership sector. 'A national housing policy that integrates taxation, income security, and housing programs is required in order to ensure that different government measures do not conflict with each other.' In the shorter term the authors recommend the provision of both rental allowances and public housing. At present Australian housing policy 'is not particularly effective in reducing housing-related poverty', which is now concentrated in the private rental sector to a greater degree than in the past. State and Federal governments must both intervene to remove the structural differences between tenures by adopting tenure-neutral policies.

POLICY, HOUSING.

- 184 FOPP, Rodney (1986), 'The Young Homeless Allowance : a review', **Youth Studies**, 5(3), November, 2-6.

The Young Homeless Allowance was introduced in 1986 with the aim of financially assisting 16 and 17 year olds who were forced to leave home, or who had no home. While acknowledging the overall benefits of the scheme, the author points out some of the deficiencies and anomalies in its operation. The article reviews the problems of 15 year olds who are old enough to leave school but are not eligible for the allowance; it also discusses the paucity of the amount, the problems involved with some of the eligibility provisions and the difficulties posed for those implementing the scheme.

INCOME SUPPORT, HOMELESS, YOUTH.

- 185** FOPP, Rodney (1987), 'Youth housing : prerequisites for planning', *Youth Studies*, 6(1), February, 12-19.

'Following a brief analysis of the causes of youth homelessness, its extent and the response of the Federal Government, the article argues that adequate planning for youth housing needs to take into account: demographic trends, the economic position of young people in our society, adult expectations of young people and the views of young people regarding their housing needs.'

HOUSING, HOMELESS, YOUTH.

- 186** FORREST, James (1985), 'Suburbia - the myth of homogeneity', in Ian BURNLEY and James FORREST (eds), *Living in Cities*, Sydney, George Allen and Unwin, 71-87.

The chapter draws attention to the existence of a much more heterogeneous social area structuring than has been recognised in the past. This is important for the implementation of policies to achieve an improvement in social conditions and an easing of disadvantage, especially for minority groups which have often been overlooked in area studies. Analyses of some areas are presented.

POLICY, AREA STUDIES.

- 187** FRANCIS, Ray (1976), 'A community study : Fremantle', in *Community Services : Four Studies*, Research Report for the Australian Government Commission of Inquiry into Poverty, Canberra, AGPS, 21-75.

The report examines certain aspects of the socio-physical environment of Fremantle, to provide a critical evaluation of the provision and organisation of community services, laying particular stress on availability and accessibility; it supplies some basic data necessary for planning, providing and delivering community facilities. It also seeks to 'lay the foundations for a more coordinated, systematic, responsive and responsible network of community services aimed at eliminating those factors which generate social and economic disadvantage'. Two surveys were carried out among Fremantle residents in connection with the study. These showed ignorance among the population of available services, which is greater where the need is greater. Recommendations for improved service are made.

SURVEY, AREA STUDIES, SERVICES.

- 188** FRASER, Andrew (1976), 'Sackville, poverty and law', *Arena*, 42, 3-10.

This is a review of the Second Main Report of the Australian Government Commission of Inquiry into Poverty, *Law and Poverty in Australia* by R. SACKVILLE (q.v.). The thrust of the criticism in this review is that the reform proposals in the report are intended 'not so much to eliminate the condition of poverty itself, but rather to remove the sources of bias and discrimination against poor people within the legal system'. 'Because Sackville understands poverty as a condition having its origin in the zone of freedom left open to private individuals, he rejects any suggestion that poverty is primarily a legal problem and that the legal system could be employed as the primary instrument in the elimination of poverty.' 'The aim of legal reform is not to create a new society but rather to restore an essential fairness to relationships which exist in some sense independently of the law in a world of free interaction between autonomous individuals.' The review argues that poverty is not an individual condition, but a social relation, that the poor are not autonomous and that poverty is indeed 'a problem of public or constitutional law', which the report does not address.

POLICY, LAW.

- 189** FRASER, Nancy (1987), 'Women, welfare and the politics of need interpretation', *Thesis Eleven*, 17, 88-113.

'Because women comprise the overwhelming majority of social welfare program recipients and employees, women and women's needs will be the principal stakes in the battles over social spending likely to dominate national

politics in the coming period.' This article presents some structural and ideological issues and is 'intended to help clarify some key structural aspects of male dominance in welfare-capitalist societies'. The paper is based on the US social-welfare system, with comments relating it to the Australian system by Sheila SHAVER and Lois BRYSON.

POLICY, WOMEN.

- 190 FREEBAIRN, John, PORTER, Michael and WALSH, Cliff (eds) (1987), **Spending and Taxing : Australian Reform Options**, Sydney, Allen and Unwin, 283pp.

The chapter on social security and welfare spending in this book has been prepared by Delia HENDRIE and Michael PORTER. It argues that 'social security policies should be the principal vehicles of redistribution, and that they properly be targeted on those in genuine need. Well-functioning labour markets, education and training systems provide the principal means of raising incomes and removing poverty'. The chapter analyses welfare policies, documents the growth in welfare expenditure and suggests principles for policy formulation. Other chapters are concerned with health (John LOGAN), education (Ross PARISH), labour market programs (Judy SLOAN and Mark WOODEN) and each suggests reduced government expenditure and a far larger role for the private sector.

INCOME SUPPORT, TAXATION, POLICY, EDUCATION, HEALTH, LABOUR MARKET.

- 191 FRENCH, Stephen (1984), 'Family income supplement; its introduction and early stages', **Social Security Journal**, June, 39-50.

The Family Income Supplement (FIS) was designed to 'ensure that a family's income from full-time employment is greater than the income it would receive from unemployment benefit', and to 'provide financial assistance to those low income families with children not receiving a pension or benefit'. The article discusses rates of payment and eligibility criteria, its introduction, the number of recipients, claims, rejections and terminations, characteristics of recipients and the future of the scheme.

INCOME SUPPORT, ADMINISTRATION, CHILDREN, FAMILIES.

- 192 GALE, F. and BINNION, Joan (1975), **Poverty Among Aboriginal Families in Adelaide**, Research Report for the Australian Government Commission of Inquiry into Poverty, Canberra, AGPS, 52pp.

The authors of this report set out to study the widespread acceptance, by Aboriginals, of their situation as one of poverty. 'We have tried to determine to what extent Aboriginals are poor. What does poverty mean to the Aboriginal household? To what extent is it a real condition or a misconstruing of their situation? How are the various services helping or hindering Aboriginals from alleviating their actual or perceived condition of poverty?'

The report includes a description of the methodology, of the sample population and its household structures. The calculation of the poverty level is shown and interpretation of the results indicates that 'most Aboriginal households assess their financial situations according to their basic needs rather than in terms of the comfort and standards they cannot afford'. Factors affecting the poverty level discussed here are household structure, demographic factors, housing and employment. Aboriginal use of welfare assistance is also examined. The concluding chapter draws attention to the effect of the social security system and other welfare services on Aboriginal families and social organisation. It recommends 'that our welfare policies should aim towards the provision of adequate, subsidised or guaranteed minimum wages for working fathers in addition to the present forms of support directed only towards mothers'.

SURVEY, DEPRIVATION, INCOME SUPPORT, AREA STUDIES, SERVICES, ABORIGINALS.

- 193 GALLAGHER, Phil (1985), 'Targeting welfare expenditures on the poor : work in progress on poverty in Australia 1981-82', **Social Security Journal**, December, 19-34.

The paper discusses concepts of poverty and equivalent income; it then uses the detailed Henderson poverty line and equivalence scales to present estimates of poverty based on the 1981-82 income and housing survey data. It shows trends in poverty and makes estimates of poverty for Australia, the States and regions. Major risk factors are

shown to be sole parenthood and having above average numbers of dependent children. Other characteristics associated with an increased risk of poverty are listed in terms of demographic, educational and accommodation characteristics as well as labour force status.

The paper concludes with a discussion of the use of estimates of poverty and information on poverty risk factors, pointing out that they can provide a checklist for examining the targeting of programs, but do not provide a means of determining the absolute level of the standard pension because of the arbitrary nature of the poverty income level. However, the analysis of factors associated with poverty is important for planning in such areas of social policy as income security, health, education, housing employment and taxation.

MEASUREMENT, INCOME SUPPORT, SERVICES.

- 194 GALLAGHER, Phil and FOSTER, Chris (1986), 'Targetting income support to the poor', in *Income Support Seminar*, Standing Committee of Social Welfare Administrators, Council of Social Welfare Ministers, Australia, Papua New Guinea, New Zealand, 78-116.

'Determining priorities between programs with different objectives is a political process. This paper limits itself to providing evidence, based on extensive data analysis, by which priorities can be assigned between programs with the same objective; whether this is to target limited resources on the most needy or to promote horizontal equity.' A number of general issues are examined. New and comprehensive estimates of poverty are presented according to several equivalence scales. 'This paper has raised the issue of targeting of outlays on families with children given existing budgetary constraints and public attitudes to taxation. It has argued that where vertical equity is the major concern it is inappropriate to consider universal programs. Admittedly, there is an argument for these based on horizontal equity grounds but in the context of budgetary pressures it would seem reasonable to conclude that vertical equity considerations should have a higher priority than horizontal equity considerations.'

MEASUREMENT, POLICY, FAMILIES.

- 195 GILBERT, Richard (1983), *Emergency Assistance Research Data*, Planning and Research Unit, NSW Department of Youth and Community Services, 37pp.

'This paper presents the results of a pilot survey of applicants for assistance from the Department's Social Welfare Programme (of which Special Cash Assistance is the main component) and also provides a rundown of cash assistance provided through this Programme in the six months, July to December 1982.' The mechanisms involved in providing assistance are described. The analysis includes data on a regional basis, amounts provided for housing, the number and value of grants, and data using a number of demographic variables as well as the main source of income of the applicants.

SURVEY, EMERGENCY RELIEF.

- 196 GILLESPIE, Rosemarie (1985), 'Sole parents : the double crunch', *Equity*, 3, July, 7.

The article presents evidence of the poverty of single mothers, evidence used as the basis of the campaign spearheaded by the Council for the Single Mother and Her Child to raise both the Children's Allowance and allowable earnings. 'Single parents are forced into the underground labour market, obliged to submit to the system of institutionalised begging in order to obtain emergency relief, or simply go into debt.'

DEPRIVATION, INCOME SUPPORT, CHILDREN, SOLE PARENTS.

- 197 GORMAN, Anne and SARKISSIAN, Wendy (1984), *Public housing for Single People : Problems, Resources and Options*, Social Impacts Publications in association with The Housing Commission of New South Wales, 188pp+.

This is a report of a three-month study completed in 1982. 'The brief was to describe and, if possible, quantify the nature of demand for housing by low-income single persons and to develop the first stages of policies and

implementation strategies for meeting those needs.' The research found that there is 'an urgent need officially to open public housing allocations systems to permit eligibility for all single low-income people to public housing'.

HOUSING.

- 198 GOSSELINK, Yvonne (1985), **Who Needs Emergency Relief**, Western Australia, Department for Community Services, 83pp.

Individual client records from the Belmont office of the Department of Community Services, WA, were examined to discover the broad categories of people who make the most applications for emergency assistance and the clients who return the most frequently for assistance. The study covers six months; the results are compared to statistics collected in other areas, and for the State. Some factors which appear to affect the rate which applications are made were identified: receipt of supporting parents benefits, the number of dependent children in the family and residence in public housing. Some questions requiring further research are raised.

SURVEY, EMERGENCY RELIEF, FAMILIES, SOLE PARENTS.

- 199 GOULD, John (1974), 'Analysis of consumer group submissions', **Australian Social Welfare**, 4(2), June, 21-30.

ACOSS applied to the Poverty Enquiry for funds to enable those who were experiencing the effects of poverty to present their own evidence to the Enquiry. This article draws together the common threads that appeared in the 31 submissions (from those of the 60 groups contacted who responded). The first section deals with attitudes and feelings associated with being in poverty and the second with services needs.

DEPRIVATION, ATTITUDES, SERVICES.

- 200 GRACE, David and JOHNSTONE, Helen (1986), 'Sole parent pensioners', **Social Security Journal**, Spring, 34-41.

Data from the Department of Social Security on sole parent pensioners are presented. The numbers receiving pensions and benefits are tabulated from 1975 to 1985, by sex and form of assistance; the number of children in such families is analysed. Other data presented relate to the major categories of sole parent pension recipients, eligibility criteria, current rates of pension, the operation of the income test, the proportion receiving maintenance and the levels of maintenance payments, levels of private income, length of time sole parents stay on pensions, an analysis of the reasons for termination of sole parent pensions and an explanation for the increase in the numbers of sole parent pensioner families.

INCOME SUPPORT, ADMINISTRATION, SOLE PARENTS.

- 201 GRAYCAR, Adam (ed.) (1978), **Perspectives in Australian Social Policy : A Book of Readings**, Melbourne, Macmillan, 372 pp.

In his introduction to this book the editor discusses the nature of 'social policy', and the theory of benefits and their distribution, which, 'is a multidisciplinary activity in that it is about allocations, and focuses, at different times, on the politics, the economics, the philosophy, the history, the socio-psychology and the management of distribution'. The book contains papers related to these aspects of social policy. Some are separately annotated in this bibliography (see CHAMBERLAIN [1977], AUSTRALIAN COUNCIL OF SOCIAL SERVICE [1976], HARRIS [1976], HENDERSON [1977], SAUNDERS [1976], EDWARDS [1976], TULLOCH [1976]). Others which also refer to poverty or inequality but which are not separately annotated here include papers by W.C. WENTWORTH, Bill HAYDEN, Margaret GUILFOYLE, Marie COLEMAN, Barry HUGHES, F.J.B. STILWELL and J.M. HARDWICK.

In his final chapter, 'The relevance of community involvement to Social Welfare and Public Administration', the editor argues for the participation in decision-making on matters of social policy of the experts, of community leaders and of ordinary citizens.

INCOME SUPPORT, POLICY, SERVICES.

- 202 GRAYCAR, Adam (1979), **Welfare Politics in Australia : A Study in Policy Analysis**, Melbourne, Macmillan, 231pp.

'In trying to develop a theory of Australian social welfare it is important to decide whether we really want to eliminate, or perhaps reduce inequality, or whether we really want to eliminate or perhaps reduce poverty.' This book examines social policy in Australia as it relates to this and other welfare questions. The author examines the values of the Liberal Party including the view put forward in 1969 by W.C. Wentworth who said that personal poverty was 'totally outside the proper sphere of government.' He also looks at the values of the Labor Party which are based on the belief that social security benefits should be paid to those in need 'as of right', and the claim of some Labor Party members that the introduction in 1943 of the National Welfare Fund by a Labor Government was itself the beginning of a contributory system.

POLICY.

- 203 GRAYCAR, Adam (ed.) (1983), **Retreat from the Welfare State : Australian Social Policy in the 1980s**, Sydney, George Allen and Unwin, 206pp.

In his introduction to this collection of essays the author describes the hopes offered by the Welfare State: 'the elimination of want, ignorance, squalor, disease and idleness', and a tempering of the inequalities of our society. Though social expenditure increased during the 1950s and 1960s, the great aims were not attained and explanations fall into two categories; one regards inequality as deriving from the ownership of the means of production and the other argues 'that social inequality is evident in the distributive system, which, if improved, will limit inequality'. It has been argued that 'ideally social intervention should be aimed at the elimination of poverty; the maximisation of welfare; and the pursuit of equality'. The arguments presented in this book show that social policy in the 1980s has been characterised by a retreat from these ideals, and that claims are being increasingly steered away from government and in the direction of the family, employers and the local community. Graycar describes both the growth in expenditures and the retreat from the concept. 'One can conclude that while in the short term there is no indication that either inequality or poverty will become an electoral issue of importance, they nevertheless remain social issues of importance, issues which will be magnified should slow growth persist.'

Chapters in the book are as follows:

Child-rearing : direct and indirect costs	Bettina CASS, Carol KEENS, Diana WYNDHAM (q.v.)
Child welfare and child care policies	Tania SWEENEY
Occupational welfare : supporting the affluent	Adam JAMROZIK, Marilyn HOEY, Marilyn LEEDS
Non-institutional care of elderly people	David KINNEAR, Adam GRAYCAR
Unemployment and family support	Bettina CASS, Pauline GARDE (q.v.)
The state and housing : questions of social policy and social change	Vivienne MILLIGAN
Fiscal welfare : some aspects of Australian tax policy	Carol KEENS, Bettina CASS (q.v.)
Non-government welfare : issues and perspectives	Ian YATES, Adam GRAYCAR

Universality and selectivity : social welfare in a market
economy

Adam JAMROZIK (q.v.)

INCOME SUPPORT, POLICY, HOUSING, AGED, CHILDREN, FAMILIES, UNEMPLOYED.

- 204 GREGORY, G.W.F. (ed.), (1977), **Rural People, Support Services and Counselling**, KRAU Bulletin No.1, Kellog Rural Adjustment Unit, Armidale, University of New England, 187pp.

The bulletin is based upon the proceedings of a workshop and includes a review and interpretation of the discussion which took place there. The workshop was concerned with 'the difficulties facing rural people in 1976 and a range of measures which would help overcome these difficulties'. The opening address given by the Rt. Hon. Ian SINCLAIR is included, in which rural adjustment policy is described. The provisions of a Rural Adjustment Scheme are presented. The nature of rural problems in 1976, including financial problems are discussed. A number of papers are included which include proposals for the easing of rural income problems.

INCOME SUPPORT, POLICY, RURAL.

- 205 GRICHTING, Wolfgang L. (1986), 'The impact of education on the will to redress the feminisation of poverty in Australia', *The Australian and New Zealand Journal of Sociology*, 22(3), November, 427-45.

'Poverty in contemporary society disproportionately affects women.' Evidence to support this statement is drawn from a number of social indicators. This paper focuses on education which is commonly portrayed as a source of enlightenment and support for liberal social policy. 'On the basis of two national surveys of workers and leaders it is suggested that education in Australia has only minimal impact on the will to redress the feminisation of poverty.' The data and their analysis are discussed. The article concludes that at this stage, education is a necessary, rather than a sufficient condition for the production of more enlightened attitudes to sexual inequality and female poverty.

SURVEY, ATTITUDES, EDUCATION, WOMEN.

- 206 GRIFFITHS, David (1975), **Emergency Relief**, Queenbeyan, Australian Government Social Welfare Commission, 71pp.

The function of 'emergency relief' is discussed. The report presents a general review of Australian, State Government and voluntary agency provisions. It describes constraints imposed by policies, politics and lack of resources and the State variations in provision of emergency relief. Methods of providing relief are also described, as are waiting periods, supportive measures and accessibility. Recommendations made by the Brotherhood of St. Laurence are presented and supported by the Social Welfare Commission which also makes a set of proposals, mainly aimed at reducing the need for emergency relief.

POLICY, EMERGENCY RELIEF.

- 207 GRIMES, Senator Don (1983), Summit Paper, **Australian Social Welfare-Impact**, 13(2), May, 15-18.

This paper, delivered at the National Economic Summit Conference, comments on an information paper produced by the Department of Social Security which briefly outlines the social security cash payment system and draws attention to changes in living standard of people dependent on pensions and benefits. 'Studies have shown the Australian system to be relatively efficient in reducing income poverty, a fact which flows from its emphasis on needs-based assistance. However, its overall effectiveness is limited by our relatively smaller spending on social security, so that poverty remains an acute and distressing problem.' The Minister argues that social security is not 'a residual system, designed to pick up those who for some reason or other could not provide for themselves, but a major and far-reaching source of social support and, indeed, social cohesion'. 'This system will be reformed.' This issue of the journal also contains comments on social security, taxation, poverty and means testing prepared by ACOSS.

INCOME SUPPORT, POLICY.

- 208 GRIMES, Don (1983), 'Welfare spending : myth and reality', in John REEVES and Kelvin THOMPSON (eds), *Labor Essays* 1983, Victoria, Drummond, 80-94.

'Critics of social security spending often focus on the large absolute size of outlays in this area, and make the automatic assumption that we should be seeking to reduce them. My hope in this essay is to explain some of the reasons why welfare outlays have risen, to illustrate some of the complexities of social security reform, and to urge that the role of the social security system not be examined in isolation from the complementary role of the taxation system or of other systems which affect income distribution.'

The essay makes some international comparisons of social security expenditure, explains the role of social security transfer payments, discusses 'welfare as a political choice', and looks at the relationship of taxation and means tests to social security. It also examines criticisms of the system which point to 'middle class welfare', and, finally, canvasses the possibility of a contributory or 'social insurance' approach to social security.

INCOME SUPPORT, POLICY.

- 209 GRUEN, F.H. (1982), 'The welfare expenditure debate : economic myths of the left and the right', *The Economic Record*, 58(162), September, 207-23; a revised version of the Giblin Memorial Lecture delivered at the 52nd ANZAAS Congress.

In this paper the author restricts his discussion of welfare expenditures to transfer payments, that is, pensions, income supports and unemployment benefits. He examines four issues related to these payments, firstly the 'adequacy - or the meanness - of the social security provisions made by government and, secondly, the issue of incentives or, more broadly, the behavioural effects of changing levels of benefits'. Thirdly there are the redistributive effects of welfare provisions and finally the question of whether they are sustainable. Within his arguments Gruen presents a discussion on poverty levels, their relationship to unemployment benefits and the effects of those benefits on labour force participation.

INCOME SUPPORT, POLICY, UNEMPLOYED.

- 210 GRUEN, F.H. (1984), 'Australia's long-term economic strategy', *Economic Papers*, 3(2), June, 40-50.

The government role in economic development has been discussed adversely but the author believes that 'collaboration between government and interest groups has sometimes produced beneficial results'. He looks at the Accord in effect in Australia and at some of the 'deep-seated economic problems' which it must face. Among these, he discusses unemployment and poverty. 'The major obstacle to reversing the unemployment trend is to be found in the behaviour of the Australian labour market.' 'Since the unemployed are predominantly the less skilled, the less educated and probably therefore the less productive (and less docile?), a sustained increase in the demand for labour in Australia probably leads to attempts by firms to bid labour away from other firms rather than to take on the unemployed.' To counter this trend, a manpower policy is suggested as an adjunct to a centralised wage system. 'If unemployment could be wound back, a good deal - though by no means all - the poverty existing in Australia would be eliminated'. Other areas addressed in the paper are the taxation system, 'where reform is urgently required', and the 'industrial structure and Australia's comparative advantage'.

POLICY, LABOUR MARKET, UNEMPLOYED.

- 211 GRUEN, Fred (1987), 'The welfare state', address to the RAIPA Seminar on 'The Welfare State', *Canberra Bulletin of Public Administration*, 51, May, 87-9.

This address reviews the themes of the papers delivered at the seminar. Gruen argues that the ideals of the welfare state were inappropriate and 'the expectations aroused as to what the welfare state could achieve were too great and ignored the other demands to which governments have been subject'. The arguments of Left, Right and 'incrementalist centre' are rehearsed. 'In an unmodified market-dominated economy there will necessarily be large differences in living standards, in incomes, in wealth - in other words in the economic outcomes individuals

experience. These vast disparities in results inevitably spawn serious inequalities in opportunities and produce vicious circles of poverty. Any commitment to a reasonable degree of equality of opportunity requires some correction of these glaring inequalities of results. The welfare state can mitigate these inhumane market penalties.'

INCOME INEQUALITY, POLICY.

- 212 HAINES, Nicolas (1976), 'Non-participation in continuing education', in **Lifelong Education and Poor People : Three Studies**, Research Report for the Australian Government Commission of Inquiry into Poverty, Poverty and Education Series, Canberra, AGPS, 21-50.

'This essay is intended primarily as a philosophical approach to the major problem: participation of the poor in continuing education.'

EDUCATION.

- 213 HALLADAY, A. (1972), 'The extent of poverty among large families in the heart of Sydney', *The Economic Record*, 48, December, 483-99.

'This report of a study of poverty among large families in Sydney underlines the significance of the definition of poverty in estimating the extent of poverty. This is done by applying several different poverty lines with respect to income, by setting poverty lines on six other dimensions, and by applying a multi-dimensional poverty line.' Estimates of poverty among families with four or more children in receipt of child endowment are made on the income dimension, using semi-official poverty lines, the equivalent of the Henderson poverty line, in relation to subjective cost of living estimates, a needs-based poverty line and in terms of average weekly earnings. Estimates are also made based on the 'accommodation dimension', 'net worth' or assets, 'food supply, clothing supply', a 'medical and hospital or dental services measure', 'relative deprivation', as well as a 'multi-dimensional' measure of the extent of poverty.

SURVEY, MEASUREMENT, AREA STUDIES, FAMILIES.

- 214 HALLADAY, Allan (1975), 'The significance of poverty definition to Australians', *Australian Journal of Social Issues*, 10(1), February, 46-50.

'The absolute, arbitrary, single-dimensional definition of poverty used by the Australian Government's Commission of Inquiry Into Poverty in its Interim Report of March 1974, is inconsistent with a commitment to bring about a change in the structure of Australian society and to correct the excessive degree of economic inequality. Because of the significance of the conceptualization of poverty to the well-being of the majority of Australians, the Commission is urged to perceive the problem of poverty as a problem of inequality and to apply a relative poverty line to the income data in their first main report.'

MEASUREMENT, POLICY.

- 215 HAMILTON-SMITH, Elery (1975), 'Issues in measurement of "community need"', *Australian Journal of Social Issues*, 10(1), February, 35-45.

'It is suggested that the concept of "need" is not amenable to direct measurement, but that four dimensions - normative, attitudinal, behavioural and comparative - may be quantified. In practice it is necessary to consider all four dimensions.'

MEASUREMENT.

- 216 HAMMOND, Ruby (1979), 'Aborigines in Australia facing total genocide', *New Perspectives*, 9(2), 42-4.

The disadvantages suffered by Australian Aborigines include the poverty suffered by those living on the fringes of towns, 'the dreadful conditions' under which Aborigines live in our cities, and the 'alienation of land' from Aborigines, 'especially in Queensland and the Northern Territory where they are still living tribal and semi-tribal

lives. The Aboriginal Medical Service and legal services for Aborigines are both mitigating the disadvantages, but much more needs to be done.

DEPRIVATION, SERVICES, ABORIGINALS.

- 217 HANCOCK, Keith (1970), 'The economics of social welfare in the 1970s', in Harold WEIR (ed.), *Social Welfare in the 1970s*, Sydney, Australian Council of Social Service, 17-39.

The purpose of the paper is to identify some of the choices confronting policy makers, which have resulted from economic changes since 1945, which impinge on aspects of social welfare. 'Changes in the level and distribution of real income affect the dimensions of the problems, such as poverty, with which social-welfare policies are concerned.' The aspects considered here are unemployment, economic growth and inflation. The policy decisions affecting social welfare include those relating to relative wages and salaries, the level and relative rates of income tax and the level and composition of social service payments. The author also discusses proposals for 'negative income tax' as an alternative to present redistributive techniques.

INCOME INEQUALITY, INCOME SUPPORT, TAXATION, POLICY.

- 218 HANKS, Peter (1987), 'Welfare rights : more delays', *Australian Society*, 6(1), January, 22-4.

Disputes over Department of Social Security decisions are dealt with in an appeals tribunal which has no legal foundation. A further body, the Administrative Appeals Tribunal is now in operation but delays and disagreements over responsibility pose problems for some social security claimants.

INCOME SUPPORT, ADMINISTRATION.

- 219 HARCOURT, Alison (1969), 'Poverty and the widow', *Australian Journal of Social Issues*, 4(2), July, 49-59.

Data gathered in the Melbourne Poverty Survey is analysed to discover the situation of female heads of households with dependent children. The survey reveals extensive poverty among this group, and examines their pension and labour market status.

SURVEY, INCOME SUPPORT, LABOUR MARKET, SOLE PARENTS.

- 220 HARDING, Ann (1984), *Who Benefits? : The Australian Welfare State and Redistribution*, SWRC Reports and Proceedings No.45, Kensington, Social Welfare Research Centre, University of New South Wales, 147pp.

This study argues that taxation on the one hand, and 'social' expenditure on the other, are key instruments for the redistribution of income and wealth in the community. 1975-76 Household Expenditure Survey data and other information about taxation and budget outlays are analysed to discover who are the net winners and net losers from this redistribution. The author concludes that 'while minimal redistribution occurs through the taxation system, social outlays comprise a significant redistributive force. It need hardly be said, however, that despite the positive impact of the welfare state the distribution of income remains massively unequal'.

INCOME INEQUALITY, TAXATION.

- 221 HARDING, Ann (1985), 'Indirect taxes : reinforcing inequality', *Legal Service Bulletin*, 10(2), April, 60-3.

In the context of the 1985 tax reform debate this article explains the differences between direct and indirect taxes and assesses the effects of some indirect taxes on disposable incomes. Low income households would require extensive compensatory measures if their tax burden is not to be increased.

INCOME INEQUALITY, INCOME SUPPORT, TAXATION.

- 222 HARDING, Ann (1986), 'Assistance for families with children and the Social Security Review', *Social Security Journal*, Spring, 21-30; also Background/Discussion Paper No.4, Canberra, Social Security Review.

This paper provides a brief introduction to the existing structure of family assistance in Australia. It raises concerns about the current programs including the adequacy of levels of assistance to families with children and to low income families, about universality or selectivity of programs, about targeting, about the appropriate method of delivery of assistance (through cash transfers or through tax revenue foregone), and about distribution within families. The paper suggests that assistance be targeted by direct payments to those in vulnerable groups: those with young children, large families and those with disabled children.

INCOME SUPPORT, POLICY, CHILDREN, FAMILIES.

- 223 HARDING, Ann and SEYMOUR, Frankie (1986), 'Who benefits from family allowances', *Australian Society*, 5(2), February, 27-8.

Criticism has been made of family allowances because these are paid to all families with children irrespective of their income. This article shows that when family income is adjusted to take account of the number of people dependent on that income, 'the family allowance program emerges as being one which is well targeted towards low to middle income groups', a result which is reinforced when after-tax incomes are used in the calculation. Family allowances are also 'a significantly higher proportion of the income of poorer families than of well-off families'. The article also notes that family allowances are not solely a social security payment, but replaced tax rebates for children in the mid 1970s and are a 'taxation measure which helps to achieve equity between different family types'.

INCOME SUPPORT, POLICY, FAMILIES.

- 224 HARDING, Ann and WHITEFORD, Peter (1985), 'Equity, tax reform and redistribution', *Social Security Journal*, June, 1-11; an abbreviated form of a submission to the Economic Planning and Advisory Council, also published as Research Paper No.28, Development Division, Department of Social Security.

The Prime Minister's statement on tax reform included the principles that tax reform must result in a system where Australians are only required to pay tax according to their capacity to pay, in an overall progressive system; recipients of welfare benefits should not be disadvantaged and 'poverty traps' should be reduced or removed. This paper looks at the interaction of the social security and taxation systems, considers ways to broaden the income tax base and reduce tax avoidance and evasion, analyses changes to personal income tax schedules and explores reform of the indirect tax system. It then examines measures to protect low income groups and families with children from indirect tax changes.

INCOME SUPPORT, TAXATION, POLICY, FAMILIES.

- 225 HARLOW, Patricia (1977), 'Community health services : literature survey', in *Community Health Services*, Research Report for the Australian Government Commission of Inquiry into Poverty, Social/Medical Aspects of Poverty Series, Canberra, AGPS, 117-30.

A range of Australian and overseas literature on community health care is reviewed, with special emphasis on the needs of poor people. Experimental programs reported upon indicate that the establishment of community health centres appear to meet the needs of deprived communities more adequately than the traditional pattern of health services which comprises large public hospitals and unevenly distributed general practitioners.

HEALTH.

- 226 HARPER, Andrew C. and MOREY, Sue (1977), 'Glebe : community need and service organisation', in **Community Health Services, Research Report for the Australian Government Commission of Inquiry into Poverty, Social/Medical Aspects of Poverty Series, Canberra, AGPS, 1-39.**

The inner suburb, Glebe, is the site for the Glebe Community Care Centre set up in conjunction with the Royal Prince Alfred Hospital. The characteristics of the population of the area are described, showing that the community has some needs in various areas. The services provided by the Centre, its clientele and mechanisms for co-ordination of services are described. The third section endeavours to draw conclusions on the question of organising services for urban communities with varying needs. 'The problem of poverty is complex and needs a multifaceted approach which, in practical terms, amounts to a question of how one uses the personnel and resources currently within the systems.'

AREA STUDIES, SERVICES, HEALTH.

- 227 HARPER, John (1974), 'Poverty in Australia : the BHP essay', **BHP Journal**, 4, (74), 7-13.

Since the assertion by Galbraith in *The Affluent Society* (1958) that poverty is no longer a 'massive affliction but more nearly an afterthought', research into poverty in America and Australia has increased. This essay reports on the Melbourne poverty survey, presenting some of its results. It also reproduces the terms of reference for the Australian Government Commission of Inquiry into Poverty under the chairmanship of R.F. Henderson and presents some results from that study. Some recommendations from the Interim Report are listed.

SURVEY, INCOME SUPPORT, POLICY.

- 228 HARPER, John (1975), 'Social security' in D.M. GIBB and A.W. HANNAN (eds), **Debate and Decision, Political Issues in 20th Century Australia**, Victoria, Heinemann Educational, 140-81.

The chapter describes and analyses the policies underlying the provision of social security in Australia.

INCOME SUPPORT, POLICY.

- 229 HARPER, R.J.A. (1967), 'Survey of living conditions in Melbourne - 1966', **The Economic Record**, 43(102), 262-88.

This account of the survey undertaken by the Institute of Applied Economic and Social Research in the University of Melbourne includes a description of the nature and scope of the project, the selection of the sample by stratification and subsequent selection of dwellings, the questionnaire and the interviewing program. Details are also presented on the processing of the data, the method of analysis of income data and the equivalence scales used to adjust the poverty lines for different family sizes. These scales were derived from 1954 American data. The article also describes the process used to weigh the data according to population estimates and other raising factors. The association of poverty to certain disabilities is shown. The author draws attention to the fact that the estimate of poverty demonstrated here 'is dependent on the methods outlined in this paper: other measures of income and other methods of adjusting income would, no doubt, yield somewhat different results'. He concludes that detailed family budget studies carried out in Australia would be a more satisfactory basis for the study.

SURVEY, MEASUREMENT.

- 230 HARPER, R.J.A. and HORNE, Shirley (1974), 'Poverty and the means test', **The Australian and New Zealand Journal of Sociology**, 10(3), October, 207-10.

The article presents arguments for and against the operation of a means test in the granting of age pensions. 'From a social welfare viewpoint there is much to commend the universal provision of benefits in old age. It accords with a democratic and egalitarian view of society and it does not divide the community into groups according to income or need. However, so long as there are disadvantaged groups and poor individuals and families in Australia, and the funds available to meet all community requirements are inadequate there will continue to be reasons for using tests

in providing income security. This is the only realistic way of ensuring that the requirements of those most in need will be more adequately met. Whether these tests are to be applied through the taxation or social security systems is arguable but that they need to be applied is not in doubt.'

INCOME SUPPORT, ADMINISTRATION, POLICY, AGED.

- 231 HARRIS, C.P. (1970), 'A survey of some aspects of poverty in Queensland and Brisbane', *Australian Journal of Social Issues*, 5(1), February, 1-10.

The article describes a survey carried out in 1965-66. 'The approach adopted has been to identify the number of people in the community living in households (of one or more people) whose income is obtained mainly in the form of cash social security benefits.' 'The purpose of the study is to produce evidence about regional disparities in the extent and distribution of poverty, 'thereby emphasizing the inflexibility of policies which operate and apply uniformly throughout Australia as a whole'.

POLICY, AREA STUDIES.

- 232 HARRIS, C.P. (1976), 'Income security programmes and the philosophy of social security policy', *Australian Journal of Social Issues*, 11(3), August, 157-73; also in Adam GRAYCAR (ed.), *Perspectives in Australian Social Policy : A Book of Readings*, Melbourne, Macmillan, 160-76.

'The purpose of this paper is to examine the structure of income security programmes in Australia, and changes in those programmes in recent years, in an endeavour to indicate the underlying political or social philosophy which appears to have produced the existing structures.' Income security programmes are classified into income-based positive transfer programmes (which may be income replacement or income supplement programmes, either universal or limited by a means test), expenditure-based positive transfer programmes (which may be full or partial compensation programmes, universal or means-tested) or negative transfer programmes (tax remissions) based on actual or notional expenditure. The paper then describes the debate about appropriate security programmes and the 'disagreement about the underlying political and social philosophy as to whether the programmes should reflect social right or individual need. Some features of Australian programmes are evaluated. Social policies, in general, tend to be more costly and alleviate less poverty per dollar of outlay than targeted programmes. The author argues that reform will come through the adoption of programmes oriented to individual need, with means-tested principles, co-ordinated to avoid conflict and waste.

INCOME SUPPORT, POLICY.

- 233 HARRIS, C.P. (1977), 'Local authorities and social welfare services and facilities', in *The Delivery of Welfare Services*, Research Report for the Australian Government Commission of Inquiry into Poverty, Consumers and Clients Series, Canberra, AGPS, 1-68.

'The findings of this survey of the social welfare activities of local government are based on the responses from 430 local authorities to a questionnaire forwarded to all 888 local authorities in Australia in late 1973. The information relates to the fiscal year ended 1971.' The findings are presented in five sections: expenditure on social welfare services and facilities; source of funds to finance social welfare expenditure; allocations of general rate revenue to finance social welfare expenditure; kinds of social welfare services and facilities provided by local authorities in Australia; and attitudes of local government to social problems. The local authorities identified the groups in their areas most in need; this varied according to location.

Recommendations are made in accord with the proposition for the planning and administration of social welfare services and facilities at the local level. Further planning is also recommended with particular reference to discovering the needs of aged persons and to determining ways in which local government can be used as a mechanism for devising and implementing policies to alleviate the problems of identified socially deprived minority groups: Aborigines, low-income families, single parent families, youth, handicapped persons, pre-school children and migrants.

SURVEY, AREA STUDIES, SERVICES.

- 234 HARRISON, Margaret, HARPER, Patricia and EDWARDS, Meredith (1984), 'Child support - public or private?', in *Family Law in 84*, Proceedings of a Conference, Hobart, November, Volume II, Law Council of Australia, The Federal Council of Bar Associations and Law Societies, volume not paged. Commentary by H.A. FINLAY.

This paper is a contribution to the debate on child support following the breakdown of family relationships and does not discuss the financial support of a spouse or parent. 'It aims to present the facts about the types and levels of child support, to identify the issues central to the debate about respective public and private roles, and to point out the weaknesses and inconsistencies of social policy in this area.' One result of the current position 'has been a failure to separate out the support of children from the support of spouses, who are generally women. A further consequence has been the feminisation of poverty because it is with women that the major responsibility for the care of dependent children rests. This in turn has resulted in large numbers of children in poverty.' The paper concludes that inadequacy of current support provision is the major concern and suggests some options for rectifying this inadequacy.

INCOME SUPPORT, CHILDREN, WOMEN.

- 235 HAYES, L.F. (1970), 'Non-economic aspects of poverty', *Australian Journal of Social Issues*, 5(1), February, 41-54.

The article examines 'some of the psycho-social aspects of poverty which complicate attempts made towards its elimination. Anxiety avoidance is suggested as a motive in the present orientation and low level of aspiration of those vulnerable to poverty and these characteristics are seen as causes and perpetuators of poverty'. The attitudes and values of the rest of society towards poverty are seen as equally significant, and may contribute towards 'considerable resistance to any radical overhaul of social welfare services'.

CAUSES, DEPRIVATION, ATTITUDES.

- 236 HEAD, Brian W. (1980), 'Inequality, welfare and the state : distribution and redistribution in Australia', *The Australian and New Zealand Journal of Sociology*, 16(3), November, 44-51.

'This paper is concerned to place the Australian debate on social welfare in a wider context of post-war arguments about the welfare state, and to present Australian and comparative data on the extent to which state activities succeed in modifying the underlying pattern of inequality generated by market forces.' The most appropriate measures to achieve redistributive objectives, and to tackle the problems of poverty and inequality are discussed in terms of income maintenance with equalitarian redistribution. Data is presented to show that the distribution of income in Australia remains unequal, although there has been a long-term tendency towards a reduction of extremes. Redistribution through personal income taxation and through cash transfers and public goods is explored. The limits of redistribution are imposed by its operation within the capitalist state.

INCOME INEQUALITY, INCOME SUPPORT, TAXATION, POLICY.

- 237 HENDERSON, Ronald F. (1969), 'The dimensions of poverty in Australia', in G.G. MASTERMAN (ed.), *Poverty in Australia*, Australian Institute of Political Science, Proceedings of 35th Summer School, Sydney, Angus and Robertson, 71-105.

This paper is based on studies of living conditions in Melbourne carried out by the Institute of Applied Economic Research in 1966. Some of the results are presented. Measures to alleviate poverty are proposed.

Discussion following the paper (published here) include comments by participants at the conference including Concetta BENN, on the need to do more than increase income; H.M. PRITCHARD, on 'economics as it relates to the politics of poverty'; Faith BANDLER, on Aborigines; Alan HAYES on work and disabled people.

MEASUREMENT, INCOME SUPPORT, ABORIGINALS, DISABLED.

- 238 HENDERSON, R.F. (1971), 'The relief of poverty : negative income taxes and other measures', *The Economic Record*, 47, March, 106-14.

The article is a review of **Poverty in Britain and the Reform of Social Security**, by A.B. ATKINSON. The question addressed is whether an effective anti-poverty program should concentrate on one sweeping measure such as a social dividend, a guaranteed income or negative income tax, or should the approach be piecemeal. It also asks whether the income floor should be provided in the form of benefits paid as a right, or should it be subject to an income tax schedule or means test.

INCOME SUPPORT, POLICY.

- 239 HENDERSON, Ronald (1972), 'Australian poverty', *Checkpoint*, March, 25-9.

A concept of poverty is defined. The article includes an account of the history of poverty measurement on the basis of income. The author explains 'primary poverty' ('insufficient income however wisely spent to meet basic needs'), and secondary poverty ('due to unwise spending of an income that would have been sufficient'). He also mentions the way in which the term 'poverty' is sometimes used to describe 'cultural, industrial and social deprivation'. Policies for deciding the basis of adjusting pensions and benefits are discussed. Causes of poverty are canvassed and the article explores measures to reduce primary poverty. These include negative income tax, minimum guaranteed income, reverse income tax and the author's preferred method, 'measures to help specific groups identified to be in poverty'.

CAUSES, MEASUREMENT, INCOME SUPPORT.

- 240 HENDERSON, R.F. (Chairman) (1974), **Poverty in Australia**, Interim Report of the Australian Government Commission of Inquiry into Poverty, March, Canberra, AGPS, 14pp.

Evidence presented to the Poverty Inquiry showed that reforms were required to improve welfare services and to eradicate poverty. This interim Report, produced before the 1974 Budget was prepared, contains 'a few simple recommendations that can be carried out quickly'. They are designed to 'fit the existing system of pensions and benefits'. Data are presented on the extent of poverty found during the Inquiry.

The recommendations made relate to increasing child endowment, abolishing taxation deductions for dependent children, increasing pensions and allowances, changes in pension rates, extending fringe benefits, abolishing the waiting period for payment of benefits, increasing supplementary assistance, emendation of some means tests and retention of means test on age pensioners 'until other measures to relieve all the poor are completed'. An estimated cost of the recommendations is included.

INCOME SUPPORT, ADMINISTRATION, POLICY.

- 241 HENDERSON, R.F. (Chairman) (1975), **Poverty in Australia**, First Main Report of the Australian Government Commission of Inquiry into Poverty, Volume 1, Canberra, AGPS, 363pp.

The first volume of the Main Report of the Commission of Inquiry into Poverty contains, in its preface and appendices, information about the research carried out during the inquiry, some of which is reported upon separately. The body of the report concentrates on 'an aspect of poverty which is measurable - income in relation to the size and composition of the group of persons supported by that income', though other aspects of poverty are also considered. It is concerned with the way in which 'a more comprehensive and long-term social policy might be fitted into the broad framework of economic policy'. Attention is called to the fact that although several disadvantaged groups are discussed in separate categories, one group, women, cuts right across this categorisation and a conscious effort is required to develop policies appropriate to their situation. The principles which influenced the work of the Inquiry are explained: arising from them is the importance of income to a person's security and the need for planning for adequate housing, employment and other welfare and community services. The relationship of growth in the economy, the finance of social welfare, inflation and employment is discussed.

Chapter 3 examines the extent of poverty in Australia, discusses the concept of the income unit and poverty lines, using these measures to discover the number of income units, as well as the number of people, in poverty. It also analyses the data to discover the relationship of workforce status to poverty and to identify groups in society most vulnerable to poverty. Data are presented about these groups and the levels of poverty found for each before and after paying their housing costs. Poverty gaps are tabulated for social service beneficiaries and those on minimum wages. Poverty is related to level of education, geographical residence and employment status.

In Chapter 4 the 'fundamental dilemmas' of income support are discussed in terms of two approaches, the 'categorisation approach' and the 'income approach': the Australian Social Security system uses elements of each. The report recommends an emphasis on the latter, and within the categorisation approach, an emphasis on disability. Ways of improving the existing system are canvassed in the following chapter, with reference to pension rates, additional payments and fringe benefits, a reorganisation of the categories of social security payments, income support for prisoners and their families, emergency payments, means tests, taxes and child endowment and some administrative considerations. Chapter 6 goes beyond reforms to the existing system to propose a guaranteed income scheme which is discussed in detail.

In Chapter 7 the need for welfare services is stressed. Existing services are reviewed and recommendations are made about their operation at Australian, State, local government and non-government levels. Chapter 8 explores the relationship between employment, the unemployed and poverty, examining both income support for unemployed people and measures to assist people to obtain employment. Urban policy is discussed in the following chapter with particular reference to job opportunities. Housing, the subject of Chapter 10, is an important factor in poverty and the report recommends direct cash transfers as the principle means of improving the housing situation; some recommendations are also made about public housing.

Rural poverty (Chapter 11) is concerned with both farmers and non-farm poverty. Chapter 12 looks at different family structures, examining the extent of poverty among them and the associated stresses of family life. Juveniles, the aged, Aborigines, migrants and people affected by sickness or handicap are separately considered in Chapters 13-17. For each of these groups appropriate recommendations are made in the areas of income support and service provision. Chapter 18 stresses the need for further social research and suggests the establishment of a social research institute for effective integration and co-ordination of social policies. The three last chapters look at the 'way ahead', summarise the recommendations and estimate the costs of carrying them out.

The Commission prepared, as a separate publication, **An Outline** (20pp.) 'to make available to the general public a short, easily read document outlining the material and major recommendations in the report'.

MEASUREMENT, INCOME SUPPORT, POLICY, SERVICES, HOUSING, LABOUR MARKET, ABORIGINES, DISABLED, FAMILIES, IMMIGRANTS, UNEMPLOYED, WOMEN, YOUTH.

242 HENDERSON, R.F. (Chairman) (1975), **Poverty in Australia**, First Main Report of the Australian Government Commission of Inquiry into Poverty, Volume 2, Canberra, AGPS, 104pp.

'This volume contains details and technical material on selected issues covered in Volume 1. It has been prepared mainly for the use of researchers and specialists working in the field.' The areas covered are:

1. The use of favoured categories in the Australian Social Security System
2. Additional payments to pensioners
3. Means tests in the Australian social security system
4. Categorisation in two-adult income units
5. The waiting period for social security payments
6. The incidence of guaranteed-income schemes
7. Residence qualifications for social security payments
8. Discrimination by taxation system against renters
9. Farm income survey: results and discussion.

SURVEY, INCOME SUPPORT, ADMINISTRATION, POLICY.

- 243 HENDERSON, Ronald F. (1977), 'Criteria for welfare : needs or earnings', **Australian Journal of Social Issues**, 12(2), May, 100-9; also in Adam GRAYCAR (ed.) (1978), **Perspectives in Australian Social Policy : A Book of Readings**, Melbourne, Macmillan, 177-85.

The subject is the choice of guidelines for government policy. The paper examines proposals for accident compensation and for national superannuation based on criteria of earnings and contributions. The author supports the introduction of a guaranteed minimum income as 'the fairest and most comprehensive way of achieving a reasonable income for all those unable to earn', postulating that a large proportion of income maintenance expenditures do not go to the poor, especially when benefits are earnings-related.

INCOME SUPPORT, POLICY.

- 244 HENDERSON, Ronald (1977), 'Poverty in Australia', **Poverty**, Child Poverty Action Group, 37, August, 18-22.

The author reports the findings of poverty research leading up to the establishment of the Commission of Inquiry, into Poverty, and some of the recommendations made as a result of the Inquiry, especially as they relate to large families. Some action taken following the publication of the reports is described.

INCOME SUPPORT, POLICY, EDUCATION, HEALTH, LAW.

- 245 HENDERSON, R.F. (1978), 'Housing policy and the poor', **Australian Economic Review**, 41, 1st Quarter, 34-9.

The article examines the role of State Housing Commission or Trusts in providing housing for poor people and recommends an increased involvement of local authorities who should receive an increased proportion of the receipts of income tax for this purpose.

HOUSING.

- 246 HENDERSON, Ronald (1980), 'Poverty in Australia', **The Economy in Operation**, 4, 147-56.

After discussing concepts of poverty and methods of measuring it, the article draws on data from the Commission of Inquiry into Poverty to identify those groups in Australia who are poor. The housing situation of those in poverty is examined and some housing policies are canvassed. The article also discusses the question of whether other services should be provided for the whole community or only for those in need. The situation of the poor in relationship to the law is explored. Increasing unemployment is seen as a particular cause of poverty and the article concludes with a discussion of recent developments in measures to alleviate poverty.

MEASUREMENT, INCOME SUPPORT, POLICY, HOUSING, LABOUR MARKET.

- 247 HENDERSON, Ronald (1980), Review article: 'Poverty in Britain and Australia : Reflections on Poverty in the United Kingdom by Peter Townsend', **The Australian Quarterly**, Winter, 221-7.

The review of Peter Townsend's book **Poverty in the United Kingdom : a Survey of Household Resources and Standards of Living**, comments on the depth of the research on which the book is based, which covers more areas than any Australian study. The deprivation standard, set by Townsend 'at the level of income for different types of household below which from the evidence of the survey deprivation increased disproportionately', is compared with the equivalence scales used in the Poverty Inquiry in Australia. Townsend used cash incomes as his major measure but found that this was inadequate. 'A plural approach is unavoidable', and the abolition of poverty may require comprehensive structural change of a number of institutions. Henderson points to such changes which may be necessary in Australia, including changes in housing, credit facilities, the labour market and training opportunities. Both Townsend and Henderson argue that the overall mix of progressive income taxation and indirect taxes is overall regressive and that there is a need for change in the unit on which taxation is levied; Henderson suggests the

use of the same income unit as is used as a basis for assessing eligibility for pensions and benefits. Means-testing and its effect on income retention is discussed. Henderson, going further than Townsend, recommends the establishment of criteria for a 'single universal negative income tax' and a guaranteed income scheme.

INCOME INEQUALITY, MEASUREMENT, DEPRIVATION, INCOME SUPPORT, ADMINISTRATION.

- 248 HENDERSON, Ronald F. (ed.) (1981), *The Welfare Stakes : Strategies for Australian Social Policy*, Melbourne, Institute of Applied Economic and Social Research, 256 pp.

In his introductory chapter, 'Policies for the poor', the editor draws out the central issues of the other chapters in the book which is a collection of papers delivered at a conference held by the Institute of Applied Economic and Social Research. In particular Henderson looks at the theme of income maintenance and the elimination of acute poverty and at the reaction of the government to the Report of the Commission of Inquiry into Poverty and its recommendations.

Policies for the poor	Ronald F. HENDERSON
Private provision of welfare Commentaries: Tom BRENNAN, Hugh STRETTON	Martin REIN
Wages, women and children Commentary: David GREEN	Bettina CASS
Innovation in welfare Commentary: Janet BOORER	Concetta BENN
Social and political constraints Commentary: Ray BROWN	Adam GRAYCAR
Working people in poverty Commentary: Judith O'NEILL	Andrew BURBIDGE (q.v.)
Guaranteed incomes Commentary: Hugh PRITCHARD	Ian MANNING
A sharing, caring community Commentary: Hugh STRETTON	Ronald MENDELSON

INCOME SUPPORT, POLICY, SERVICES, CHILDREN, WOMEN.

- 249 HENDERSON, Ronald F. (1982), 'New strategy needed on home loans', *Australian Society*, 1(6), December 17, 11-12.

'The inequality in Australian society is vividly reflected in housing.' The article describes the housing situation, demonstrating the hardships suffered by those in the private rental market. Schemes to assist those in private rental into home ownership are discussed.

HOUSING.

- 250 HENDERSON, Ronald (1982), 'The politics of poverty', *Australian Society*, 1(1), October 1, 5-6.

The article discusses *The Politics of Poverty* (1982) by David DONNISON in the light of the Australian situation. The author agrees that 'any serious attempt to create a new and better society has been abandoned'.

POLICY.

- 251 HENDERSON, Ronald (1983), 'Time for change', *Australian Society*, 2(5), June 1, 14-16.

'Australians, it sometimes seems to me, are schizophrenic. As individuals, they are no longer willing to have grandma live with them until she dies; as taxpayers, they are not willing to pay enough to enable grandma to be well cared for by the government.' The article examines the funding of services and service provision for the elderly and other groups in need in society.

POLICY, AGED.

- 252 HENDERSON, Ronald (1983), 'Rentals and poverty', *Australian Society*, 2(8), September 1, 8-9.

The supply of public housing is such that many renters are forced into private renting. Some landlords are selling to owner-occupiers and 'large numbers of people who would have been able to buy a home at the low interest rates of the 1960s and 1970s now have to try to rent one because they cannot afford to buy at current rates'. The article includes information on incomes and rents and rent as a percentage of household income. The figures 'reveal that housing problems are very largely due to poverty and unemployment'.

HOUSING.

- 253 HENDERSON, Ronald (1985), 'Poverty : 10 years on ', *Australian Society*, 4(6), June, 6-8.

The growth in long-term unemployment since the Commission of Inquiry into poverty collected its evidence in 1973 has caused a big increase in deep poverty. The article discusses the measures needed to remedy the situation: a program to increase employment and output of goods and services, and to reduce the numbers on unemployment benefits. A strong incomes policy to prevent an inflationary spiral and a fiscal policy of broadening the tax base to bring in more tax revenue are the measures recommended here.

TAXATION, POLICY, LABOUR MARKET.

- 254 HENDERSON, Ronald F., HARCOURT, Alison and HARPER, R.J.A. (1970), *People in Poverty : A Melbourne Study*, reprinted with supplement (1975), Melbourne, Cheshire for the Institute of Applied Economic and Social Research, University of Melbourne, 226 pp.

This book presents the results of a survey of poverty carried out in metropolitan Melbourne in 1966, the 'first attempt to measure the extent and causes of such poverty in Australia'.

CHAPTER 1 : 'Economic and social background to poverty in Melbourne' R.I. DOWNING

The chapter explains the concept of the poverty line and estimates the cost of eliminating poverty by increasing cash social benefits. It also estimates the size of the problem in Melbourne. This background to the study looks at Australian conditions of full employment and high wages, universal welfare provisions for children, education, health, housing and self-provision for retirement. It discusses the means-tested cash social benefits available and the impact on poverty of benefit expenditures.

CHAPTER 2 : 'Stage I of the survey' R.J.A. HARPER

The collection of information for the study is described, particularly the methodology of the first stage which involved interviewing 4,000 randomly selected households. Sample structure, design of the questionnaire and the interviewing schedule are explained. The method of analysis of income data, including the definition of income used, the adjustment of income to account for differences in size and composition of income units, the formulation of the poverty line with adjustment for housing costs and the method of updating the poverty line are all outlined. The results from stage 1 are presented in terms of 'adult income units' and then converted to give information about people and families in poverty. The relationship of selected disabilities to poverty is explored.

CHAPTER 3 : 'Stage II and food expenditure' Sheila SHAVER

In order to discover the nature and effects of poverty 500 poor income units were further questioned while 150 families kept a daily record of their food purchases over a fortnight. The methodology of this section is described with estimates of reliability and a discussion of discrepancies discovered between stages. The results revealed a diversity and complexity of situations existing among poor people.

CHAPTER 4 : 'Low income, poverty and need' Ronald F. HENDERSON and Sheila SHAVER

The differences between the three concepts are explained. The chapter looks at people who normally have no income and those whose incomes are temporarily low, presenting arguments about need.

CHAPTER 5 : 'The aged' R.I. DOWNING

Analysis of the first questionnaire showed a large proportion of the aged apparently below or not far above the poverty line. This chapter looks at the poverty classification of the aged, and the determinants of poverty status. Factors investigated were pensioner or non-pensioner status, size of household, sex and marital status, income additional to pension and the means test. Housing tenure is an important factor in determining poverty levels and supplementary assistance for rent-payers is discussed. Information about assets was also collected and the amount of family help given to elderly parents is explored. Health considerations are discussed.

CHAPTER 6 : 'Families without fathers' R.J.A. HARPER

These families were identified as the group at greatest risk of poverty. The chapter examines the variety of such families, their health, the outside help available to them, their household composition, marital status and the pension levels paid to them. A comparison is made with intact families of various sizes with particular reference to health insurance problems and employment status of mothers.

CHAPTER 7 : 'Large families' Ronald F. HENDERSON

Families with four or more dependent children are quite likely to be poor because of their greater needs. Examples are given of such families, their housing costs are examined and there is discussion of short-term poverty among them. The number of children in poverty for each family size is estimated.

CHAPTER 8 : 'Migrants' Jean McCAUGHEY

The chapter includes a general social background to immigrants in Australia, their occupations and earnings, their incomes and estimates of poverty among them. Housing, health and the need for social services are discussed.

CHAPTER 9 : 'The unemployed, the sick and the other poor' Ronald F. HENDERSON and Sheila SHAVER

This chapter deals with groups not included in previous discussion, the unemployed, the sick, including invalid pensioners, lone women and others on low incomes.

CHAPTER 10 : 'Poverty and health expenditure' Sheila SHAVER

The survey gathered information on three aspects of health care of the poor: entitlement to free care, insurance cover and expenditure on health care. The chapter looks at the use and effects of pensioner and repatriation health schemes and health insurance. Health expenditure data was analysed to discover how the use of health services varied with social and economic characteristics.

CHAPTER 11 : 'Domiciliary services' Jean McCAUGHEY

The survey showed that many people need home services and the chapter reveals the defects in available services. The development of locally based welfare systems is discussed, financing services and ways of providing a better service are canvassed.

Supplement to 1975 Reprint R.J.A. HARPER

The impact of the research at political and government levels since 1967 is assessed, with a list of some research projects undertaken since then. Pension and benefit changes are noted and discussed in the context of rising prices and wages and consequent changes in the poverty line.

SURVEY, MEASUREMENT, DEPRIVATION, INCOME SUPPORT, POLICY, SERVICES, HEALTH, AGED, FAMILIES, IMMIGRANTS, SOLE PARENTS, UNEMPLOYED.

255 HENDERSON, Ronald and HOUGH, David (1984), 'Sydney's poor get squeezed', Australian Society, 3(11 or 5), November, 6-8.

'In Sydney, the richest city in Australia, high incomes and capital gains have driven house prices and rents so high that people on low incomes, and especially pensioners and beneficiaries, are much worse off than elsewhere in the country.' A study of 'what people have left to live on after their actual housing costs have been deducted from their

incomes' gives estimates of the number of people living in 'deep poverty'. These include mortgagees as well as people in private rental housing and families in paid work as well as pensioners and beneficiaries.

MEASUREMENT, AREAS STUDIES, HOUSING.

- 256 HENDRIE, Delia and PORTER, Michael G. (1987), 'The capture of the welfare state', an address delivered to the Seminar on 'The Welfare State', *Canberra Bulletin of Public Administration*, 51, May, 20-30.

'It is taken for granted that the main objective of any "welfare state" is to improve the well-being of those who are particularly disadvantaged, or suffer misfortune. The principle constraint on any such policy comes from the need to ensure that whatever principles and processes are used in attempts to assist the less advantaged do not themselves form a major source of disadvantage or disincentive down the track.' The paper identifies three problems associated with the 'well-meaning welfare state': 'The process of democratic government is one readily captured by interest groups', 'many of those requiring support are in difficulties largely because of the operation of other policies of government', and 'the growth of transfers to persons who are not disadvantaged'.

The paper examines the persistence of these problems, and includes an analysis of spending trends, equity, efficiency and targeting, fundamental principles, and the incidence of social welfare spending. Some reform options are presented with particular regard to family allowances and income supplements, the dependent spouse rebate, youth unemployment and benefits, sole parent benefits, redistribution through education and health. The paper argues 'that the growth and size of government, and the resulting escalation of marginal tax rates to high rates for those on modest incomes, are probably the major factors preventing support for those who are less advantaged' and that the government should reduce its regulation and expenditure in many areas, particularly education and health, and 'focus on distributive policies in areas which work, in particular, social security'. It is argued that the government should reduce regulation in the labour market, particularly the imposition of minimum terms and conditions of employment, 'which have the effect of preventing the least skilled and most disadvantaged from gaining access to labour markets', and should increase 'targeting of social security and other welfare expenditures on those less able to look after themselves'.

INCOME SUPPORT, POLICY, LABOUR MARKET.

- 257 HERSEY, April (1974), *A Taste of Security*, Sydney, Anglican Information Office, 15pp.

The publication is concerned with 'research into a Guaranteed Minimum Income as a solution to poverty in Australia'. The indignities and stigma associated with poverty are described.

ATTITUDES, INCOME SUPPORT.

- 258 HILL, Graham (1986), 'Poverty : Australian style', *Fabian Newsletter*, 4, August, 10-12.

'Australian society is not egalitarian. There are inequitable disparities in wealth and opportunity. It is estimated that the richest 2,500 Australians own as much as the poorest two and a half million, and that the top 5 per cent of Australians own one half of the nation's personal wealth. Australian affluence contrasts with Australian indigence. There are at least two and a half million people living in poverty in Australia. One in six households are struggling to cope with a below poverty line income.' Some statistics are presented describing the circumstances of the poor. Recommended measures to improve these conditions include funding childcare to allow single parents easier entry to the labour market, indexing of all child-related welfare payments, means testing the family allowance, replacement of the dependent spouse tax rebate by a means tested payment to the spouse, the rationalisation of a number of payments into one 'children's allowance' to be paid to families on a means tested basis and an increase in the 'allowable income' for pensioners and beneficiaries. Attention should also be paid to the role of economic growth and the generation of employment opportunities.

INCOME INEQUALITY, DEPRIVATION, INCOME SUPPORT, ADMINISTRATION, LABOUR MARKET, CHILDREN.

- 259 HILL, Kathleen F. (1975), *A Study of Aboriginal Poverty in Two Country Towns*, Research Report for the Australian Government Commission of Inquiry into Poverty, Canberra, AGPS, 89pp.

The purposes of this study are to investigate two comparable communities, to examine the context of Aboriginal poverty and to suggest some strategies of intervention. Two towns in Western Australia are described with reference to their settlement history, present day situation, demographic features, housing, health services, education and community services available. The attitudes and opinions of respondents in both towns, both positive and negative, as they relate to the situation of the Aboriginals are tabulated, along with statistics regarding alcoholic addiction and available social, health and recreation services.

The final chapter comments on the cultural conflict as well as other aspects of the information presented above. In her conclusion the author refers to the social deprivation which accompanies the economic deprivation of Aboriginals. 'The Aboriginals are poor because they are not equipped in any way to compete in the modern labour market.' Recommendations to alleviate poverty are made in the areas of educational services, attention to groups 'at risk' (families who have recently moved to town but do not necessarily have financial security, and adolescents) and the need for flexibility in operation of all services. While recommending that unemployment benefits not be allowed to fall below the poverty line the report finds that some means should be found to provide for those who seek and find work to the extent that employment will be preferable to welfare, perhaps by grants for job creation.

SURVEY, DEPRIVATION, INCOME SUPPORT, AREA STUDIES, SERVICES, LABOUR MARKET, ABORIGINALS.

- 260 HOLLINGWORTH, P.J. (1972), *The Powerless Poor : A Comprehensive Guide to Poverty in Australia*, Melbourne, Stockland, 220pp.

The decision to conduct an enquiry into poverty represented 'a significant milestone in the poverty debate in Australia' and this book 'raises the problems that such an enquiry will need to consider' in the process of 'getting poverty on the map'. The book deals with 'perspectives on poverty' (viewing poverty in an affluent society and identifying its major characteristics), identifying those in need, the historical development of attitudes to poverty and wealth, the culture and structure of poverty, the structure of social welfare, national health and services, education during the pre-school years as well as education as the key to an anti-poverty program, law and the poor and proposed reforms, urban structures, economic and social policies and the church as establishment or agent of change. It also looks at 'the tasks ahead', planning the objectives, the necessary research, and proposals for programs in social security, education and participation. The author concludes that the problem of poverty 'is not simply the poor person and his particular handicap. It is also the unfair distribution of society's resources which precludes certain sections of the population from participating in decisions affecting their own future.' Those who have the power must share it with the powerless.

POLICY.

- 261 HOLLINGWORTH, Peter (1975), *The Poor : Victims of Affluence*, Brotherhood of St. Laurence, Victoria, Pitman, 57pp.

This book is a general discussion about poverty, based on the need to bring the attention of the public to the problems associated with low incomes. It discusses the definition of poverty and aspects of measurement as well as the 'search for solutions'.

MEASUREMENT, POLICY.

- 262 HOLLINGWORTH, Peter (1979), *Australians in Poverty*, Melbourne, Nelson, 166pp.

This book tries 'to uncover the many ways in which poverty has profoundly destructive effects on people's lives'. The first chapter, 'Let the poor speak', consists largely of case histories, mostly of women, and shows not only the effects of poverty, but the major problems poor people face. The book also tries to explain the causes of poverty in structural terms. 'People are poor because they do not have access to a basic income, to essential goods and services. If social and economic circumstances do not offer people sufficient resources to control their lives in these respects, then poverty will be an inevitable result.' Hollingworth seeks the causes of poverty not in individuals, but more in the environment in which they live - in structures like housing, health, welfare, legal aid, income security, education and similar services. In order to change the situation there must be a change in attitude to poverty and all

sections of society - churches, welfare organisations, unions, all arms of government, industry and business and professional groups - have a role to play in the fight against poverty.

CAUSES, DEPRIVATION, ATTITUDES, POLICY.

- 263 HOLLINGWORTH, Peter (1981), 'Voluntary welfare organisations and their role in tackling poverty', in Max GRANT (ed.), **Readings in Economics**, Melbourne, Hargreen, 287-93.

The chapter discusses voluntary welfare organisations and what they do, who they assist and the ways in which they are funded. In particular it looks at their role in alleviating poverty, and the ways in which the voluntary organisations' roles are changing. Criticisms levelled at them are discussed and answered; their strengths are identified.

SERVICES.

- 264 HOLLINGWORTH, Peter (1986), 'Declaring war on family poverty', **Australian Child and Family Welfare**, 10(4), Summer 1985/86, 17-18.

The article, originally an address to the Children's Bureau of Australia, is part of the efforts of the Brotherhood of St. Laurence to 'get the federal government to see that it should adopt a comprehensive anti-poverty strategy'.

POLICY, FAMILIES.

- 265 HORNE, Shirley, HARPER, R.J.A. and BUCHANAN, Louise (1978), **Means Testing and Social Welfare Policy**, Sydney, Australian Council of Social Service, 162pp.

One of the main aims of this study was 'to collect detailed information on as many means tests as practicable', to provide a reference document for workers in the field. Some problems examined here are 'take-up' of benefits, and the 'poverty trap' which results when any 'increase in earnings is more than offset by a reduction in benefits resulting from the operation of means tests, especially when combined with income taxation' or from the operation of another unco-ordinated scheme.

The bulk of the publication consists of the data collected; discussion of objectives and effects of each measure is also included.

INCOME SUPPORT, ADMINISTRATION.

- 266 HOROWITZ, Lisa (1975), **A Study of Community Aid Centres in New South Wales**, Research Report for the Australian Government Commission of Inquiry into Poverty, Canberra, AGPS, 50pp.

This study aims to examine and evaluate a particular type of voluntary welfare service in New South Wales, the community aid centre. The concept of the centres is examined historically and by presenting the results of a survey conducted on their operation. The characteristics and requests of their clients are analysed and an assessment made of the adequacy of the facilities and the extent to which they meet the needs of the communities they serve. Their operations are placed within a broad welfare context. Community centres appear to be better suited to urban than to rural areas. The recommendations include suggestions for improved accessibility and improved co-ordination with other services.

SURVEY, AREA STUDIES, SERVICES.

- 267 HORSBURGH, Michael (1986), 'Australian social security appeals', **Social Policy and Administration**, 20(3), Autumn, 201-16.

'Early developments in the Australian system of provision for poor people led first to voluntary charitable assistance and then to a more generalized system of social security. A national scheme of old age pensions came in

only in 1908; and social assistance schemes, as well as demogrants for defined statuses have gradually spread throughout the Australian Commonwealth. Specific provisions to meet crisis situations remain the responsibility of individual States. There are strong discretionary elements in the whole system. The arrangements for appeals against administrative decisions, and the reviews of these arrangements recently made, are then examined critically.'

HISTORY, INCOME SUPPORT, ADMINISTRATION.

- 268 Housing Needs and Housing Related Poverty in Victoria : A Summary of the Problems (1984),** Ministry of Housing, Victoria.

'What the body of this paper shows in cold statistical terms is a situation of severe housing distress for many households in Victoria.' Statistics are presented not only relating to social need, but about employment and industry issues, a proposed national housing budget, the housing market, the public rental sector and home purchase assistance. The publication also includes case studies of private renters in distress. Implications for the Commonwealth-State Housing Agreement are drawn out.

DEPRIVATION, HOUSING.

- 269 How Can You Manage When There Isn't Enough (1982),** Summary Report of the Victorian Government Income Security Task Force, Melbourne, Victorian Government Income Security Task Force and the Minister for Community Welfare Services, Victoria, 12pp. Task Force members: Alan NICHOLS, Peter ALLEN, Kim WINDSOR.

The Task Force was set up 'to review existing Federal pension and benefit levels in terms of their adequacy and their impact on the incomes and functioning of families' and 'to develop a Victorian position in respect of changes to Federal pension and benefit levels in order to ensure that the Federal Government takes its proper responsibility'. This pamphlet summarises the report which includes the findings that 'the system discourages work' and 'the system discourages saving', and also presents the recommendations made in the report.

INCOME SUPPORT, ADMINISTRATION.

- 270 HOWARD; Michael (1983), 'Poverty lines in the 1980s : rejection or redevelopment? Guidelines towards a relative poverty line',** in John DIXON and D.L. JAYASURIYA (eds), **Social Policy in the 1980s**, Canberra College of Advanced Education in association with the Australasian Social Policy and Administration Association, 146-61; also in **Social Security Journal**, December, 1982, 1-12.

This paper is part of the debate associated with the setting of poverty lines in Australia. The focus is on the theoretical issues presented in the second chapter of the SOCIAL WELFARE POLICY SECRETARIAT (1981), **Report on Poverty** (q.v.). Howard sets out guidelines for the development of a relative poverty line based on a conceptual framework which regards poverty as the 'lack of basic physical functioning', as the 'lack of basic economic and social functioning' and as a 'standard of living markedly below the average'. Some factors discussed are the 'household unit', the type of data to be collected, whose living standards are to be considered in setting an unacceptable standard with reference also to living standards of the wealthy, the ways of measuring, and the level of the poverty gap.

The approach canvassed recommends that organisations be encouraged to declare their own poverty lines 'as a statement of what they regard as a level of unacceptable inequality'. These lines should be conceived and expressed in terms of a common comprehensive indicator of income so that they may be compared by the general public. Importance is laid on the 'workforce status' of the standard household and on the development of non-financial indicators of the standard of living. Poverty lines would be tantamount to the supposed needs component of the old basic wage, and not be the same as a minimum wage which would have to have an 'industry capacity to pay' component as well.

MEASUREMENT.

- 271 HOWE, Anna L. (1981), 'Identifying the aged in need : a social indicators approach' in Anna L. HOWE (ed.), **Towards an Older Australia**, reprinted in 1985, University of Queensland Press, 136-53.

The aged in need can be identified by their low incomes, restricted social and family contact, and their renting accommodation. The chapter describes the development of an 'index of risk' using factor analysis, and its application in the Melbourne metropolitan area.

DEPRIVATION, AGED.

- 272 HOWE, Brian (1985), **Address to ANZAAS Forum on Poverty**, Paper No.192, 55th Congress of the Australian and New Zealand Association for the Advancement of Science, Melbourne, 18pp.

Growing awareness and understanding of poverty must be matched by a translation of 'the theory into political terms', and into policies to mitigate the consequences of poverty. 'The opportunities provided by the Poverty Inquiry have been disappointingly handled.' It is the task of the Labor Government 'to define a program of social security reform that is compatible with broader government objectives including economic policies and which will have the necessary political support to sustain them in criticism'.

POLICY.

- 273 HOWE, Brian (1985), **Speech by the Minister for Social Security, Australian Social Welfare-Impact**, 15(5/6), November, 30-1. ACOSS 1985 Congress report.

Any program to eliminate poverty must be part of a total strategy, integrated with economic, industrial and employment policies. The Minister discusses policy changes and political support.

POLICY.

- 274 HOWE, Brian (1986), **Opening Address, in Income Support Seminar**, Standing Committee of Social Welfare Administrators, Council of Social Welfare Ministers, Australia, Papua New Guinea, New Zealand, 180-92.

The Minister for Social Security, while addressing the Income Support Seminar drew attention to strategies to determine how a government's overall economic program is integrated with its policy objectives. He chronicles the growth of poverty and relates some of the government's initiatives in reforming the social security system, reforms directed at restoring fairness and equity.

POLICY.

- 275 HOWE, Brian (1987), 'Fairness and opportunities : Labor's approach to social reform', text of an address to Seminar on 'The Welfare State', **Canberra Bulletin of Public Administration**, 51, May, 68-72.

The paper examines the contribution of the Labor Government's social policies to alleviating social and economic inequalities. The author (Minister for Social Security) refers to the Social Security Review, to growth in employment since Labor came to office, tax reform and the 'social wage' and to a range of other reforms, in particular in the area of unemployment.

POLICY.

- 276 HOWE, Brian (1987), '"The Welfare State" : reform, progress or retreat' in Peter SAUNDERS and Adam JAMROZIK (eds), **Social Welfare in the Late 1980s : Reform, Progress, or Retreat?**, SWRC Reports and Proceedings No.65, Kensington, Social Welfare Research Centre, University of New South Wales, 3-11.

The paper describes Australia's Labor tradition of social reform, the policies of the New Right and the values they bring to the welfare debate, as well as other attacks on the Welfare State. The counter-attack must take into account changes in society and in the labour market. The Social Security Review is examining the unemployment benefit system, families and child poverty, support of women and children, and the pursuit of equality with freedom.

POLICY.

- 277 HUGGINS, Jackie (1987), 'Black women and women's liberation', *Hecate*, 13(1), 77-82.

The article focuses on 'the Women's Liberation Movement and its proven irrelevance to Aboriginal women, the role of Aboriginal women and men with a strong theme of women's "independence" prevailing, and the multitude of social problems faced by Aboriginals'. Discussing these social problems the author suggests that 'if enough effort is applied, the vicious circle of poor education, poor jobs, low income and poverty could be broken at any one of several points, or several points simultaneously'.

'Jobs and income come last in the chain of causation that maintains Aborigines in a depressed state. In the absence of good health, jobs are uncertain. In the absence of education, unskilled and poorly paid work is the only realistic expectation. In the absence of a living wage, housing will be poor, overcrowded and insanitary. Poorer health follows as a consequence and so the chain of causation continues.'

DEPRIVATION, ABORIGINALS, WOMEN.

- 278 HYNDES, Paula (1986), 'It's like an extended family : development of a rural self help group', *Community Quarterly*, 7, Autumn, 34-9.

The article gives a brief background of rural poverty in South Gippsland during the early 1980s. It describes the 'Korumburra Living for Independence Centre' which is offered as a self-help model for the Poverty Education Program.

AREA STUDIES, EDUCATION, RURAL.

- 279 **Income Support Seminar** (1986), Standing Committee of Social Welfare Administrators, Council of Social Welfare Ministers, Australia, Papua New Guinea, New Zealand, 359pp.

The papers collected here were delivered to a seminar, Melbourne, 8-9 December 1986.

Opening Address

Hon. Caroline HOGG, MLC

The Social Security Review

Income support : options for families

Bettina CASS (q.v.)

Costs of children

Peter WHITEFORD (q.v.)

Responses to Issues Paper : principles for reform in income support for families with children

Eva COX (q.v.)

Universal or Selective Forms of Support

Targetting income support to the poor

Phil GALLAGHER and
Chris FOSTER (q.v.)

Non-income measures of need

Peter TRAVERS (q.v.)

An estimate of the extent of poverty in Australia in 1985-86 using microanalytic simulation methods

Anthony KING (q.v.)

Perspective on social security expenditure : in defence of universal payments

Peter SAUNDERS (q.v.)

Co-ordinating Commonwealth and State Assistance to the poor : State concessions and health cards

State concessions, poverty traps and the Pensioner Health Benefits Card	Monica PFEFFER (q.v.)
Victorian Social Justice Strategy	Barbara SPALDING
Opening Address (Second Session)	Hon. Brian HOWE, MP
Reform to Child Support Arrangements	
Report on consultations on child support	Meredith EDWARDS
Commonwealth child support scheme : some implications for the Family Court of Western Australia	Ian McCALL
The South Australian response : a focus on operational issues	Leah MANN
Consequences of maintenance reforms for State policies and programs	John GREENAWAY
Housing Assistance	
Rental rebates versus a consolidated housing allowance	Greg BLACK
The funding of rent rebates : issues and responsibilities	Jeff HARMER
Issues in rent assistance : a Commonwealth view	Steve SPOONER and D. PLIMER
Reform options in housing assistance	Tony DALTON
Issues in Youth Income Support	
The interrelationship between Commonwealth Youth Income Support policies and State services and concessions for young people	John RICHMOND
A Commonwealth response : Department of Education	Ruth DOOBOV
Reform options for income support	John ROME
Summary	
Summary comments	Peter ALLEN

The opening address makes the point that the links between the income security system and other systems of assistance as well as the taxation system, access to employment and child care must all be considered in the development of strategies to alleviate poverty. The concluding summary notes that broad agreement was reached that poverty - particularly child poverty - is a major problem, and that it is necessary to develop co-ordinated programs between the Commonwealth and the States to deal with the problem.

INCOME SUPPORT, TAXATION, POLICY, HOUSING, CHILDREN, FAMILIES, YOUTH.

- 280** INGLES, David (1981), **Statistics on the Distribution of Income and Wealth in Australia**, Research Paper No.14, Research and Statistics Branch, Development Division, Canberra, Department of Social Security, 61pp.

This paper gives an overview of various statistical sources available for research into the distribution of income and wealth in Australia and discusses their relative strengths and weaknesses. The main emphasis is on 'income statistics as indicators of how equally or unequally economic well-being is distributed in the community'. Some difficulties which affect interpretation of the data are considered.

INCOME INEQUALITY, MEASUREMENT.

- 281** INSTITUTE OF FAMILY STUDIES (1985), **Changing the Australian Taxation System: Towards a Family Income Guarantee**, Submission to the Economic Planning Advisory Council, Melbourne, Institute of Family Studies, 40pp.

This submission places emphasis on the needs of families with children, especially those on low incomes. It focuses on the need for the taxation system to interact with the social security system in such a way as to avoid the creation of poverty traps and work disincentives.

INCOME SUPPORT, TAXATION, ADMINISTRATION, FAMILIES.

- 282** INSTITUTE OF FAMILY STUDIES (1985), **Families and Australia's Economic Future**, Submission to the Economic Planning Advisory Council, Melbourne, Institute of Family Studies, 31pp.

The submission contributes to the government's review of taxation and welfare structures by outlining the nature of Australia's families and changes in family patterns and by indicating how policies which link 'benefits' and 'services' for families are related to the problems of raising taxation revenue in order to fund a suitable package. The Institute proposes a program which aims to increase base rates of payments, particularly for families with children, co-ordinate tax and social security systems to reduce work disincentives, and to avoid the regressive effect on low income families of any indirect taxation. It uses data assembled by the Australian Family Income Transfers Project in its analysis.

INCOME SUPPORT, TAXATION, FAMILIES.

- 283** JACKSON, Michael (1985), 'Redistribution of income : Robin Hood's economics', **Current Affairs Bulletin**, 61(10), March, 14-18.

Policies to redistribute wealth in Australia are examined. The policy of making the poor richer by making the wealthy pay more taxes is explored in more detail. The article shows that to redistribute income so that the poor would have an income equal to 50 per cent of the median income of the society would require the incomes of many middle income earners to be greatly reduced by taxation. The criteria of justice favoured by the author are 'merit, desert and need', which 'will not become the conscious values of our society until the fascination with material things and the arguments of equity and equality based on these things are put aside'.

INCOME INEQUALITY, INCOME SUPPORT, TAXATION, POLICY.

- 284** JACKSON, Wayne (1982), 'Universal and selective income support : some equity and efficiency considerations', **Social Security Journal**, June, 14-31.

The paper examines some of the broad economic aspects of the issue of universal and selective income support against the traditional concerns for equity and efficiency and includes a review of some recent literature in the area. In regard to equity, both universal and selective programs are shown to effect a progressive redistribution of incomes and are both 'selective' in incidence. Economic efficiency considerations 'do not necessarily favour selective options as has often been assumed'. Particular income support programs will differ in their effects as individuals and households adjust to the assistance and to the tax liabilities. It is not possible to determine beforehand the overall reduction in poverty of any given program. The factors affecting variation are discussed. 'The degree of income redistribution sought and its distribution among households must be considered. Other

factors such as ease of public understanding and of administration, opportunities for fraud and error, take-up, stigma and "social cohesion" must also be taken into account. In practice, mixed strategies, involving both universal and selective provisions, may be appropriate.'

INCOME SUPPORT, POLICY.

- 285 JAKUBOWICZ, Andrew and BUCKLEY, Berenice (1975), *Migrants and the Legal System*, Research Report for the Australian Government Commission of Inquiry into Poverty, Law and Poverty Series, Canberra, AGPS, 89pp.

The statistical information in this report is taken from a survey to discover the legal needs of the poor in parts of Sydney in 1973. The particular position of migrants in Australian society is described. It is shown that although knowledge of legal aid resources among the poor is slight, among migrants it 'verges on the abysmal'. The report looks at interpreting and information services, migrants and the police, courts, employment, industrial accidents and compensation, housing and consumer affairs, legal aid, discrimination in law and in practice and makes appropriate recommendations.

SURVEY, LAW, IMMIGRANTS.

- 286 JAMROZIK, Adam (1983), 'The economy, social inequalities and the Welfare State : implications for research', in Jo JARRAH (ed.), *53rd ANZAAS Congress : SWRC Papers, SWRC Reports and Proceedings No.31*, Kensington, Social Welfare Research Centre, The University of New South Wales, 80-118.

Research and debate in the social welfare area have become truncated with importance being given to income support as an issue and the neglect of other aspects of social welfare. Welfare is seen as a 'residual' concept, and the subjugation of social policy to the market economy is legitimized. Research has become concentrated on the poor or 'disadvantaged'. The paper calls for similar systematic study of the non-disadvantaged groups. A conceptual framework in which social welfare is perceived as an essential part of the modern economy would make it possible to understand the process through which inequalities are created so that we can go on to alleviate them.

INCOME INEQUALITY, POLICY.

- 287 JAMROZIK, Adam (1983), 'Universality and selectivity : social welfare in a market economy', in Adam GRAYCAR (ed.), *Retreat from the Welfare State : Australian Social Policy in the 1980s*, Sydney, George Allen and Unwin, 171-88.

Universality and selectivity are two of the basic concepts in social policy and social welfare. The arguments and counter-arguments for each, as ideological and operational welfare concepts are examined in this chapter, illustrated by references to their application in Australian circumstances. It is argued that the debate is carried out in a narrow or 'truncated' framework which includes reference to such transfers of public funds as pensions and benefits seen as 'welfare', but not to other transfers such as fiscal concessions, tax rebates, subsidies and occupational 'fringe' benefits. The discussion ranges over issues of egalitarianism, stigmatisation of recipients of selective benefits, and the need for balance between equity, adequacy and efficiency. The relationship of universality and selectivity to a market economy is such that, while governments accept the dominance of the market economy, a selectivist social policy will be the logical outcome. Within a capitalist society universal social services do not reduce inequalities, but they do have an integrative influence on society, separating it from a selective welfare philosophy. The chapter argues that inequalities in society will increase while welfare services are provided to the well-off under the guise of other names.

INCOME INEQUALITY, POLICY.

- 288 JAMROZIK, Adam (1986), 'Child welfare and family poverty : a comment', *The Action for Children Journal*, 1, February, 21-2.

While government welfare departments have widened their programs from 'focus on the child' to 'focus on the child in the context of the family and the community', the number of children living in conditions of poverty has

increased. The majority of these children live in one income, two parent families, and their incomes come mainly from pensions or benefits. The causes of poverty lie in structural changes in the labour market, solutions to which are not easy to produce. The article offers some suggestions which 'would probably relieve the situation of low-income families with dependent children to a small degree', in the areas of Family Allowance and the taxation system.

INCOME SUPPORT, CHILDREN, FAMILIES.

- 289 JAMROZIK, Adam (1986), 'Social security and the social wage : priorities and options in social policy', in Adam JAMROZIK (ed.), **Social Security and Family Welfare : Directions and Options Ahead**, SWRC Reports and Proceedings No.61, Kensington, Social Welfare Research Centre, The University of New South Wales, 9-41.

This paper examines the 'challenge' to the welfare state, and addresses the issue of inequality. While the political system may be based on principles of equality, our capitalist economic system is not compatible with the principles of the welfare state. Changes in Australian society between 1966 and 1985 brought changes in consumption patterns, in social security provisions, employment patterns, and an increase in inequality. The government has attempted to redress the inequality but there are constraints on the formulation of equitable social policies which are inherent in the pervasive capitalist ethos. The paper suggests measures in taxation policy and social security which could lead to greater access to social resources for low income families, but research into the nature of wealth is necessary before we can understand and alleviate poverty.

INCOME INEQUALITY, POLICY.

- 290 JAMROZIK, Adam (1987), 'Winners and losers in the welfare state : recent trends and pointers to the future', in Peter SAUNDERS and Adam JAMROZIK (eds), **Social Welfare in the Late 1980s : Reform, Progress or Retreat?**, SWRC Reports and Proceedings No.65, Kensington, Social Welfare Research Centre, The University of New South Wales, 45-78.

The paper describes the nature of the 'crisis' in the welfare state and considers some of the causes. It then identifies some changes in Australia 'which have produced winners and losers'. Changes in the labour market are analysed using data covering the period 1966-1985. The paper argues that 'while there are many consumers of services and benefits provided by the welfare state, the first beneficiaries of government expenditure are the providers of services whose economic and social well-being derives from employment generated by that expenditure'. Analysis of social structure and labour market changes leads to a similar conclusion : that 'the middle-class has benefitted from the structural changes in the labour market, and much of the benefit has come from what may be called the growth of the welfare state'.

Changes in the welfare state are examined as reflected in government budget allocations. It is suggested that the middle classes 'invade' some programs originally provided for the poor and in addition 'the use of ostensibly universal provisions which are related to the recipients' social functioning may be called a middle-class prerogative'. Evidence to support this claim is provided by analysis of participation in education.

Implications for policy are considered and the future of the welfare state is discussed. The argument made finally is that 'universality is the foundation of the social-democratic welfare state, and selectivity of services and benefits in favour of the economically disadvantaged and the poor can be effectively implemented within a universal framework'. A suggested mechanism for maintaining universality with equity is the provision of a benefit which is made taxable.

INCOME INEQUALITY, INCOME SUPPORT, POLICY, EDUCATION, LABOUR MARKET.

- 291 JAMROZIK, Adam and HOEY, Marilyn (1981), **Workforce in Transition : Implications for Welfare**, SWRC Reports and Proceedings No.8, Kensington, Social Welfare Research Centre, The University of New South Wales, 64pp.

Some of the changes which have occurred in the structure of the workforce in Australia during the 1970s are examined in this paper. It aims to consider the significance these changes may have for Australian society, in particular its workforce, the implications of the changes for social policy and 'the appropriate research methods of

identifying social and social welfare issues in economic activities'. The changes are significant not only for the economy but for the well-being of the people which in turn relates not only to the wealth of the country but to the distribution of wealth among the population. Distribution occurs through market forces but also through government decisions and is thus an issue in social policy. The changes found in the analyses made in this paper suggest that wage earners at the lower end of the scale have lost purchasing power through the decrease in real wages and have also lost job security through unemployment and the trend towards part-time and casual employment. The report discusses the need for increased public expenditure on income maintenance and allied services, to avoid a disruptive polarity in society.

POLICY, LABOUR MARKET, WOMEN, YOUTH.

- 292 JOHNSON, David (1987), **A Note to Explain the Calculation of the Simplified Henderson Poverty Line**, Research Paper No.5/1987, Melbourne, Institute of Applied Economic and Social Research, 18pp.

'This note outlines the basis for the calculation of the poverty lines published in the quarterly newsletter **Poverty Lines, Australia**. The poverty lines define levels of poverty for various classes of family income unit.' The note explains the 'benchmark' income used in the calculations, the equivalence scales which 'describe the relationship between the living costs of different types of family income units and a standard family income unit' and the method of calculation, updating and re-estimation procedures which depend upon movements in per capita household disposable income. Areas for future work are discussed.

MEASUREMENT.

- 293 JOHNSON, David (1987), 'The calculation and use of poverty lines in Australia', **The Australian Economic Review**, 4th Quarter, 80, 45-55.

'Poverty lines are benchmark income levels for various types of family income unit. If the income of a family income unit is less than the benchmark applicable to it, then the family is considered to be in poverty.' The article defines 'absolute' poverty lines and 'relative' poverty lines as well as the methods by which they are updated. 'In Australia the best known and most widely used poverty lines are those established by the 1973 Commission of Inquiry into Poverty (Henderson 1975). Since 1975 the Institute of Applied Economic and Social Research (IAESR) has updated the Henderson poverty lines on a quarterly basis using a measure of changes in average income, rather than costs. That is, they are treated as relative poverty lines.' The method of calculation, uses and a limitation of Henderson poverty lines are discussed.

MEASUREMENT.

- 294 JOHNSTONE, Helen (1986), **Older Unemployed People in the Illawarra Region of New South Wales**, Discussion Paper No.7, Canberra, Social Security Review, 14pp.+

'This paper contains the results of a study of older unemployed people carried out in the Illawarra region in December 1985.' While the majority of respondents regarded themselves as effectively retired, some with less financial resources still wished to work. The financial circumstances of the interviewees are discussed: most had difficulty adjusting to life on unemployment benefit. The appropriateness of unemployment benefit for this age group is canvassed. The survey 'highlighted the problems of people receiving a payment, originally intended for short term contingencies, for long periods of time.' Particular problems, including the need to use savings to pay bills, are noted. 'Income support policy aimed at the older unemployed should take account of the variety of circumstances and aspirations found among this group.'

SURVEY, INCOME SUPPORT, AREA STUDIES, AGED, UNEMPLOYED.

- 295 JONES, Andrew (1983), 'Tying rent to income', *Australian Society*, 2(1), February 1, 13-15.

The article discusses the Queensland government income-related rental housing scheme which is a 'step towards the aim of restricting public rental housing to low income families'.

HOUSING.

- 296 JONES, M.A. (1972), *Housing and Poverty in Australia*, Melbourne University Press, 239pp.

The book is a study of State Housing Commissions and 'has more general application to attempts by governments to alleviate poverty'. The research on which the book is based was carried out between 1968 and 1970 during which time the author was given 'open access to nearly all the records of the Commissions'. The chapters in the book cover state differences, means tests, poverty groups, slum clearance, area development, home ownership, rent policy and the social effects of public housing developments. The policy conclusions presented refer specifically to housing subsidies, income supplements, rent control, areas for policy reform within public housing, public housing and urban planning, participation, local governments and welfare, research and planning and 1972 developments.

INCOME SUPPORT, ADMINISTRATION, HOUSING.

- 297 JONES, M.A. (1977), 'Social policy', in A.F. DAVIES, S. ENCEL and M.J. BERRY (eds), *Australian Society : A Sociological Introduction, Third Edition*, Melbourne, Longman Cheshire, 73-94.

This chapter considers 'all public strategies, conscious or accidental, that have an important impact on the distribution of real resources'. The discussion is directed towards the lower-income sectors of the society, and policies that affect the most needy in the relatively short-term, rather than the longer-term question of equality in society. The first section deals with the definition of poverty and the chapter then sets out criteria for evaluating alternative anti-poverty measures. There is discussion of economic growth, inflation and unemployment, a section on 'people-changing' programs (such as education and training programs) and another on 'in-kind goods and services as an anti-poverty tool' (public housing, medical services). 'Voluntary action' is also considered as an anti-poverty measure. Other sections of the chapter deal with 'area and poverty', categorical cash payments, guaranteed minimum income schemes and, finally, 'social policy as a complex system'. Jones finds that many measures to alleviate poverty result in a 'transfer of resources to the middle class' and 'the highest priority should be given to increasing the size of the economic cake and slowing inflation and reducing unemployment'.

INCOME SUPPORT, POLICY, SERVICES.

- 298 JONES, M.A. (1983), *The Australian Welfare State : Growth, Crisis and Change*, Sydney, George Allen and Unwin, 355pp.

'This book examines the central issues of control and reform in Australian society.' The author argues that study of the welfare state suggests that the state is not in control and that a study of history shows how 'good intentions often have little connection with beneficial results. Unintended consequences often dominate ...'. He also argues that the caring group in our society must learn to use the weapons (such as time series and analysis) developed by economists, demographers and sociologists, in policy battles. The book, therefore, includes many graphs and tables alongside discussions of values, justice and morality. Two chapters are devoted to the history of the welfare state, under such headings as Pioneers?, Stagnation, Depression, War, Tranquillity, Discovery of Poverty and Reform and Crisis. Social policy is the subject of the third chapter, then follows an analysis of the growth of social dependency.

The chapter about the measurement of poverty and inequality discusses the issues involved, both the range of social policy aims underlying the choice of poverty lines and the practical problems involved in their formulation. Other chapters deal with social security policy issues (including taxation, and social insurance), employment (including unemployment, manpower policies, education and the labour market), health and health costs, housing and caring.

In his conclusion the author defends the Australian welfare state. It is often 'ridiculed' by overseas experts because of its low social spending, austere non-contributory benefits, its general base in selectivity not universalism, the dominance of the private sector in health care and housing and the poor development of personal care services. However Jones argues that the Australian welfare state is in a 'strong position to promote individual liberty', that

the selective system can, with minor reforms, be adapted to the needs of our troubled economy, and to balance 'the rights to help from the state with some individual responsibility.'

HISTORY, INCOME INEQUALITY, MEASUREMENT, INCOME SUPPORT, SERVICES, EDUCATION, HOUSING, LABOUR MARKET.

- 299 JORDAN, Alan (1975), **Long Term Unemployed People Under Conditions of Full Employment**, Research Report for the Australian Government Commission of Inquiry into Poverty, Canberra, AGPS, 56pp.

The objectives of the research reported in this study were 'to provide a sociological profile of the long-term unemployed, to describe the factors apparently responsible for their continued unemployment and to provide information on what might be done to get them back to work'. The report includes a description of the research methodology; a section on general findings (such as demographic details, education and occupation, length of unemployment, impact of unemployment, finding work, criminal convictions, union membership, etc.); categorisation and descriptions of groups or types of unemployed people (for instance, young single women in areas with shortage of local vacancies; similarly for young men, older single men, a total of 17 groups); causes of long-term unemployment as perceived by the people themselves, the Employment Offices, and the interviewers; suggestions for action by the same groups; a section about policy and administration which looks at such things as the CES, the work test, incentives and disincentives to work, training, social security benefits and programme development. There is also an account of a follow up study of respondents.

SURVEY, ATTITUDES, ADMINISTRATION, LABOUR MARKET, UNEMPLOYED.

- 300 JORDAN, Alan (1978), **A Place of Dignity : Report of a Survey of Homeless People and Homeless Persons Assistance Centres**, Department of Social Security, Canberra, AGPS, 75pp.

The homeless persons assistance program was first funded in 1975. A national survey was conducted in 1977 as part of a review of that program. The chief aim of the survey was to evaluate services for homeless people and to determine, as far as possible, the effect of the Government's program. Information was collected both from a sample of agencies and from a sample of users. A total of 466 people, comprising 417 males and 49 females were interviewed at 40 centres. Their characteristics are described in terms of age, national origin, occupation and workforce status, illness, mobility, type of usual household, drinking, irregularity of income and use of homeless persons facilities.

SURVEY, HOUSING, HOMELESS.

- 301 JORDAN, Alan (1981), **As His Wife : Social Security Law and Policy on De Facto Marriage**, Research Paper No.16, Research and Statistics Branch, Development Division, Canberra, Department of Social Security, 85pp.

'A person claiming pension or benefit is treated as a single individual, a member of a married couple, a sole parent of dependent children or a married parent, whichever is the most inclusive unit appropriate to the particular case. This unit is often less inclusive than the household. In recent years determination of whether claimants are in fact single for purposes of social security entitlement has attracted criticism probably more sustained and heated than of any other aspect of social security policy and administration, the work test not excepted.' One of the aims of this paper is to assist in deciding whether the criticisms are valid, and to consider reforms to the law, policy or administrative practice. The author relates the history of the relevant law and legislation, and decisions that have been made in specific cases. Some suggestions for reform are put forward.

INCOME SUPPORT, ADMINISTRATION, SOLE PARENTS, WOMEN.

- 302 JORDAN, Alan (1982), **Sole Parents on Pensions : A Sample Survey of Class 'A' Widow Pensioners and Supporting Parent Beneficiaries**, Research Paper No.18, Research and Statistics Branch, Development Division, Canberra, Department of Social Security, 146pp.

This report describes the characteristics and circumstances of a small random sample of the women (158,000) and men (4,000) who were receiving class A widows' pension or supporting parents' benefit at the end of the 1979-1980 financial year. 'Some consideration is given to the appropriateness of existing income security provisions for sole parents, and to the possibility of alternative approaches. Case-history material is used to illustrate the variety and complexity of the individual situations on which policy decisions ultimately impinge.' The survey population is divided into broad groups and their circumstances are described under the headings 'relatively poor separated wives', 'unmarried mothers' and 'relatively well-off widows and separated wives'. The author argues that the survey material 'illustrates some of the difficulties of defining need and, having defined it, of giving help in proportion'.

DEPRIVATION, INCOME SUPPORT, SOLE PARENTS.

- 303 JORDAN, Alan (1984), **Permanent Incapacity : Invalid Pension in Australia**, Research Paper No.23, Research and Statistics Branch, Development Division, Canberra, Department of Social Security, 264pp.

This study describes the history of the Australian legislation relating to income security and disability, and 'of the principles that have been relied on for its application to individual cases'. To be eligible, 'the person must suffer from demonstrable economic disadvantage by reason, specifically, of demonstrable physical or mental impairment'. The paper includes a chapter describing claimants, their demographic characteristics and economic circumstances as well as medical conditions. A later chapter looks at 'employability, disability and income security'.

The author argues that, considering the diversity of the population, cash payments may have 'to be adjusted, at least in detail, so as to complement other, more positive provisions for disabled people'.

INCOME SUPPORT, DISABLED.

- 304 JORDAN, Alan (1987), **Sickness Beneficiaries**, Background/Discussion Paper No.16, Canberra, Social Security Review, 23pp; also Research Paper No.35, Research and Statistics Branch, Development Division, Department of Social Security.

The origins of sickness benefits are outlined and the ways in which their functions have changed are described and discussed. A survey of 923 sickness beneficiaries in Victoria was undertaken in 1983. The data is presented and analysed. The results are compared with those obtained in a survey undertaken in Western Australia in 1970, and also with the working population, and with invalid pensioners. The relationship of sickness beneficiaries to the labour market is discussed.

SURVEY, INCOME SUPPORT, LABOUR MARKET, DISABLED.

- 305 JORDAN, Alan (1987), **The Common Treasury : The Distribution of Income to Families and Households, Volume 1 : Method, Families and Households and Volume 2 : Older Men, The Extremes, Incomes and Inequality**, Background/Discussion Paper No.22, Canberra, Social Security Review, 239pp.; also Research Paper No. 37, Policy and Research Branch, Department of Social Security.

The first chapter of this publication, 'Economy, society and welfare', introduces issues related to differences in incomes and wealth in the Australian community. It deals with degrees of inequality, the distribution of income and welfare and introduces definitions of terms used in measurement (income unit, equivalence, poverty), as well as theories of higher and lower income. The second chapter describes the data available from the ABS Income and Housing Survey and canvasses issues involved in its analysis. Following chapters present analyses of the data relating to specific groups: workers, non-workers, families, women and children, households and older men. Chapter 8 is concerned with the extremes of earned income, describing the characteristics of those in the group with low and high equivalent incomes and attempting to provide some explanations for the differences. 'Much may depend on a process whereby the individual or family begins with resources sufficient to adopt a larger rather than

smaller view of itself and its future, and to establish and maintain itself on a kind of stable platform from which to proceed to the realisation of its vision.' Luck and motivation are also important.

The following chapters are concerned with such issues as 'laws and customs' of Australian society, equality and redistribution (including the concept of 'equality as a policy' and the relationship of welfare to equality), as well as the role of the taxation and social security systems in the promotion of equality, or at least, in the reduction of inequality. The author concludes that although income is redistributed by social security payments, 'the net redistribution is considerably less than gross expenditure', 'the extent to which the social security system contributes to reduction of inequalities other than income is unclear', and 'substantive inequality is probably not redressed and ... may be aggravated by segregation or stigmatisation'. Only changes affecting the primary distribution of income (reduction of inherited inequality, prevention of child poverty, access to education and a fair labour market) can achieve greater equality.

INCOME INEQUALITY, MEASUREMENT, INCOME SUPPORT, POLICY.

- 306 KAIM-CAUDLE, P.R. (1976), 'Poverty in Australia', *Journal of Social Policy*, 5(4), 401-6.

This article is a review of the reports published by the Australian Government Commission of Inquiry into Poverty, pointing to major findings and the main problems discussed, as well as the recommendations made.

INCOME SUPPORT, POLICY.

- 307 KAKWANI, Nanak C. (1977), 'Measurement of poverty and negative-income tax', *Australian Economic Papers*, 16(29), December, 237-48.

This paper deals with the problems associated with deriving a poverty index. The approach followed is that of transfer of income from rich to poor so that the income of everyone who is poor is brought to the 'poverty level'. The paper considers a negative income tax plan similar to one proposed by Friedman and investigates its effects on the proposed poverty index.

'The second section gives the derivation of the poverty index along with its upper and lower bounds. The index derived here makes use of the poverty indicators, viz., the percentage of the poor, the aggregate poverty gap and the distribution of income among the poor.'

MEASUREMENT, INCOME SUPPORT.

- 308 KAKWANI, Nanak C. (1980), *Income Inequality and Poverty : Methods of Estimation and Policy Applications*, A World Bank Research Publication, Oxford University Press, 416pp.

The book 'deals with income distribution methods and their economic applications; appropriate techniques developed to analyze the problems of size distribution of income using actual data; and the use of these techniques in the evaluation of alternative fiscal policies affecting income distribution'. Australian data is analysed using 'a new measure of progressivity, derived from the notion of concentration curves', and also in a new model which 'helps to estimate both the effect of family composition on income inequality and the extent of poverty'.

'The last chapter provides an international comparison of income inequality and poverty. The investigation is based on income distribution data from fifty countries.'

INCOME INEQUALITY, MEASUREMENT, INCOME SUPPORT, COMPARATIVE STUDIES.

- 309 KAKWANI, Nanak (1980), *Issues in Measuring Poverty*, Working Paper No.18, Centre for Applied Economic Research, Kensington, University of New South Wales, 35 pp.; also in Peter SAUNDERS (ed.), *The Poverty Line : Methodology and Measurement*, Papers given at a seminar, Reports and Proceedings No.2, Social Welfare Research Centre, University of New South Wales, 27-41.

'The measurement of poverty involves two distinct problems. First is the specification of the poverty line, the threshold income below which one is considered to be poor, and which may reflect the socially accepted minimal standard of living. A probabilistic model of social choice is utilised to incorporate the value judgements about the

poverty line of all members of the society. Once the poverty line is determined, the second problem is that of constructing an index which would measure the intensity of poverty suffered by those below the poverty line. This paper provides a critical evaluation of alternative indexes of poverty and proposes a new class of poverty indexes. A numerical method of computing the poverty indexes from grouped data is also given along with an international comparison of poverty using data from 31 developing countries.'

MEASUREMENT, COMPARATIVE STUDIES.

- 310 KAKWANI, Nanak (1983), 'The impact of personal income taxation and government transfers on income distribution and poverty in Australia' in John G. HEAD (ed.), **Taxation Issues of the 1980s**, Papers presented at a conference organised by the Centre of Policy Studies, Monash University, Sydney, Australian Tax Research Foundation, 153-80.

The main purpose of this study 'is to measure the direct impact of the Australian personal income tax and government cash transfers on the distribution of household income by size of income and by other household characteristics'. The chapter includes an overview of the tax system and of the social security system, defines 'income' and 'income recipient unit' as used in this work and describes the assumptions made about tax incidence. The various measures used in the calculations are explained. Results presented show that government transfers do serve to redistribute income towards the less well-off. 'An additional 10 per cent of the population would be poor without the transfer mechanism. But the reduction in the incidence of poverty for adults is far greater than that for children'. However poverty is increased by taxation, 'in complete contrast to the norm set by the Taxation Review Committee that people in poverty should be relieved of taxation'.

INCOME INEQUALITY, INCOME SUPPORT, TAXATION.

- 311 KAKWANI, Nanak (1983), **Redistribution Effects of Income Tax and Cash Benefits in Australia**, CAER Paper No.18, Centre for Applied Economic Research, Kensington, The University of New South Wales, 108pp.

The aim of this paper is 'to measure the direct impact of the Australian personal income tax and government cash transfers on the distribution of household income by size of income and by other household characteristics'. One of the household characteristics taken into account is the employment status of the head of the household, and the results indicate that the most severe poverty was observed among households whose head was unemployed. 'More than 66 per cent of persons in these households were poor. This is an extremely high level of poverty in a country as affluent as Australia. Government transfers reduce poverty in this group from 76.4 per cent to 64.4 per cent but then taxes increase it to 66.1 per cent. These observations demonstrate the ineffectiveness of the unemployment benefits to have a significant impact on the level of poverty. Since unemployment benefits per recipient have not kept pace with the inflation, their real value has been reduced drastically. This has accentuated the already severe poverty among these households.'

INCOME INEQUALITY, MEASUREMENT, INCOME SUPPORT, TAXATION, UNEMPLOYED.

- 312 KAKWANI, Nanak (1986), **Analyzing Redistribution Policies : A Study Using Australian Data**, Cambridge, Cambridge University Press, 293pp.

'The main objective of government redistributive policies is to increase the welfare of the people.' This study develops appropriate techniques to analyse the extent and nature of income inequality and welfare in society and to measure the direct impact of taxes and government cash transfers on the distribution of income and welfare by size of income and other household characteristics. The techniques are shown in use on data from the Household Expenditure Survey, 1975-76.

The study takes into account income-recipient units and their differing needs and the concept of income in the analysis of income distribution. It discusses measures of income inequality, redistribution and equity already in use, including measures of tax progressivity and horizontal and vertical equity. The distribution of income in Australia is described, the tax rates and government benefit rates by income ranges are presented. The effects of taxes and cash benefits are estimated and the redistribution of income within and between socio-economic and demographic groups analysed. The progressivity of sales tax on more than 350 individual expenditure items is also estimated.

The final part of the book deals with welfare and poverty, analysing the distribution of welfare, discussing the optimal negative income taxation, and showing the impact of taxes and cash benefits on poverty. An appendix describes the data sources used and their accuracy. The author regrets the absence of data on assets, debt and net worth.

INCOME INEQUALITY, MEASUREMENT, INCOME SUPPORT.

- 313 KEENS, Carol and CASS, Bettina (1983), 'Fiscal welfare : some aspects of the Australian tax policy', in Adam GRAYCAR (ed.), *Retreat from the Welfare State : Australian Social Policy in the 1980s*, Sydney, George Allen and Unwin, 123-48.

Fiscal welfare is the system of allowances and benefits transferred to individuals through the taxation system. This chapter examines aspects of the system and demonstrates that 'class and gender inequalities intersect to exclude the non-employed and low paid workers (in both of which categories women are over-represented) from many of the benefits of fiscal welfare'. The argument includes consideration of progressive income tax, the tax base, tax deductions, tax rebates, the tax threshold and changes to the tax system, 1975-82, and involves a comparison of fiscal and social welfare. Assumptions about the dependency of women and the domestic division of labour in the family are embedded in the taxation and social security policies. The present tax-transfer system serves to redistribute revenue away from mothers of dependent children in favour of husbands with a dependent wife.

INCOME SUPPORT, TAXATION, WOMEN.

- 314 KEEVES, John P. (1987), 'Educational privilege and disadvantage', in John P. KEEVES (ed.), *Australian Education, Review of Recent Research*, Sydney, Allen and Unwin and the Academy for the Social Sciences in Australia, 346-77.

This chapter reviews research related to the education of students suffering disadvantage from social, economic and cultural causes. It includes a section which examines the 'inheritance of inequality and social stratification' and another which looks at policy directed research, especially that undertaken in the light of the recognition of the growth of poverty in Australian society.

INCOME INEQUALITY, EDUCATION.

- 315 KELLY, David St.L. (1977), *Debt Recovery in Australia*, Research Report for the Australian Government Commission of Inquiry into Poverty, Law and Poverty Series, Canberra, AGPS, 167pp.

This study is concerned with laws and procedures affecting the recovery of ordinary debts and judgement debts, mainly in New South Wales, Victoria and South Australia, as at January, 1975. The policy basis for a system of debt recovery should be based upon the need for creditors to have an effective means to recover money owing to them, the need to protect debtors from harassment and hardship and the need to rehabilitate debtors, providing them with appropriate counselling. A number of aspects are examined, the current situation described and suggestions for improvement made. For the recovery of judgement debts the recourses examined are the examination hearing and the order for payment by instalments, imprisonment for debt, execution upon goods and land and garnishee or attachment of wages. Legislation regarding bankruptcy and insolvency is examined. Pre-judgement collection procedures include the withdrawal of goods and services, the restriction and extension of credit, the regulation of debt collection and the initiation of legal process. Laws regarding government creditors are also examined.

DEPRIVATION, LAW.

- 316 KENDIG, Hal L. (1984), 'The cumulation of inequality : housing costs and income support in old age', *Australian Journal on Ageing*, 3(1), February, 8-15.

'Housing inequalities accumulate over the life course and take on their greatest force in old age. Among the 95 per cent of older people who continue to live in the community, there is a polarisation between the majority of outright home owners and the minority of permanent private tenants. This article identifies the effect of housing tenure and related public policies on standards of living in retirement. Most importantly, it concludes that increases of Supplementary Assistance are an immediate priority. A major restructuring of taxation, pension, and housing policy is recommended to resolve the more fundamental problems.'

INCOME INEQUALITY, INCOME SUPPORT, HOUSING, AGED.

- 317 KENNEDY, Richard (ed.) (1982), **Australian Welfare History : Critical Essays**, Melbourne, Macmillan, 322pp.

The book is a collection of readings prepared by those 'who shared a radical approach to welfare'.

Women and the origins of colonial philanthropy	Elizabeth WINDSCHUTTLE
An accumulation of misery?	Shirley FISHER (q.v.)
Charity and ideology in colonial Victoria	Richard KENNEDY
The work for them and the glory for us! Sydney women's philanthropy, 1880-1900.	Judith GODDEN
The ALP and the emergence of a national social policy, 1880-1990	Ray MARKEY
The melancholy years : psychiatry in New South Wales, 1900-1940	Stephen GARTON
Unemployment and trade unions in the Depression : Victoria, 1930-1932	Les LOUIS
'To him that hath...' : the welfare state	Winton HIGGINS
The origins of the Australian welfare state	Rob WATTS
A new order for the old disorder : the state, class struggle and social order, 1941-1945	Drew COTTLE
The 'undeserving' poor : welfare and labour policy	Margaret CONLEY (q.v.)

HISTORY, DEPRIVATION, POLICY.

- 318 KENNEDY, Richard (1985), **Charity Warfare : The Charity Organisation Society in Colonial Melbourne**, Melbourne, Hyland House, 273pp.

This book studies the operation of a charity organisation in Melbourne during the decade from 1887 to 1898, a period beginning in prosperity but turning through catastrophic economic collapse. The first chapter, 'Deserving and undeserving', examines the myth that 'deserving' poverty scarcely existed in the colony, and analyses the structure and development of charity: the 'charity web' in which 'members of the working class struggled and suffered for the social crime of being poor'. The following chapters describe the theory of organised charity, and then narrate the history of the Charity Organisation Society of Melbourne. The relationship and development of voluntary charity organisations to state sponsored 'charity' and to professional social work designed to incorporate 'the poor' is shown. This is 'set within the context of the historical struggle between capital and labour.'

HISTORY, SERVICES.

- 319 KENNEDY, Ted (1980), 'De-serving poor people', *The Australasian Catholic Record*, 57(3), July, 262-9.

This paper delivered by a priest concludes that Christian service involves engagement in the 'struggle to honour the covenant, so that there will never be poor among us'. This necessitates a commitment to social change and participation in the struggle for justice.

ATTITUDES, POLICY.

- 320 KEWLEY, T.H. (1980), *Australian Social Security Today : Major Developments from 1900 to 1978*, Sydney, Sydney University Press, 233pp.

This book describes in detail changes in social security measures introduced since the publication in 1973 of *Social Security in Australia 1900-72* by the same author. The study is 'primarily concerned with the social security and allied measures provided directly, or substantially financed, by the Commonwealth government'. It encompasses income-maintenance measures which include a variety of benefits and pensions as well as forms of assistance which may continue even though normal incomes are received, such as health care and payments to families with children.

A final section of the book makes some observations beyond the descriptions in the earlier chapters. Kewley comments on 'disguised social security payments' in the form of tax concessions, on government policies relating to unemployment, the value of pensions and the processes involved in raising them, the expansion of coverage in the social security system, changes in the health system and the role of government subsidies to voluntary organisations in defining the activities of the organisations. A final comment considers Australia's social security provisions compared with international expenditures in the field.

INCOME SUPPORT, POLICY, SERVICES.

- 321 KIELY, Rosemary (1983), 'A life in arrears', *Australian Society*, 2(5), June, 3-5.

The article reports on one woman who 'is an articulate and influential voice for Victoria's poor', but who cannot herself escape from poverty, illustrating 'the strength of its bonds'. The details of the lives of her family and herself are presented.

DEPRIVATION, WOMEN.

- 322 KILLINGTON, Gary (1977), 'Use of health services by Aborigines' in *Health Studies of Selected Disadvantaged Groups*, Research Report for the Australian Government Commission of Inquiry into Poverty, Social/Medical Aspects of Poverty Series, Canberra, AGPS, 1-26.

'The health status of Aboriginal people is lower than that for other sections of the Australian population.' Their ill-health is frequently associated with low levels of education, inadequate housing and poverty. This study reports upon a survey to investigate a range of health services used by Aborigines in Perth and Adelaide, to discover the extent of usage and the implications of the different service mechanisms involved in service delivery.

SURVEY, DEPRIVATION, AREA STUDIES, SERVICES, HEALTH, ABORIGINALS.

- 323 KING, Anthony (1986), 'An estimate of the extent of poverty in Australia in 1985-86 using microanalytic simulation methods', in *Income Support Seminar*, Standing Committee of Social Welfare Administrators, Council of Social Welfare Ministers, Australia, Papua New Guinea, New Zealand, 127-38.

'The purpose of this paper is to outline a program of research on income distribution being undertaken at the National Institute of Economic and Industry Research and to present some preliminary results from this research - an estimate of the extent of poverty in Australia in 1985-86.' The objective of the work described is to 'develop a capacity to predict changes in income distribution to complement the Institute's established short-term macroeconomic modelling'. The microanalytic simulation is described and the methods for determining the extent

of poverty in 1981-82 and 1985-86 are explained. Preliminary estimates of the extent of poverty in Australia for the two years are presented by type of income unit. A further preliminary estimate is made of the composition of income units with incomes below the poverty line. The changes are discussed.

INCOME INEQUALITY, MEASUREMENT.

- 324 KING, Anthony (1987), 'Analysing the distributional consequences of policy : the use of microanalytic simulation methods', **National Economic Review**, 6, February, 7-28.

With the release by ABS of 'unit record data' from some major surveys, the potential has increased for advances in analysis of income distribution in Australia, through the application of microanalytic simulation methods. The National Institute for Economic and Industry Research is developing such techniques. 'Here, after outlining the basic methods of microanalytic simulation, two examples of early applications by NIEIR of the techniques are described. The first example concerns the comparison of options for tax reform considered at the 1985 Tax Summit, while the second further develops the techniques in order to estimate the extent of poverty in Australia in 1985-86. These are followed by a discussion of the potential of microanalytic simulation and an outline of the NIEIR research program in this area.' The results of the poverty analysis indicate an increase in poverty between 1981-82 and 1985-86 especially among large families. Looking at poverty after housing it was found that single parent income units constituted a lower proportion of income units in poverty in 1985-86 than in 1981-82; other income units with children accounted for a greater proportion of all income units in poverty in the later year, particularly those with greater numbers of dependent children; and 'there is evidence of a shift in the composition of income units in poverty away from older income units toward younger income units'.

INCOME INEQUALITY, MEASUREMENT, POLICY, FAMILIES.

- 325 KINGSTON, Coralie (1984), **Emergency Relief in Queensland : The Report of the Emergency Relief Research Project (1982-83)**, Queensland Council of Social Service, 93pp.

The report describes the administration and provision of emergency relief in Queensland. The results of the study indicate an escalation of demand for relief which 'can be directly related to the increase in unemployment'. The voluntary sector which has traditionally had the responsibility for the funding of these services has received significant increases in Government funding but the Queensland State Government's allocation is low in comparison with the per capita expenditure elsewhere in Australia. Those groups applying for relief most commonly are identified, as are the geographical areas most in need. Emergency relief is no longer merely 'temporary assistance', but is becoming 'a form of ongoing assistance to people who experience continual financial crisis'. 'In the final analysis, the onus lies with the Commonwealth Government to overhaul the income security system and alleviate the demand for emergency relief services.'

DEPRIVATION, POLICY, EMERGENCY RELIEF.

- 326 KNIGHT, Tony (1977), 'Factors affecting school leaving and work decisions for girls', in **School Leavers : Choice and Opportunity**, Research Report for the Australian Government Commission of Inquiry into Poverty, Poverty and Education Series, Canberra, AGPS, 1-32.

This study is based on a survey of a sample of girls from a Melbourne inner suburban girls secondary school with a high migrant population and was designed to examine the general factors and determinants influencing female students to early school leaving. It was found that a 'disturbing' number of students left because they found school boring and irrelevant and an 'equally disturbing' number reported that the family needed an extra breadwinner to supplement family income. Among the recommendations is a proposal for a government subsidy to encourage employers offering time off for young workers to participate in part-time study.

SURVEY, AREA STUDY, EDUCATION, IMMIGRANTS, WOMEN.

- 327 KRUPINSKI, Jerzy and MACKENZIE, Alan (1977), 'A study of the effects of psychiatric hospitalisation upon the well-being of the family', in **Poverty and Mental Illness**, Research Report for the Australian Government Commission of Inquiry into Poverty, Social/Medical Aspects of Poverty Series, Canberra, AGPS, 3-49.

A study was conducted of families of psychiatric patients in a number of facilities of the Mental Hygiene Branch in Victoria to determine the effects of psychiatric hospitalisation of the father or mother on the stability and economic situation of the family and on the care and psychological adjustment of the children. It also aimed to determine family needs resulting from the hospitalisation and to suggest practical steps to alleviate the hardships associated with it. The study found a range of problems including those arising from a decrease in family income. This occurred despite the contribution from social services; these problems occurred in the families of male patients. The report recommends measures to alleviate these, and other hardships.

SURVEY, DEPRIVATION, INCOME SUPPORT, HEALTH, FAMILIES.

- 328 LANGMORE, John and PEETZ, David (1983), **Wealth, Poverty and Survival : Australia in the World**, Sydney, George Allen and Unwin in association with the Australian Labor Party, 225pp.

The book is a collection of papers originating at a conference of Labor economists and is concerned with foreign policy and the international economy. A chapter by D.H. PENNEY and John MORIARTY discusses the particular problem of Aborigines in the Australian economy: 'a poor nation within a rich one'.

POLICY, ABORIGINALS.

- 329 LAWRENCE, Geoff (1985), 'The answer doesn't lie in the soil', **Australian Society**, 4(8), August, 18-20.

Although many farmers may be 'asset rich', 'the declining terms of trade for agriculture during the 1980s have left many of them income poor'. The article discusses contributory causes of rural problems.

CAUSES, INCOME INEQUALITY, RURAL.

- 330 LAWRENCE, Geoff (1987), 'Out of the crisis', **Australian Society**, 6(6), June, 24-8, 30, 42.

'Faced with the rising costs and uncertain markets, the future is not bright for many farmers.' This article looks at 'the precarious position of the family farms, and argues that new, cooperative solutions are needed'.

CAUSES, RURAL.

- 331 LE BRETON, Peter (1974), **Poverty : An Urban Paper**, Department of Urban and Regional Development, Canberra, AGPS, 24pp. ; also appears as 'Poverty : radical or piecemeal changes', in Paul R. WILSON (ed.) (1977), **Of Public Concern : Contemporary Australian Social Issues**, St. Lucia, University of Queensland Press, 194-220.

The paper is a version of a submission made to the Australian Government's Commission of Inquiry into Poverty. 'The basic aim is to explain the paradox of the persistence of poverty in affluent Australia.' The author argues that 'many of our economic and social institutions, urban processes and, indeed government policies, actually produce and perpetuate poverty in Australia'. The 'elimination of poverty requires structural change in economic, social and political institutions'. Recommendations are made in the areas of land tenure, housing, education, health and legal services, taxation and public expenditure.

CAUSES, INCOME SUPPORT, POLICY, SERVICES, EDUCATION, HEALTH, HOUSING, LAW.

- 332 LE SUEUR, E.J. (1977), **The Australian Government Rehabilitation Service**, Research Report for the Australian Government Commission of Inquiry into Poverty, Social/Medical Aspects of Poverty Series, Canberra, AGPS, 108pp.

The study reports on a survey of people who had been either accepted or rejected for treatment or training by the Australian Government Rehabilitation Service. The purpose of the research project was to examine the role of the Service in alleviating and/or preventing poverty. The focus was the relationship between changing concepts of social responsibility for people with a disability and the objectives of the Service, not on evaluating the effectiveness of the Service. The methodology is explained. A description of the Service is presented: its origins, legislative basis, organisation, relationship with medical services and its goals.

Results are reported in terms of characteristics of the sample, income and costs, employment, accommodation, family circumstances, the migrant component and its special circumstances, all respondents attitudes to disability and rehabilitation and the relationship of respondents to other community services. Discussion of the results follows, and a series of recommendations made for the expansion of the Service objectives and for co-ordination of rehabilitation services. The Government Rehabilitation Service alleviates poverty through its provision of vocational training for a relatively small number of people.

SURVEY, SERVICES, HEALTH, DISABLED.

- 333 LEVER, Chris (1984), 'Income testing rental assistance - an examination of present problems and possible solutions', **Social Security Journal**, December, 42-50.

The supplementary rental assistance system is described. The paper defines and examines 'the overlaps' which can occur between the rental assistance income test and the pension/benefit income tests and the personal income tax system. The overlaps are quantified as the proportion of each additional dollar earned which is 'lost' through the individual or combined effects of income tests and taxation for varying levels of income. The problems identified and discussed are work incentives, poverty traps and aspects of equity. Options for change are canvassed and the author concludes that treating the rental assistance as part of the basic rate of pension/benefit for income test purposes would offer the best solution.

INCOME SUPPORT, ADMINISTRATION.

- 334 LEWIS, Margaret T. (1975), **Values in Australian Income Security Policies**, Research Report for the Australian Government Commission of Inquiry into Poverty, Canberra, AGPS, 37pp.

This study, related to the Australian income security program, sets out to document and analyse the values on which the program is based and to delineate the policy and philosophy of the various provisions under the income security legislation. The system as it existed in December 1972 is described and the significant features of its development outlined. Some of the basic features are discussed in the following chapters: income security as a right; a modest standard of living; areas of special need; thrift, self-help and self-reliance; income security and available resources; and state relief schemes. The report concludes that there is a need to develop a means of assessing the needs and values of the potential recipient population as well as the attitudes and values of the population in general on a continuing basis.

ATTITUDES, INCOME SUPPORT, POLICY, EMERGENCY RELIEF.

- 335 LIDDY, Anne D. and BASSER, Margaret L. (1977), 'A survey of conditions of ex-patients of a psychiatric hospital', in **Poverty and Mental Illness**, Research Report for the Australian Government Commission of Inquiry into Poverty, Social/Medical Aspects of Poverty Series, Canberra, AGPS, 53-78.

The purpose of the study reported upon here was to follow the discharge histories of a group of ex-patients to investigate the difficulties they faced in accommodation and in obtaining the income support they needed to live at a satisfactory level in the community. The proportion of these people who were deprived in major areas of living was

ascertained and the results were used to evaluate the functioning of the community services and social provisions necessary for the group. Recommendations are made about the delivery of welfare services, income support provision, accommodation and sheltered workshops.

SURVEY, DEPRIVATION, INCOME SUPPORT, SERVICES, HOUSING, DISABLED.

- 336 LIFFMAN, Michael (1978), **Power for the Poor**, Sydney, George Allen and Unwin, 159pp. Foreword by David DONNISON

This report of the Family Centre Project, an experiment in self-help, was prepared by the author for the Brotherhood of St. Laurence. In 1972 the Brotherhood replaced its existing welfare programs with the experimental Family Centre Project. An essential component of the scheme was the introduction of an income supplement scheme. The basis for this decision was a belief 'in the structural and financial basis of poverty, and in the right of the poor to self-determination', as opposed to any personal theories to explain poverty. The evolution of the project and its operation are described. Areas of activity discussed cover income security, employment, housing, children's education, health care and legal aid, craft and leisure and work with adolescents. The politicisation of the Project is followed through to the stage where it was replaced by a new Action and Resource Centre at the end of 1975. An assessment of the Project is made using the words of the participants. General and policy implications are drawn from the experience. The first and last chapters of the book are concerned with the theoretical context of anti-poverty practice.

INCOME SUPPORT, POLICY, SERVICES, EDUCATION, HEALTH, HOUSING, LAW, LABOUR MARKET, FAMILIES.

- 337 LOVERING, Kerry (1984), **Cost of Children in Australia**, Working Paper No.8, Melbourne, Institute of Family Studies, 47pp.

This paper is an attempt to estimate costs for children to be fed and clothed at a 'basic survival level', not including housing, transport, medical or education costs. The methodology of this and other studies are discussed. It is shown that costs rise with the age of the child, an important factor as older children are being encouraged to stay longer at school and unemployment is also contributing to longer dependency. The difference in costs is not taken into consideration in deciding family benefit levels, nor in fixing maintenance payment awards in the courts. The paper argues that any allowance which falls below the estimates found here is likely to result in poverty for the child and family concerned.

MEASUREMENT, INCOME SUPPORT, CHILDREN.

- 338 LOW, N.P. and CRAWSHAW, B.W. (1985), 'Youth without housing : patterns of exclusion', *The Australian Quarterly*, 57(1-2), Autumn/Winter, 77-83.

'It is now widely accepted in academic circles that increasing homelessness is a symptom of increasing poverty. But this interpretation has never been politically acceptable in Australia.' This article draws on a survey of forty homeless young people undertaken in 1982 and 1983. The homelessness experienced by them is explained by the authors as the result of a social 'screening process' whereby the most vulnerable and least skilled, 'the most disturbed and angry will be most likely to become homeless and workless'. The authors discuss the way in which this exclusion has become legitimated. They conclude that 'even if cutting youth wages were to lead to reduced unemployment, which is questionable, it would not reduce homelessness because the problem is one of youth poverty'.

SURVEY, DEPRIVATION, HOMELESS, YOUTH.

- 339 **The Low Income Person's Survival Kit (1980), and The L.I.P. Policies (1980), and The L.I.P. Campaign (1980)**, Fitzroy, Action and Resources Centre for Low-income Families, 102pp., 79pp. and 55pp. respectively.

These three publications have been prepared by people who are participants in the Action and Resource Centre for Low-income Families, the body which emerged at the end of the Brotherhood of St. Laurence's Family Centre Project.

INCOME SUPPORT, POLICY, FAMILIES.

- 340 LUPI, Anthony C. (1978), 'Credit Unions : a partial solution to the consumer credit problems of low income families', **Australian Journal of Social Issues**, 13(1), February, 40-55. Comment by Faye GORNALLE, 56-8.

'An anomaly of Australia's economic system is that those who can least afford to pay dearly for consumer credit (low income families), are the ones who must pay more. It is suggested that a partial solution to the consumer credit problems of low income families lies in the use of credit unions. This paper examines the credit problems of such families, illustrates how credit unions function and indicates where they may be useful in providing cheap credit to low income families.'

INCOME SUPPORT, FAMILIES.

- 341 MAAS, Frank (1983), 'Policies for families?', **Australian Family Research Conference, November 1983, Proceedings, Volume IV, Policies and Families**, Melbourne, Institute of Family Studies, 281-321.

The chapter discusses 'family policy' in a variety of areas including the 'redistributionist perspective' which is concerned with the alleviation of poverty. Some elements in the debate about such policies are identified and discussed.

INCOME SUPPORT, POLICY, FAMILIES.

- 342 MAAS, Frank (1986), 'The squeeze is on', **Australian Society**, 5(10), October, 17-19.

The article discusses family allowances and the dismantling of the system since 1985. Family allowances are an important part of assistance to low income families for whom the payment represents a higher proportion of income than they do of higher income groups. 'They are not means tested, so there is no disincentive for poor families to increase their income though earnings.'

INCOME SUPPORT, ADMINISTRATION, FAMILIES.

- 343 MAAS, Frank (1987), 'The abolition of junior unemployment benefit - who should bear the cost?', **Youth Studies and Abstracts**, 6(3), August, 14-16.

'This article was written in response to the Government's May 13 Economic statement to changes in youth support. The author argues that the new policy proposals will disadvantage those most in need and exacerbate rather than reduce problems of family conflict and youth homelessness. Unfair burdens placed on low income families are not likely to help increase school retention rates, nor reduce the waste caused by youth unemployment.'

INCOME SUPPORT, POLICY, UNEMPLOYMENT, YOUTH.

- 344 MAAS, Frank (1987), 'The dangers of turning 16', **Australian Society**, 6(7), July, 43-4.

The article discusses the provision of support for families with older children.

INCOME SUPPORT, FAMILIES, YOUTH.

- 345 MAAS, Frank (1987), 'Keeping income support on the youth policy agenda', *Youth Studies*, 6(1), February, 2-5.

This is a response to an article by Rodney FOPP (1986) (q.v.) which was concerned with problems associated with the Youth Homeless Allowance. It describes the antecedents of the scheme, discusses some of the unintended outcomes and suggests some changes to youth income support arrangements.

INCOME SUPPORT, HOMELESS, YOUTH.

- 346 MAAS, Frank (1987), 'Unsupported students - still on the outside', *Youth Studies*, 6(2), May, 12-15.

'This article examines issues surrounding unsupported students - young people completing education without family support. It examines the backgrounds and life-styles of the group and especially the problems encountered in securing accommodation. Despite the introduction of new Commonwealth income support arrangements, more is required in this area as well as in the areas of accommodation, Commonwealth-State involvement and co-ordination of programs.'

INCOME SUPPORT, EDUCATION, HOUSING, YOUTH.

- 347 MABBUTT, Joan (1982), 'Running on empty', *Australian Society*, 1(3), November, 5, 11-13.

The author has spoken to 'people faced with a simple and dispiriting choice: go without food or sink your pride and join the YACS queue to ask for an emergency cash grant'.

DEPRIVATION, EMERGENCY RELIEF.

- 348 MACAROV, David (1981), 'Social work students' attitudes towards poverty : a tri-national study', *Contemporary Social Work Education*, 4(2), August, 150-60.

'In a study of three groups of social work students, in the United States, Australia and Israel, it was found that their attitudes toward poverty and the poor are often confused, conflicting and ambiguous, possibly due to the emotional component present in discussing poverty.' The survey is described. 'Although all three groups agreed on the socioeconomic/political system as a cause of poverty, the Australians saw changes in the system as necessary; Americans put equal emphasis on employment; while Israelis emphasised education.' The author argues for the need to 'equip students with the facts concerning poverty'.

SURVEY, ATTITUDES, COMPARATIVE STUDIES, EDUCATION.

- 349 MAHONEY, John and BARNABY, John (1973), 'Assistance to families with children', *Social Security Quarterly*, Winter, 6-14.

'This paper discusses the philosophical aspects of the question of providing assistance to mothers and alternate ways of providing such assistance. The type of assistance envisaged has been variously described as a mother's wage, a mother's allowance, a single-wage allowance or a mother-at-home allowance. It could be provided to all mothers or confined to non-working mothers.' The article includes an estimate of the number of households with children whose incomes fall below the Henderson poverty line in 1970.

INCOME SUPPORT, POLICY, FAMILIES, WOMEN.

- 350 MANNING, Ian (1976), 'The geographic distribution of poverty in Australia', *Australian Geographical Studies*, 14(2), October, 133-47.

'A major project of the recent Poverty Inquiry was its survey of incomes throughout Australia, conducted by the Bureau of Statistics (Poverty Report, 1975, especially Chapter 3). The paper describes some of the regional statistics derived from the survey.' Results show poverty with varying incidence in all parts of Australia. 'Much of

the distribution of poverty is explained by the geographic distribution of disability groups, particularly the elderly.' In some areas low housing costs reduce the numbers who would be in poverty on income status alone, but in others housing costs make the matter worse.

MEASUREMENT, AREA STUDIES.

- 351 MANNING, Ian (1982), 'The Henderson poverty line in review', *Social Security Journal*, June, 1-13.

This article is part of the debate surrounding the methodological issues involved in the establishment of the poverty line first drawn by Professor Henderson in 1966 and subsequently used in poverty research in Australia. The author hopes to contribute to a 'clarity of meaning which will remove excuses and strengthen the will to reform'. The methodological criticisms of the line are put into the context of its uses which are: to assess relative incidence of poverty, to measure changes in the incidence of poverty and to act as a standard of adequacy for social security payments. The line may be more satisfactory for some of these purposes than for others.

The manner of construction of the line is discussed, with definitions of income, the income unit and the equivalence scale. Arguments are made about setting the level of the line and methods of updating it. Decisions must be made about the relevance of household income per head, average weekly earnings and the use of household disposable income as a measure. The special role of housing costs in determination of a poverty line is discussed. The review concludes that 'the line is useful as a device in measuring poverty, and as a target and standard in political argument about the acceptable level of minimum incomes and of social security rates'. Despite this usefulness, the author warns that it will be used only in appropriate situations and makes suggestions about its further use.

MEASUREMENT.

- 352 MANNING, Ian (1983), 'How people on social security benefits fared', *Australian Society*, 2(4), May 1, 39.

The article includes a chart of pension rate indices (typical payments as a percentage of household disposable income per capita) over the period 1970 to 1983. The author argues that priority should be given 'to restoring rates of payment for the single unemployed and to raising the level of additional pension for children. This would not only restore the rates achieved in 1975 but would help the poorest first, since it is these pension rates that fall furthest behind the poverty line.'

INCOME SUPPORT, FAMILIES, UNEMPLOYED.

- 353 MANNING, Ian (1984), 'Can there be a budget-based equivalence scale for Australia?', *Social Security Journal*, December, 11-19.

'Equivalence scales, which are estimates of the relative disposable income needed by different types of households to obtain a similar standard of living, are used in evaluating social security rates and in measuring economic poverty.' This article discusses possible ways of deriving such scales for Australian conditions. Past research is summarised. Two approaches are identified: the budget-based, attitudinal survey approach and household expenditure or deprivation surveys. Aspects of each are examined. The author concludes that 'it would seem that the best way to calculate it would make use both of household expenditure survey data and the construction of sample budgets which make obvious the value judgements inherent in the process of defining the nature of a constant standard of living for different household types'.

MEASUREMENT.

- 354 MANNING, Ian (1984), *Measuring the Costs of Living of Australian Families*, SWRC Reports and Proceedings No.43, Kensington, Social Welfare Research Centre, The University of New South Wales, 70pp.

'The measurement of relative poverty in terms of deficiency of income depends on three main definitions: a definition of income, a definition of the income unit among which income is assumed to be shared, and an

equivalence scale to adjust for the different costs of living of income units of different size.' The purpose of this paper is to assess the equivalence scales used in recent Australian research and to make suggestions for future work.

The report includes comments on the paper made by J. COX of the Social Welfare Policy Secretariat.

MEASUREMENT.

- 355 MANNING, Ian (1985), *Incomes and Policy*, Sydney, George Allen and Unwin, 192pp.

'This book makes the case that the complexities of arguments about incomes cannot be smothered in a simple agreement to stop the wage/price spiral; much else must be considered as well.' Part 1 argues the 'inescapability of policy on incomes', discusses the 'fairness of income inequality' and describes the 'naive' incomes policies of some political parties. The second part of the book looks at the national income and the 'deductions' which affect it and thus the ability of business to pay wages and distribute profits; it also looks at 'that portion of the national income which reaches individuals and households as income in one form or another', including social security. Part 3 is concerned with individual incomes, and discusses labour force participation, earnings and payments for skill.

'Given that earnings are unequal, and would still be so even were justice in exchange and equality of opportunity to be observed in the labour market, other means have to be employed to bring about some balance between justice in exchange and justice in distribution.' The fourth part of the book discusses possible means: sharing between individuals in families; asset incomes which can help families to transfer incomes from good times to bad (with some reference to the role of inherited wealth); redistribution through the tax and social security system, 'the most powerful means we have of bringing about compromise between the principles of justice in distribution and justice in exchange'. The author recommends the introduction of a guaranteed minimum income scheme and also suggests some 'small reforms' towards the development of a desirable incomes policy.

INCOME INEQUALITY, INCOME SUPPORT.

- 356 MARTIN, Elaine M. (1982), 'A framework for exploring different judgements of social needs', *Australian Journal of Social Issues*, 17(3), August, 190-201.

'Starting from the position that the source of definitions of social needs must be examined, the paper suggests that it is also of value to analyse the sequential process through which a series of judgements about need is made by both consumers and providers of services. A framework is suggested by which the relationship between source and sequence of need judgements may be explored, and the factors influencing them identified. This framework is also used to clarify some ambiguities in the use of the term "need", and to consider some implications for needs studies. A consensus definition of need is offered in the light of this discussion.'

MEASUREMENT, ATTITUDES.

- 357 MARTIN, George (1975), 'Poverty and health', in *Women's Health in a Changing Society*, Proceedings of a Conference, Volume 5, *Problems of Isolation*, 61-7.

The article draws on data from the Poverty Commission research to describe poverty in Australia and to identify the groups who are poor. Women feature prominently among these groups, particularly as single women and in fatherless families. The author discusses the effects of chronic illness on the chances of a person being in poverty as well as the effects of psychiatric hospitalisation upon the well-being of the family. Some policies for improvement are canvassed. The publication includes the discussion following the delivery of the paper at the conference.

INCOME SUPPORT, HEALTH, DISABLED, WOMEN.

- 358 MARTIN, George S. (1976), *Social/Medical Aspects of Poverty in Australia*, Third Main Report of the Australian Government Commission of Inquiry into Poverty, Canberra, AGPS, 310pp.

The terms of reference of the Commission of Inquiry into Poverty included a brief to investigate social/medical aspects of poverty including

- (i) Community services where persons involved in health and social welfare meet to work together, e.g. health/welfare centres, mental health, rehabilitation and family planning service.
- (ii) Relationship between poverty and major illnesses in the community of a social/medical nature.
- (iii) Any associated matters relevant to the above and to the general objectives of the Inquiry.

The introduction discusses the scope of the report, the relationship of poverty to health and the values and goals of service delivery. Chapter 2 is concerned with 'the principles and organisation of a comprehensive health care system and the barriers that prevent poor people receiving high quality service'. 'Recommendations are made on schemes for giving additional financial assistance to poor people; on the need for continuing the development and evaluation of services under the Community Health Program; and on health education and community participation.'

Mental health services are the subject of Chapter 3 and disability and poverty are discussed in Chapter 4. The Commission found that alcoholism is recognised as an important health problem but that appropriate services have not been developed. New programs should take into consideration the evidence that socio-economic status has a causal relationship to abnormal drinking. In the area of drug dependency, more research is necessary. Self-help programs should be supported. Chapter 6 looks at the health of the newborn and of infants and Chapter 7 at family planning. The relationship of poverty to family composition is explored. The Commission recommends direct funding of organisations involved in Family Planning, especially those working to reach poor people. Dental health is the subject of Chapter 8. The special problems of migrants and of Aborigines are separately discussed and a series of recommendations made.

Policy matters are taken up in a final chapter. 'To redistribute income without a shift of power in the direction of disadvantaged people over-emphasises welfare provision as an instrument of social control. Opportunities for better health and better jobs, more freedom of choice through higher incomes and more say in public policy making are all part of what is required if poverty is to be overcome.'

POLICY, SERVICES, HEALTH, ABORIGINALS, CHILDREN, DISABLED, IMMIGRANTS.

- 359 MARTIN, Jean I. (1975), 'The economic condition of migrants' in *Welfare of Migrants*, Research Report for the Australian Government Commission of Inquiry into Poverty, Canberra, AGPS, 153-84.

The author begins her report on the economic condition of migrants by reviewing the literature on the subject since the publication of Jean MCCAUGHEY'S analysis of migrant data in the study of poverty in Melbourne (HENDERSON et al., q.v.). The second chapter analyses the data from the National Income Survey and the Immigration Survey, both in 1973. The poverty measure used is that used in the Poverty Inquiry. The incidence of poverty among migrants (as measured by adjusted income) is shown to be low and there are no long-term trends in the relation of period of residence to poverty level. Migrants pay more for their housing than the rest of the population and the percentage of migrants in poverty is raised when these costs are taken into account. Some characteristics of the migrant poor are discussed in relation to birthplace. The importance of income from working wives in keeping low-income families out of poverty is shown. Martin points out that the studies are limited. 'We can say something about poverty, but little about the more fundamental issue of equality.' The concluding discussion looks at the effect of the 'selective' nature of migrant intake, and other factors such as health insurance, the employment problems of migrants, housing and the cost of repaying passage money. Policy recommendations are made in a widened perspective of general migrant welfare and take into consideration the perpetuation of economic hardship from one generation to the next as well as the broad context of changes in Australian society.

The volume includes a Research Report by David COX on 'The role of ethnic groups in migrant welfare' which presents data on 10 ethnic groups in Australia and makes recommendations about welfare services.

SURVEY, INCOME INEQUALITY, MEASUREMENT, SERVICES, IMMIGRANTS.

- 360 **Marxism and Poverty : Proceedings of the First National Inside Welfare Conference** (1976), Melbourne, 139pp.

The subject of this conference was the Report of the Australian Government Commission of Inquiry into Poverty (the Henderson Report). The papers included are:

The state and Professor Henderson Reply	Winton HIGGINS Rob WATTS
Poverty in Australia - A Marxist critique Response	R.G. BOUGHTON and J.H. COLLINS (q.v.) Edith MORGAN
Why Henderson couldn't outclass capitalism	Jim ALEXANDER, Ann CROSS, Pat O'BRIEN and Tom O'BRIEN
Strategies for social welfare workers	BRISBANE INSIDE WELFARE
The Union of the Unemployed Brisbane Inside Welfare--History	Lyn HOVEY

The introduction relates the background of this publication and its papers. The first paper 'raises the essential question that delineates the Marxist position in welfare from that of social reformers like Henderson and the planners of the ALP welfare programmes'. For annotation of the second paper, see COLLINS and BOUGHTON in this bibliography. The third paper looks at Henderson's Guaranteed Minimum Income Scheme and its intended relationship with other state welfare policies, predicting that the Australian government will discard the proposal. The fourth paper 'offers a basis for discussion about strategies for socialist welfare workers. It does not of course purport to suggest strategies for a revolutionary socialist party. Rather it sets out some ideas about the strategy the working class might adopt with respect to welfare, and also about the way socialist welfare workers may best seek to advance the interests of the working class in this respect.' The article about the Union of the Unemployed sets their limited success in organising the unemployed in the context of Left activities during the year.

INCOME SUPPORT, POLICY, UNEMPLOYMENT.

- 361 **MASTERMAN, G.G. (ed.) (1969), Poverty in Australia**, Australian Institute of Political Science, Proceedings of 35th Summer School, Sydney, Angus and Robertson, 171pp.

This book consists of papers read at the Summer School by the following authors:

Social services and poverty	W.C. WENTWORTH (q.v.)
Perspectives on poverty	David DONNISON
The dimensions of poverty in Australia (comments by William H.CROOK)	Ronald HENDERSON (q.v.)
The causes and relief of poverty	Janet PATERSON (q.v.)
The politics of poverty	R.G. BROWN

CAUSES, MEASUREMENT, INCOME SUPPORT, POLICY, SERVICES.

- 362** MATHEWS, John (1987), 'Rethinking the safety net', *Australian Society*, 5(11), November, 19-21.

The article proposes the introduction of a 'guaranteed minimum income' scheme, as recommended by the Commission of Inquiry into Poverty and canvasses some possibilities.

INCOME SUPPORT, POLICY.

- 363** MCCALLUM, John (1984), *The Assets Test and the Needy*, Working Paper No.57, Ageing and the Family Project, Canberra, The Australian National University, 25pp.; also in *The Australian Journal of Social Issues*, 19(3), August, 218-33.

The paper places events of 1983 surrounding the introduction of the Assets Test on pensions into an historical perspective. The historical change in the stance of the Labor Party on universal age pensions is explained by the substantial growth in welfare payments to the middle classes and by the increasing limitations on the welfare budget. The position of the needy as well as the steps needed to improve it are outlined. 'The general argument made here is that the issue, namely of providing income support to those in need, has been lost in the furore about Asset Testing of the elderly who are by no means needy. We need to re-focus our discussions on this point.'

ADMINISTRATION, POLICY, AGED.

- 364** MCCAUGHEY, Jean, SHAVER, Sheila and FERBER, Helen (1977), *Who Cares? Family Problems, Community Links and Helping Services*, Melbourne, Sun Books for the Institute of Applied Economic and Social Research, University of Melbourne, 351pp.

This book is concerned with the question of why services often fail to reach those who need help. The book is presented in sections describing a series of surveys carried out in selected communities in Melbourne.

'The family study' by Jean MCCAUGHEY and Wendy CHEW describes the survey of families with young children, analyses the data, identifying families in types according to their ways of dealing with problems, drawing out common problems and diverse experiences. The chapter also formulates implications for policy

'The aged' by Penny POLLITT 'examines ways and methods of intervention in the lives of old people who need assistance with the everyday tasks of living', with emphasis on those over retiring age, on low incomes.

'The care-taker network', by Sheila SHAVER is a study of those whose work brings them into contact with individuals and families at times of personal difficulty.' The factors associated with this care-taker involvement are explored and local welfare structures are examined. An appendix, by Jean HAMILTON-SMITH, gives a brief outline of the functions of one type of care-taker, the municipal social worker.

'Citizens' Advice Bureaux' by Helen FERBER is a critical analysis of this locally based information service.

An epilogue by Ronald F. HENDERSON draws out further policy in implications.

SURVEY, DEPRIVATION, INCOME SUPPORT, POLICY, SERVICES, AGED, FAMILIES.

- 365** MCCLELLAND, Alison (1985), 'Post Summit, the debate continues', *Australian Society*, 4(12), December, 13-15.

'Three rounds into the current tax reform debate low income Australians are slightly behind on points.' The government's tax package does not include real gains for low income groups. The article discusses the changes proposed and their implications. It suggests directions for tax cuts which could achieve increased tax equity: targeted income security increases, increases in family allowances as means of reducing the tax burden on households with children and raising tax brackets thresholds at which the marginal rates apply, providing tax relief to low and middle income earners.

INCOME SUPPORT, TAXATION, POLICY.

- 366 MCCLELLAND, Alison and TRETHEWEY, Jenny (1987), **Child Support : Directions and Conditions for Change**, Melbourne, Brotherhood of St.Laurence, 61pp.

This is a response to the Federal Government report, **Child Support : A Discussion Paper on Child Maintenance**. The paper draws on research carried out by the Brotherhood of St.Laurence, including data from a study on the income and expenditure patterns of 50 low income families. The three main objectives for reform of maintenance provisions are: the need to ensure adequate income support for all sole parent families; the need to ensure that work incentives for sole parents are not reduced; and the desirability of equalising the responsibilities of custodial and non-custodial parents to their children, according to their financial ability to pay. The Government's intention to reform maintenance provisions are supported but the paper argues that the proposals set out in the report do not benefit all children in sole parent households and are, in some respects, punitive to both parents on low incomes. Among the recommendations made in the paper are suggestions for redistribution of the revenue saved by the scheme to those sole parent families who will receive little or no maintenance payments; for relating maintenance to the number of children in the household; for a minimum level of child support that cannot be reduced by property settlements or payments in kind; and for the absence of penalty to those custodial parents who do not disclose information about the non-custodial parent. Other recommendations relate to improving work incentives and to the ability to pay of the non-custodial parent.

SURVEY, INCOME SUPPORT, POLICY, CHILDREN, SOLE PARENTS.

- 367 MCCLELLAND, Alison and TRETHEWEY, Jenny (1987), 'Harsh measures behind the good news', **Australian Social Welfare-Impact**, 17(6), September, 5-7.

This response to the Budget announcements in the income security area discusses the Family Assistance Package which 'will give a substantial income increase to some families, introduce age related payment, provide indexation, improve take-up rates by low wage earners and reduce some work disincentives'. However there are some deficiencies in the package which will still leave many families below the Poverty Line. The article also discusses the separate income test which will be applied to maintenance payments from that applying to earned income. Sole parents who are new maintenance claimants will be worse off under this provision than pensioners and beneficiaries who currently receive child maintenance.

INCOME SUPPORT, ADMINISTRATION, SOLE PARENTS.

- 368 MCCLINTOCK, Joan (1981), 'Health and poverty', **Australian Social Welfare - Impact**, 11(5 & 6), November, 32-3.

The elimination of poverty is a constitutional objective of ACOSS which argues that poverty includes the lack of access to goods and services essential to full participation in the community. An ACOSS priority is a health care system 'which does not discriminate against people because of lack of income but gives equal treatment in terms of health needs'. This article presents evidence demonstrating the presence of poverty in Australia, 'a very rich country, a very low taxed community ...'. It argues that the health system is 'a further redistribution of wealth from the poor to the rich', and puts forward proposals for a universal health scheme financed through a tax levy. A number of questions are raised about choices to be made in deciding emphases in administration, research and preventive health areas.

ADMINISTRATION, POLICY, HEALTH.

- 369 MCDERMOTT, Justin (1984), **Half a Chance, The Evaluation of the Northcote Accommodation Project**, Melbourne, The Brotherhood of St.Laurence, 112pp.

The Northcote Accommodation Project was a medium-term housing service for 'homeless, disadvantaged young people' in the 16-19 year old age group, established by the Brotherhood of St.Laurence, the Anglican Church and Northcote Council in 1981. This report charts its course until May 1983.

HOUSING, HOMELESS, YOUTH.

- 370 MCDONALD, Alex (1981), 'The broken image', *Social Survey*, 30(7), August, 201-3 and 222.

The author, who has worked with the destitute for a number of years, sets out a personal approach to the extreme poverty in Australian society.

ATTITUDES.

- 371 MCDONALD, Allan (1985), 'Visions of a new society', *Australian Society*, 4(3), March, 14-15.

The author proposes a universal national support income which would 'put an end to unemployment and insecurity'.

INCOME SUPPORT, POLICY.

- 372 MCDONALD, Peter and WESTON, Ruth (1986), 'The data base for child support reform', in *Child Support*, Social Justice Project, Research School of Social Sciences, Canberra, Australian National University, 43-73.

The paper looks at the sources of information about the payment of child maintenance in Australia, and their limitations. It discusses post-separation household income circumstances, the reasons for low incomes among women, the proportion of custodial parents receiving regular child maintenance payments, the circumstances of maintenance arrangements according to a study carried out by the Institute of Family Studies, factors affecting receipt of maintenance by women following divorce, lump sum maintenance, amounts of child maintenance, and the results of the applications of current proposals for reform.

INCOME SUPPORT, CHILDREN, SOLE PARENTS, WOMEN.

- 373 MCGAW, Barry et al. (1977), 'Prospects for school leavers', in *School Leavers : Choice and Opportunity*, Research Report for the Australian Government Commission of Inquiry into Poverty, Poverty and Education Series, Canberra, AGPS, 35-116. Other authors: R.S. WARRY, P.J. VARLEY and J. ALCORN.

'The broad aim of the study was to investigate the extent of educational disadvantage among adolescent secondary school students of school leaving age in rural Queensland.'

EDUCATION, YOUTH.

- 374 MCKENZIE, Bruce (1984), 'The poor we forget', *Inside Australia*, 1(1), Summer, 15-17.

'Low income families living in small country towns are the forgotten poor of Australia.' The article describes the growth in rural poverty since World War Two, as more capital and less labour became necessary to farming, and the changes which led to the concentration of that poverty in towns with large seasonal populations or declining hinterland support. The author comments on the effects of government policies and of urban myths about country dwellers. Changes in policy are necessary to meet the needs of this population group.

POLICY, RURAL.

- 375 MCKENZIE, Bruce (1985), 'Who speaks for the poor?', *Inside Australia*, 1(3), Winter, 26-7.

Australian 'legislators are rarely prepared to allow concessions for the costs of non-urban living'. Cost of living differences have increased over the last 15 years. The article discusses vertical equity in the taxation system as it applies to rural workers, and finds that there is no group which acts as a lobby group for Australia's rural poor. The author comments particularly on the failure of local government to act on behalf of this group.

POLICY, RURAL.

- 376 MCLEAN, Ian W. (1987), 'Economic wellbeing', in Rodney MADDOCK and Ian W. MCLEAN (eds), *The Australian Economy in the Long Run*, Cambridge University Press, 319-43.

This chapter assesses how far the economic activity and associated economic policies (discussed in earlier chapters of the book) have resulted in improvements in the economic wellbeing of Australians. The author adopts the position 'that special significance should be given to two dimensions of what is a complex and nebulous concept. These are the average standard of living and the degree of economic inequality'. The chapter concludes 'that Australians on average are better clothed, housed, fed, and educated now than at the time of federation'. 'The incidence of these improvements has not been identical for men and women; the poorest groups in society (apart from the Aborigines, until very recently) may have gained relative to the middle class; and the position of the highest-income and wealth-owning groups has deteriorated relative to that of the rest of the community.'

INCOME INEQUALITY.

- 377 MCLEAN, Ian and RICHARDSON, Sue (1986), 'More or less equal? Australian income distribution in 1933 and 1980', *The Economic Record* 62(176), March, 67-81.

The paper utilises information in the 1933 census to estimate several measures of individual and household income inequality for that year. Allowance is made for the effect of the Depression on the 1933 income distribution. The trends in income inequality between the census of 1915, 1933 and 1981 are investigated. The distribution of male incomes in 1933 appears to have been more unequal than at either of the other dates. The decline in inequality has resulted from a reduction in the shares of the top income class and increase in that of the lowest. Expunging the depression effects results in a distribution which remains less equal than the equivalent distribution for males in 1981. Converting individual income to a household basis shows that inequality has decreased by a substantial amount in each income group over the interval 1933 to 1979, and for the aggregate distribution of household per capita incomes. The gains have been made by those groups who had relatively low per capita incomes in 1933, female-headed and large households.

HISTORY, INCOME INEQUALITY, MEASUREMENT.

- 378 MCLEAN, Paul (1978), 'Social consequences of unemployment', *Social Security Quarterly*, 5(2), Summer, 23-8.

Unemployment has social consequences for nations, families and individuals. This article looks at the wide range of issues involved including the work ethic, the impact of technology, the impact of unemployment on young people and the immediate family, the reaction of friends.

'It is difficult to cite clear cases where unemployment is, in itself, causing truly grave hardship. It is easy to find many cases where it is compounding other already distressing circumstances.'

CAUSES, DEPRIVATION, UNEMPLOYED.

- 379 MENDELSON, Ronald (1979), *The Condition of the People : Social Welfare in Australia 1900-1975*, Sydney, George Allen and Unwin, 361pp.

'This book has a theme of interaction: the counterpoint between the living conditions, broadly conceived, of the Australian people and community efforts to improve aspects of welfare.' The first chapter provides the demographic, economic and productive facts about Australians in the 20th century and a brief historical background to the story of welfare services, and the second presents an overview of welfare services. Chapter Three discusses the standard of living and the quality of life. The history of welfare is detailed in individual chapters on income security, health, education, housing, voluntary action, the welfare of vulnerable groups, and labour questions.

Chapter Four, 'Poverty and deprivation', includes an exploration of theories of poverty, descriptions of poverty in Britain which influenced the attitudes to poverty in Australia, poverty at the time of Federation, and in each of the states. There is an account of the Great Depression and its effects on Australian society as well as the measures instigated to alleviate the hardship and poverty associated with it. This chapter also examines poverty at the time of

the Commission of Inquiry into Poverty. It ends by asking whether poverty is self-liquidating and concludes that poverty is 'unfinished business, even in Australia'.

The final chapter of the book makes some assessment of the social welfare programs which evolved during the federal period, and points out that the major alternatives with which Australian policy-makers are now faced are the universal or 'categorical' approaches to welfare.

HISTORY, DEPRIVATION, INCOME SUPPORT, POLICY, SERVICES, EDUCATION, HEALTH, HOUSING, LABOUR MARKET.

380 MENDELSON, Ronald (1982), *Fair Go : Welfare Issues in Australia*, Melbourne, Penguin, 228pp.

Social welfare issues are explored in this book which has been written 'for people who aren't steeped in the subject but take an interest in the well-being of their country and the people in it'. The book begins with a discussion of social policy and the nature of Australian society. The author argues that growing inequality has caused conflict within the society and there is a need to clarify social values and to decide on the services which must be provided. Separate chapters deal with issues of taxation and welfare, employment and unemployment, education, health, housing, personal social services and income security. Other chapters deal with policies for the poor, families, youth, the aged and Aborigines. The chapter on the poor examines the extent of poverty and its measurement, its causes and some proposed cures.

CAUSES, MEASUREMENT, INCOME SUPPORT, TAXATION, POLICY, SERVICES, EDUCATION, HEALTH, HOUSING, LABOUR MARKET, ABORIGINALS, AGED, FAMILIES, YOUTH.

381 MENDELSON, Ronald (ed.) (1982), *Social Welfare Finance : Selected Papers*, Canberra, Centre for Research on Federal Financial Relations, The Australian National University, 220pp.

The papers collected here arose from a seminar conducted in 1980 at the Centre for research on Federal Financial Relations. The largest group of papers deal with social security:

The redistributive function of social security	Tom BRENNAN
Income security and the future	Duncan IRONMONGER
Relationship between Australian social security and personal income taxation systems	A.S. PODGER, J.E. RAYMOND and W.S.B. JACKSON
Henderson guaranteed minimum income scheme : a perspective from the 1980s	Peter SAUNDERS

The first of these is a general paper; the second places special emphasis on the role of transfers within the family in maintaining income security, highlighting 'the failure of conventional economics to measure and analyse certain behaviour which bears all the marks of economic action except that it takes place outside the market and therefore escapes from the measuring rod of the economist and statistician'. The third describes the combined taxation and income security systems and shows them to be 'highly inter-dependent and to form, willy nilly, a single whole so that no governmental action in either field could reasonably be taken without careful weighing of repercussions in the other' (see annotation of article by same authors in *Social Security*). A version of the fourth paper in the group has appeared in *The Australian Economic Review* and is annotated in this bibliography separately.

Other papers in the collection deal with health care, housing and employment.

INCOME SUPPORT, TAXATION, HEALTH, HOUSING.

- 382 MENDELSON, Ronald (ed.) (1983), **Australian Social Welfare Finance**, Sydney, George Allen and Unwin, 246pp.

The first chapter of this book, by R.L. MATHEWS and Ronald MENDELSON, provides an introductory perspective. 'This book is primarily about the finance of social welfare in the Australian federal system, but it also deals with relevant administrative issues and with cognate problems such as poverty policy, the market approach to social welfare, and the transition from school to work.'

Social welfare finance : the past	Ronald MENDELSON
Social welfare finance : the future	Daryl DIXON and Chris FOSTER
Prospects for public sector growth from 1980	Peter GROENEWEGEN
The market approach to social welfare	Wolfgang KASPER
Poverty policy issues	Peter ALLEN (q.v.)
Transition from school	Peter KARMEI
Commonwealth-State issues in welfare finance	P.J. EMERY
Income security : the economics of retirement provision	Keith HANCOCK
Income security : social security and personal taxation	Andrew PODGER, Judy RAYMOND and Wayne JACKSON
The financing of schooling	Greg HANCOCK
The financing of health services	J.S. DEEBLE
The financing of housing	R.J. EGAN and E.C. WALL

HISTORY, INCOME SUPPORT, TAXATION, POLICY, EDUCATION, HEALTH, HOUSING, LABOUR MARKET.

- 383 MENDELSON, Ronald (1985), 'The dream that died', **Australian Society**, 4(10), October, 5-10.

'Some dreams go bad. The dream of the welfare state as the purveyor of income security from the cradle to the grave and as the provider of all the services required to ensure the personal development, comfort, and health of the individual and the family has gone bad.' In spite of some improvements in the position of people in need, 'the fact that there are still masses of poor and unemployed' speaks for itself. The article analyses the reasons and proposes 'some idealistic but practical ways for future development'. Australia 'uses general budgetary sources rather than contributions to pay for its social expenditures, and still uses discriminatory methods to determine eligibility for welfare benefits. It still shows little consensus over health insurance; it discriminates against its own public education system in order to subsidise religious and privileged schools; and it still avoids the universal principle in allocating benefits'.

POLICY.

- 384 MENDELSON, Ronald (ed.) (1986), **Finance of Old Age**, Canberra, Centre for Research on Federal Financial Relations, The Australian National University, 366pp.

This collection of papers deals with all the functional areas concerned with financial care of the aged. In the chapter by A.S. PODGER, 'Retirement incomes policy : options open to government', the author pays attention to the objectives of retirement income arrangements: poverty alleviation and income maintenance. The chapter includes

Social Security, Brian HOWE, presents the government's retirement income policy. Daryl DIXON and Chris FOSTER present an overview of the papers (over seventy are included in the book), presenting the 'recurring themes and dilemmas'. The general directions and possibilities discussed include national superannuation, occupational superannuation, and interaction with the taxation system.

INCOME SUPPORT, TAXATION, POLICY, AGED.

- 385 MENZIES, Colin (1983), 'Some aspects of the means testing debate', **Australian Social Welfare-Impact**, 13(5), November, 13-16.

'The reintroduction of the assets test for pensions, and the continual rumours about introducing a means test on family allowances, ensure that means testing remains a contentious issue. In the past, ACOSS has supported means testing of some transfer payments, on the grounds that this restriction on the numbers of recipients would enable large increases in the benefit rate to those in greatest need. This discussion paper was prepared to assist in refinement of ACOSS policy.' The paper suggests some 'rules' for testing including a recommendation that the means test be applied only to the primary earner's income, not household income, that attention should be paid to avoiding 'poverty traps' and to taxation.

INCOME SUPPORT, ADMINISTRATION.

- 386 MILLER, Lindsay and FUHR, Richard (1983), 'The real Sydney', **Australian Society**, 2(3), April 1, 3-6.

The article suggests that in Sydney, with some exceptions, 'the rich have the north and the poor the west'. The problems associated with living in the west are discussed. These include unemployment, housing and educational disadvantage.

INCOME INEQUALITY, AREA STUDIES, EDUCATION, HOUSING, LABOUR MARKET.

- 387 MONTAGUE, Meg (1980), **Give and Take : An Evaluation of the Brotherhood's Material Aid Service**, Melbourne, Brotherhood of St.Laurence, 122pp.

'In late 1972 the Brotherhood of St.Laurence opened its new Material Aid Service which provided furniture and clothing at no cost to low-income people.' 'The idea was to get away from the implication that those suffering from a lack of material goods were personally responsible for being in that position and that as such they should be grateful for receiving whatever they were offered.' This report gives a broad overview of the seven years of operation of the Service, examines its current operation and makes recommendations for future direction. Analysis of the aid given shows a rise in the number of clients. The nature of clientele is also analysed.

SURVEY, DEPRIVATION, SERVICES.

- 388 MOORE, Jim and WHITEFORD, Peter (1986), **Trends in the Disposable Income of Australian Families, 1964-65 to 1985-86**, Background/Discussion Paper No.11, Canberra, Social Security Review, 103pp.; also, Research Paper No.31, Policy Review and Co-ordination Branch, Department of Social Security.

The paper is a resource document for that part of the Social Security Review which is concerned with the adequacy and appropriateness of the present structure of assistance for families. It presents information on social security payments and taxation and the impact of these two on the disposable incomes of various family types, from the period 1964-65 to 1985-86 as well as noting scheduled changes for 1986-87 and 1987-88.

In the most general terms the analysis undertaken here indicates significant percentage increases in the real disposable incomes of all groups studied, though the increases were not uniform. Low income families received an increase, in percentage terms, somewhat more than did the disposable incomes of high income families. 'The actual dollar increases, on the other hand, were considerably greater for higher income families.'

Pensioner and beneficiary families with children are shown to have been subject to significant variations and all families with children have been affected by the decline in the real value of family allowances and tax rebates during the period, though the introduction of the family income supplement has benefitted low income families.

Statistical appendices provide information on which the analysis is based.

INCOME INEQUALITY, INCOME SUPPORT, TAXATION, FAMILIES.

- 389 MORGAN, Mary (1976), **A Study of the Heidelberg (Victoria) Community**, Research Report for the Australian Government Commission of Inquiry into Poverty, Canberra, AGPS, 85pp.

The report presents a general description of the City of Heidelberg and uses a number of social indicators to describe the 13 districts within it. Comparisons are made with Melbourne and also with a study carried out in Newcastle, New South Wales (VINSON and HOMEL)(q.v.). One district of Heidelberg is identified as a district of special need and a set of recommendations for that area is presented.

An overview of services and resources in Heidelberg and an account of the role of local government in welfare include evaluative comments and recommendations for improvement.

DEPRIVATION, AREA STUDIES, SERVICES.

- 390 MOSSMAN, M.J. and SACKVILLE, Ronald (1977), 'Issues in law and Social Security', in **Essays on Law and Poverty : Bail and Social Security**, Research Report for the Australian Government Commission of Inquiry into Poverty, Law and Poverty Series, Canberra, AGPS, 57-92.

Legal practitioners in Australia must be aware of their clients' entitlement to social security payments in order to provide full advice. The essays published here are related to the legal aspects of social security. The first presents information about the procedures for making determinations and recommendations are made which, while not alleviating all hardship for claimants, would lead to more correct decisions, speed and efficiency and procedural fairness. The second relates to review procedures and discusses the use of tribunals.

The third essay, 'Cohabitation and social security entitlement', begins with the principle 'that an unmarried couple, living together as man and wife on a *bona fide* domestic basis, should not be treated more favourably than a married couple in a similar financial position'. It examines the statutory provisions and the administration of the cohabitation rule in Australia and in other jurisdictions and points to its many disadvantages and undesirable consequences. Recommendations are made about legislation to clarify the rule, precision of definition, information to claimants, launching of investigation and the nature of the investigation, the role of inquiry officers, notification and payments pending appeal.

INCOME SUPPORT, ADMINISTRATION, LAW.

- 391 MOWAT, John (1975), **Nowhere To Go And All Me Life To Get There**, Melbourne, Brotherhood of St.Laurence, 19pp.

This is a discussion paper on adolescents in the Family Centre Project. It describes the situation of adolescents in poor families and points to the need for development programs in such areas as remedial English, sex education, driver education, job retraining and careers advice.

DEPRIVATION, EDUCATION, YOUTH.

- 392 MUNE, Marie (1977), 'Social worker referral of clients to family planning clinics', in **Family Planning and Health Care for Infants and Mothers**, Research Report for the Australian Government Commission of Inquiry into Poverty, Social/Medical Aspects of Poverty Series, Canberra, AGPS, 1-30.

The study begins with a discussion of poverty, birth control and social work. Since social welfare agencies represent one of the main sources of help for low income families with large numbers of children, they could play a larger part in referring new clients to the Family Planning Association 'to help them break out from the vicious circle in which unwanted pregnancies can place them. This study is an attempt to seek out some of the factors

contributing to this low referral rate'. A survey of South Australian social workers was carried out in conjunction with the study. The social workers considered that many clients who needed birth control but who were not using services were not motivated to do so. They also emphasised the problem of making the services more available.

SURVEY, SERVICES, HEALTH.

- 393 MURRELL, Tim and MOSS, John (1977), 'Health care for infants and mothers', in **Family Planning and Health Care for Infants and Mothers**, Research Report for the Australian Government Commission of Inquiry into Poverty, Social/Medical Aspects of Poverty Series, Canberra, AGPS, 71-88.

This report describes a survey of experiences of pregnancy and infant care conducted in two neighbouring inner city areas, one towards the upper end of the socio-economic spectrum and the other towards the lower end. Those mothers and babies disadvantaged by low-economic status and potentially prone to greater health problems were found to use the available services less often.

SURVEY, SERVICES, HEALTH.

- 394 MUSGRAVE, P.W. and WIND, E. (1978), 'School and neighbourhood in two rural towns', in **School, Community and Work : Urban and Rural Aspects**, Research Report for the Australian Government Commission of Inquiry into Poverty, Poverty and Education Series, Canberra, AGPS, 133-94.

The project reported upon here aimed to trace the links between secondary school and neighbourhood in rural areas, to look at the dimensions of educational disadvantage in rural secondary schools and to examine the process of occupational choice in the schools under investigation.

AREA STUDIES, EDUCATION, RURAL.

- 395 MUSGRAVE, W. (1979), 'Rural poverty : policy options', **Review of Marketing and Agricultural Economics**, 47(3), December, 191-205.

'Discussion of rural poverty has tended to emphasize farm poverty at the expense of rural urban poverty. There are serious problems in measuring the former but the evidence suggests that there is a sizeable group of chronically poor farm people. Only the Rural Adjustment Scheme appears to have components specifically geared to poor farmers and it, together with some possible innovations, is discussed. The nature and extent of rural urban poverty and its comparative neglect is described and some policy initiatives, revolving mainly round existing institutions and services are presented.'

MEASUREMENT, RURAL.

- 396 MUSGRAVE, W.F., RICKARDS, P.A. and WHAN, I.F. (1975), 'Poverty among farmers in New South Wales and Queensland', in **Financial Aspects of Rural Poverty**, Research Report for the Australian Government Commission of Inquiry into Poverty, Canberra, AGPS, 1-52.

The report is compiled from data collected from a variety of sources including three small scale surveys, initiated for this study, in districts where poverty was considered to be prevalent. A definition of poverty was developed for the study and three types of poverty identified, one related to inadequate resources, one of a temporary or seasonal nature and one related to structural inadequacies in the industry. The extent of rural poverty is estimated in these terms and in terms of changes in farm activities. The scale and causes of poverty are examined for the following groups and areas: Coleambally Irrigation Area, Kentucky fruit growing area, banana growers in NSW (by mail survey), woolgrowers in South-West Queensland and in Cobar, NSW, cream producers on the North Coast, the pineapple industry, the Queensland grains industry, and small mixed farms in the Gympie district.

Existing rural policies are discussed and two proposed new policies (a farm household relief scheme and an annuity scheme) are canvassed. In the final section an integrated approach to alleviating rural poverty is recommended, designed to alleviate each type of poverty selectively.

CAUSES, SURVEY, MEASUREMENT, INCOME SUPPORT, AREA STUDIES, ABORIGINALS, RURAL.

- 397 MYERS, D.M. (1977), **Inquiry into Unemployment Benefit Policy and Administration**, Report to the Minister for Employment and Industrial Relations and the Minister for Social Security, Canberra, AGPS, 72pp.

The terms of reference for the Inquiry are presented and the present system of unemployment benefit administration is described. A system is proposed for income support for unemployed persons which would relate benefits to previous work history as well as providing for consideration of personal needs and would address a number of specified problems encountered in the current system.

INCOME SUPPORT, ADMINISTRATION, POLICY, UNEMPLOYED.

- 398 NAIRN, Rosemary et al. (1972), **Homeless in the Seventies - A Study of Homeless Families in Melbourne, 1970**, Melbourne, Victorian Council of Social Service, 42pp.

The study was conducted with cases of homeless families as they presented at a number of welfare organisations over the three month period May to July, 1970, and is based on 186 questionnaires received from homeless families. 'This study, far from pointing to housing problems per se, illustrates above all the shoddy and fragmented provisions existing for income maintenance, particularly over a crisis period in a family's life.'

SURVEY, DEPRIVATION, INCOME SUPPORT, FAMILIES, HOMELESS.

- 399 NALSON, J.S. (1976), **Welfare Aspects of a Declining Industry - Periodic and Permanent Poverty**, Paper No. 275, Section 13, 47th Congress of the Australian and New Zealand Association for the Advancement of Science, Hobart, 10pp.

The paper is a review of the work presented in the publications of the Poverty Commission which deal with rural poverty, and presents the recommendations contained within them. The publications are themselves annotated in this volume; see MUSGRAVE, RICKARDS and WHAN (1975), VINCENT, WATSON and BARTON (1975) and UNIVERSITY OF NEW ENGLAND, DEPARTMENT OF SOCIOLOGY (1974).

INCOME SUPPORT, POLICY, RURAL.

- 400 NANCE, Christopher (1980), 'The destitute in early colonial South Australia', **Journal of the Historical Society of South Australia**, 6, 46-61.

The author chronicles the development of 'pauperism' in South Australia from the time of settlement, and describes institutions set up to deal with the problem.

HISTORY.

- 401 NAPPER, Paul and BURBIDGE, Andrew (1983), 'Who wins from rent relief', **Australian Society**, 2(3), April 1, 20-1.

'Does providing rent relief really help renters or does it simply mean extra profits for landlords?' There are suggestions that 'increases in rent allowance and, by implication, any increases in cash social security payments to private renters might only serve to increase rents and the profits of landlords'. The article examines this claim and also the provision of public housing, concluding that 'rent relief and increases in income for poor renters should not have to wait until more public housing can be built'.

INCOME SUPPORT, POLICY, HOUSING.

- 402 NATIONAL CONSULTATIVE COUNCIL ON SOCIAL WELFARE (1981), *Second Report*, Canberra, AGPS, 21pp.**

This publication is a report to the Minister for Social Security (Senator F. Chaney) on the activities of the Council, and is the second such report made. The report includes information and policy proposals in the areas of family policy, emergency relief, employment and unemployment, family allowance and a review of certain pensions, benefits and allowances.

INCOME SUPPORT, POLICY, LABOUR MARKET, EMERGENCY RELIEF.

- 403 NEAL, David (1984), *On Tap, Not on Top : Legal Centres in Australia 1972-1982*, Legal Service Bulletin Co-operative Ltd., 64pp.**

'The element which most clearly distinguishes legal centres from other legal agencies in the public and private sector is their commitment to effecting structural change on behalf of the poor through the legal system.' The aim of this book is to make a critical evaluation of the legal centres over the years 1972 to 1982. The first section of the book, with contributions from David NEAL, Clare PETRE, Lorenzo BOCCABELLA, and Regina GRAYCAR, consists of histories and descriptions of centres in Victoria, New South Wales, Queensland and South Australia. The second section consists of the following chapters:

The federal perspective	John EVANS
An outsider's view of legal centres	David SCOTT
Aboriginal Legal Service : a black perspective	Murray CHAPMAN
The new class and legal aid : lessons for legal centres?	Stephen TOMSEN
A critique of the Legal Service Bulletin	David BROWN
Clinical legal education : the case of Springvale Legal Service	Simon SMITH
Interviews : some founding mothers and fathers	David NEAL

SERVICES, LAW.

- 404 NEVILE, John (1984), 'Tax, deficits, and welfare', *Australian Society*, 3(10) October, 10-11.**

'Can the money be found to raise the poor above the poverty threshold?' The article examines this question by considering 'whether the arguments against a significantly higher rate of taxation than that in the Budget are compelling on economic grounds (as opposed to purely political ones)' and, further, whether welfare could have been financed by a larger deficit.

TAXATION, POLICY.

- 405 NEWTON, P.W. (ed.) (1979), *Housing Research for Housing Authorities: 1. Processes Influencing Low Income Housing*, Proceedings of Joint CSIRO-AHRC Seminar on Low Income Housing, Melbourne, 1978, Melbourne, CSIRO, 106pp.**

Papers in this volume are:

Housing theory and the evaluation of housing policy	P. APPS
Housing allowances : a review	W. FERRIS
Filtering or capillarity; the indirect effects of private housing construction on low income housing	C. MAHER

Vacancy chains, public housing policy and the aged	P. MALINAUSKAS
Public housing vacancy chains	L. FAIR
Housing displacement in inner city Melbourne	R. HOWE
An approach to the formulation and implementation of marginal housing policy : the low-rent boarding and lodger sector, City of Adelaide, 1977-78	D. URLICH CLOHER
Housing aspirations : some implications for welfare housing policy	C. GRIBBIN and P. NEWTON

INCOME SUPPORT, HOUSING.

- 406 NICHOLS, Alan (1976), **Poverty : Is Money the Answer**, Sydney, Anglican Information Office, 20pp.

This document is a commentary by the Anglican Diocese of Sydney on social aspects of the First Main Report of the Australian Government Commission of Inquiry into Poverty chaired by R.F. Henderson. It is presented by printing quotations from the report on a number of issues, followed by comments by the author.

POLICY, SERVICES.

- 407 NICHOLS, Alan (1982), 'Twelve hits at society's myths', **Australian Society**, 1(1), October 1, 21-2.

The chairman of the Victorian Government's task force on income security 'reflects on how the evidence explored common Australian beliefs about social security'. The 'myths' addressed are: poverty cannot be defined because it is a relative concept; the poverty cycle cannot be broken; the poor are bad money managers; most of the poor are homeless derelict old men; the welfare budget is fully stretched and cannot be extended; pensions and benefits must be directed on a needs base to reach the very poor; the supporting parent benefit encourages single girls to get pregnant; the Federal Government social security budget is getting bigger all the time; all the poor need is a small lift in the level of pensions and benefits; minorities such as handicapped persons are now being looked after by the system; you can forget about superannuation, taxation and fringe benefits and give the poor cash in the hand; and 'leave it all to the Government. They know best'.

ATTITUDES, INCOME SUPPORT.

- 408 NICHOLS, Alan (1984), 'Single parent families', **Australian Family**, 5, 21-6.

The article discusses the 'changing shape of the family' and examines the economic situation of single parents and of the increasing number of children living in poverty in single parent families. The author asks whether poverty is 'a result of family breakdown and losing the breadwinner' or is 'a cause of added stress which precipitates the family breakdown'. The costs of single parenthood are discussed. Among the 'antidotes' to the problems raised the author suggests the provision of an adequate social security system, 'adequate both in payment levels to get people above the Poverty Line, and simpler, more consistent and more accessible to all citizens. It is demeaning that so many pensioners should have to rely on emergency relief handouts in every crisis.'

INCOME SUPPORT, SOLE PARENTS.

- 409 NICHOLS, Alan (1985), 'Traps in the poverty debate : comparing Australia with overseas', **Australian Social Welfare-Impact**, 15(3), May, 5.

The article looks at the generous flow of aid to overseas countries from Australia and the poverty within Australia itself. Although Australian poverty may not be as shocking as overseas situations, there is a subculture of Australians living in relative poverty when compared to the general affluence of the middle income middle class. Australians should respond to local need.

POLICY.

- 410 NURICK, John et al. (1986), **The Future of the Welfare State**, Critical Issues No. 5, Perth, Australian Institute for Public Policy, 76pp. Other authors: Clifford ORWIN, Nathan GLAZER, Wolfgang KASPER.

The book contains four essays, two by Australians and two by Americans.

Life in the welfare state

John NURICK

The chapter argues for a 'sense of proportion' when looking at welfare issues. 'Poverty is relative. In much of the world one is not poor if one is assured of the necessities of life; but in Australia, poverty seems now to imply no more than restricted access to luxuries...' The way in which the poverty line is updated is criticised. The welfare state provides 'humane arrangements' for the relief of poverty, but the present welfare system encourages dependence. In addition its aim 'is much wider than the relief of poverty. It includes the relief of irresponsibility ...' The chapter includes a discussion of redistribution of income. It concludes with suggestions for reform of the welfare state: a 'return to the principle that no one should be better off on welfare than they would be at work', an acceptance of the involvement of private organisations in the welfare system, changes to the tax system to encourage the family to be its own welfare provider, strengthening of the family, effective collection of maintenance and better education.

Welfare and the new dignity previously published
in **The Public Interest** (1983), No. 71, Spring.

Clifford ORWIN

Towards a self-service society? previously published
in **The Public Interest** (1983), No. 70, Winter.

Nathan GLAZER

Markets and equity developed from
'The market approach to social welfare' in R. MENDELSON (ed.)
(1983), **Australian Social Welfare Finance**, Sydney, Allen and Unwin.

Wolfgang KASPER

MEASUREMENT, INCOME SUPPORT, ADMINISTRATION, POLICY.

- 411 O'DONNELL, Carol and CRANEY, Jan (1982), **Family Violence in Australia**, Melbourne, Longman Cheshire, 204pp.

In the final chapter of this collection, 'The social construction of child abuse', the editors review the studies and arguments about child abuse and draw attention to the fact that 'financial and housing problems, unemployment, social isolation and stress of all kinds have all been associated with the abusing family'.

DEPRIVATION, CHILDREN, FAMILIES.

- 412 O'DONNELL, Carol and SAVILLE, Heather (1982), 'Domestic violence and sex and class inequality', in Carol O'DONNELL and Jan CRANEY (eds), **Family Violence in Australia**, Melbourne, Longman Cheshire, 52-66.

The chapter reports on a survey of 145 women who had been assaulted. The study examines the individual characteristics of marriage partners usually associated with domestic violence and also evaluates the material position of respondents in terms of social inequalities. It is argued 'that whether a battered woman can leave a marriage will depend not only on whether she has dependent children, but also on whether she has the ability to financially support herself and those children'.

DEPRIVATION, FAMILIES, WOMEN.

- 413 O'DONOGHUE, Philip (1987), 'Secondary allowances : a case study in youth income support', *Youth Studies*, 6(2), May, 35-7; an address given at the National Youth Incomes Roundtable, March 1987.

'This is a background paper on changes to Secondary Allowance Scheme outlining some shortcomings in its operation. The author argues that decisions to increase the level of the allowance are welcome, but the level of assistance remains small, and the decision to allow parents to decide who receives payment, themselves or their child, is a potential source of conflict within families.'

INCOME SUPPORT, FAMILIES, YOUTH.

- 414 OFFICE OF YOUTH AFFAIRS and the SOCIAL WELFARE POLICY SECRETARIAT (1984), *Income Support for Young People*, Canberra, AGPS, 125pp.

The report outlines important Commonwealth income support programs for young people and describes the pressures for changes to these arrangements, which have arisen in response to high levels of unemployment and a belief that education participation rates should be increased. Recent suggestions for reform are presented and the basic principles which could underlie changes are discussed. The issues which arise include complexity, adequacy, equity, incentives and dependency as well as financing and administrative considerations. Some options are presented for further discussion.

INCOME SUPPORT, POLICY, YOUTH.

- 415 OGBORN, Keith (1985), 'Social security and the labour force - looking ahead', *Social Security Journal*, December, 1-13; also Background/Discussion Paper No.3, Canberra, Social Security Review, 20pp.

'The purpose of this paper is to identify the major concerns associated with the current social security treatment of people of workforce age, to illustrate briefly some of the range of possibilities for dealing with them, and to point to areas where further information on how our society and economy are working would be useful for effective decision making.' It discusses the relationship of social security to macro-economic policy, arguing that 'gross economic inequality is not so much a result of inadequate social security payments as lack of sufficient access to the rewards of the labour market ...'

The impact of the structure of the social security system on those dependent upon it is briefly reviewed. The problems which have arisen with the increase in unemployment are related to the original purpose of social security which was to alleviate lack of income. Co-ordination between welfare which provides income support and other services, and the disincentive effects of some eligibility criteria are discussed. Some of the issues raised are: 'whether the distribution is the one desired or is being unduly distorted or driven by the framework of programs and services available'; the role of unemployment benefits as a labour market program; the role of social security in reducing labor supply in order to promote full employment; 'full employment' for women; appropriate payment categories; early retirement and the older unemployed, including the payment of some 'anachronistic' pensions; sole parents; and the need for a different type of benefit. The paper also examines aspects of incentives, income tests, effective marginal tax rates, the costs of working, transition from pension or benefit, support for the low paid and the relationship of family policy to labour force policy.

INCOME INEQUALITY, INCOME SUPPORT, ADMINISTRATION, POLICY, LABOUR MARKET.

- 416 O'NEILL, Judith and NAIRN, Rosemary (1972), *The Have Nots : A Study of 150 Low Income Families*, Melbourne, The Brotherhood of St. Laurence, 167pp.

'The aim of this study is to describe in practical terms the people who use the resources of the Social Work Service' (of the Brotherhood of St. Laurence). It is 'concerned to look at a series of factors which could be said to determine the client's way of life to some degree, such as how much he earned, what kind of work he did and the type of housing he lived in'. The families involved are described in terms of household structure, size and composition as well as in terms of the demographic characteristics of the individuals. The data gathered includes information on the attitudes of the families to their situation and about their contact with helping agencies.

SURVEY, DEPRIVATION, ATTITUDES, SERVICES.

- 417 ORUM, Maggie and RYAN, Christopher A. (1985), **Low Family Income : Allowances and Their Potential Impact Upon Teenage Education Participation**, Working Paper No.57, Canberra, Bureau of Labour Market Research, 42pp.

It is important to ascertain how responsive families are to youth allowances or education allowances in making decisions regarding their teenage children's education and labour force participation. Such allowances aim to encourage the children of low-income families to remain at school past the compulsory school age, and thus have both equity and efficiency objectives. This paper analyses the effect of the Secondary Allowances Scheme on the schooling decisions of 15 to 17 year olds. It uses data from the 1981 Census households sample 'to determine whether small additions to parental income from education allowances such as SAS are likely to influence the education participation decisions of the children from low-income families'. 'It is calculated that about 15 per cent of recipients of SAS would have left school in the absence of SAS. The remaining 85 per cent would have remained at school anyway.'

INCOME SUPPORT, EDUCATION, FAMILIES, YOUTH.

- 418 OXLEY, Carol (1987), **The Structure of General Family Provision in Australia and Overseas : A Comparative Study**, Background/Discussion Paper No.17, Canberra, Social Security Review, 23pp.

This paper outlines the role played by universal family allowances in a number of countries and examines 'some alternative structures for these allowances which may enable them to better meet the needs of families with children'. The Australian family allowance is found to be low compared with similar allowances paid overseas.

INCOME SUPPORT, COMPARATIVE STUDIES, CHILDREN, FAMILIES.

- 419 PATERSON Janet (1969), 'The causes and relief of poverty', in G.G. MASTERMAN (ed.), **Poverty in Australia**, Australian Institute of Political Science, Proceedings of the 35th Summer School, Sydney, Angus and Robertson, 106-36.

Three kinds of poverty are identified: traumatic poverty, the poverty of reduced circumstances and inherited poverty (of 'intergenerational transmission'). The paper discusses the circumstances of the last group, describing the 'culture of poverty'. New kinds of programs are necessary for changing this situation, along with reform of existing income programs. Comments on the paper by conference participants are included here.

CAUSES, DEPRIVATION, INCOME SUPPORT.

- 420 PAYNE, P.H.K. and CLEMENTS, F.W. (1975), 'Food consumption patterns of some low income families in Sydney', in **Food Consumption Patterns**, Research Report for the Australian Government Commission of Inquiry into Poverty, Canberra, AGPS, 1-40.

The purpose of the study was to determine the dietary patterns of families in the lower income levels and to compare them with those in the medium range of income. The study involved examining both eating patterns and purchasing patterns. The methodology of the study is given. 'A low income at the time of the survey did not necessarily correlate with an inadequate diet'. Possible reasons are canvassed. 'However, of the households with an income-less-rent of less than \$50 a week, 21.2 per cent were considered to have suspect diets'. The authors find that while limited income is a basic factor contributing to inadequate diet, lack of knowledge and culinary skills are also significant.

The volume also contains a Research Report by J. PRITCHARD and M. BURN on students in Melbourne which found that while some students living in rooms or sharing accommodation had diets which tended to be unsatisfactory, the majority had high nutritional status.

SURVEY, DEPRIVATION, FAMILIES, YOUTH.

- 421 PECH, Jocelyn (1985), 'Data on low incomes : a social security policy perspective', *Social Security Journal*, June, 33-45.

'The analysis of income security policy requires frequent reference to indicators and data on the distribution of wages (or earnings) and incomes.' Three areas which require the use of such information are: the assessment of the adequacy of social security payments, the analysis of work incentives faced by social security recipients, and the assessment of the size of the population potentially eligible for social security programs. 'This article discusses the types of indicator likely to be most appropriate for each of the above objectives, examines in some detail the alternatives available, and comments on the suitability of these for the purpose outlined.'

INCOME INEQUALITY, MEASUREMENT, INCOME SUPPORT, ADMINISTRATION.

- 422 PECH, Jocelyn (1986), *The 'Greatest Asset Since Child Endowment'? : A Study of Low-Income Working Families Receiving Family Income Supplement*, Background/Discussion Paper No.9, Canberra, Social Security Review, 67pp; also Research Paper No.30, Policy Analysis and Development Branch, Department of Social Security.

The family income supplement (FIS) is the only income-tested program aimed specifically at people in the workforce; it applies to families with very low incomes taking into account the number of children. It was intended to ensure that people in work would be usually better off than if they were receiving unemployment benefit so that it acts to improve work incentives. It is also intended to give extra help to low-income families with children. There has been evidence that many families entitled to FIS have not been claiming it and there is the possibility that it was going to those for whom it had not originally been intended, including 'asset-rich, income-poor' families. The survey reported on here was designed to examine these questions as well as providing information about FIS recipients to enable possible Budget initiatives to be assessed and costed.

Data collected included: the family's source of information about FIS; nature of housing tenure and housing costs; country of birth of parents and length of residence in Australia where appropriate; employment status and main activity of recipient and spouse; worker's compensation payments; unemployment over the past year; occupation and hours of work; various details about the self-employed. This information was merged with demographic and income data from the Department of Social Security.

Possible reforms canvassed include: amalgamation of additional benefit paid in respect of the children of unemployment, sickness and special beneficiaries with FIS, to increase the work incentive aim of FIS; a review of the adequacy of payment and the income threshold; and recognition of the role of housing costs in reducing disposable income with implications for low income families.

SURVEY, INCOME SUPPORT, HOUSING, FAMILIES.

- 423 PEETZ, David (1985), *The Accord and Low Income Earners*, Wages and Incomes Policy Research Papers No. 7, Department of Employment and Industrial Relations, 68pp.

The paper examines 'the extent to which economic and social policy has affected low income earners since the prices and incomes Accord was implemented'. It concludes that within the Accord the real wages of low income earners have been protected and their relative position improved. Appendices present data on the definition and identity of low income earners, changes in living standards in the pre-Accord period, and movements in the poverty line.

INCOME INEQUALITY, POLICY.

- 424 *People and Opportunities : Victoria's Social Justice Strategy* (1987), Melbourne, Government of Victoria, 71pp.

This document sets out the principles and programs of Victoria's Social Justice Strategy. It describes the population of the state and the measures taken which are relevant to all priority areas. The increasing impact of poverty on children is documented and the programs to assist parents and families as well as children themselves are described. The particular problems associated with long-term unemployment are addressed. Other areas

covered are the needs of older people and protecting people's rights. The development of the strategy, past and future is outlined.

POLICY, AGED, CHILDREN, FAMILIES, UNEMPLOYED.

- 425 PFEFFER, Monica (1986), 'State concessions, poverty traps and the pensioner Health Benefits Card', in **Income Support Seminar**, Standing Committee of Social Welfare Administrators, Council of Social Welfare Ministers, Australia, Papua New Guinea, New Zealand, 161-72.

The first part of the paper 'covers issues in the provision of State concessions, raising equity and efficiency concerns in eligibility, funding and delivery of concessions. It also moots reforms which could be carried out by States/Territories acting alone'. Section 2 'looks at concessions from the perspective of poverty alleviation and draws out the links, based on a common goal, between State systems of assistance on the one hand and the Commonwealth income security system on the other'. The final section 'raises some of the possibilities for broad-based reform of the State/Territory concessions system considered by Welfare Administrators' Sub-Committee on Income Security'.

INCOME SUPPORT, ADMINISTRATION.

- 426 PODDER, N. (1971), 'The estimation of an equivalent income scale', **Australian Economic Papers**, 10(17), December, 175-87.

This paper 'shows how an equivalent income scale may be estimated for Australian families of varying composition. An examination of previous work in this field suggested that no existing method should be adopted and used without qualification - thus some of the methodological and theoretical problems are discussed at length. The data used to derive the scale are taken from the Australian Survey of Consumer Finances - the first time appropriate data have been available'.

MEASUREMENT.

- 427 PODDER, N. (1972), 'Distribution of household income in Australia', **The Economic Record**, 48, June, 181-200.

'The main purpose of this paper is to examine the size distribution of income of Australian families and to evaluate the inequality measures of the distribution. In addition to the estimation of the degree of inequality from the full sample, the families are subdivided into homogeneous groups on the basis of certain socio-demographic characteristics and the distribution of income within each sub-group is examined.' Family expenditure and family size are also examined.

INCOME INEQUALITY, MEASUREMENT.

- 428 PODDER, Nripesh (1978), **The Economic Circumstances of the Poor**, Research Report for the Australian Government Commission of Inquiry into Poverty, Consumers and Clients Series, Canberra, AGPS, 81pp.

The report discusses notions of poverty, productivity and motivation, sociology and the economics of poverty as well as the meaning and definitions of poverty. The survey on which the study is based was an Australia wide sample Survey of Consumer Finances and Expenditures 1966-68. The nature and extent of poverty as discovered in the survey is explored; inequality of income and wealth is examined and the degree of inequality estimated. The diffusion of wealth and debt over the income ranges indicates that many of the households which are considered as poor seem to have a substantial wealth-backing. Differences discovered in an examination of consumption patterns over the income ranges could be explained by the variations of adjusted income, indicating that 'there is hardly any basis for supposing that there is a cultural difference between the poor and the rich as reflected by their consumption behaviour'. The financial commitments of households and the contribution of working wives are also explored. The identification of the poor is discussed: unemployability is a more significant factor than unemployment itself in causing poverty.

SURVEY, INCOME INEQUALITY, DEPRIVATION.

- 429 PODDER, N. and KAKWANI, N.C. (1975), 'Distribution and redistribution of household income in Australia', in **TAXATION REVIEW COMMITTEE, Commissioned Studies**, Canberra, AGPS, 111-51.

'The main finding of this paper is that government cash benefits go much further than income tax in redistributing income. Government cash benefits reduce income inequalities by transferring a substantial amount of income to families in the very low income ranges through the payments of various types of pensions. Benefits are given to low income families mostly without regard to socio-demographic characteristics ... The redistributive role of progressive income tax has been found to be exaggerated.'

INCOME INEQUALITY, INCOME SUPPORT, TAXATION.

- 430 PODGER, Andrew (1975?), **A Comprehensive Income Security System**, Australian Government Social Welfare Commission, 4pp.

This paper examines the proposals for income security programs suggested by the Interim Report of the Poverty Inquiry as well as alternatives put forward by the Social Welfare Commission. It then proposes a comprehensive system, consisting of a tax credit scheme, supplemented by earnings-related benefits through contributory insurance funds and by emergency relief programs.

INCOME SUPPORT, EMERGENCY RELIEF.

- 431 PODGER, Andrew, RAYMOND, Judy and JACKSON, Wayne (1981), 'Relationship between social security and income tax systems - a practical examination', **Social Security**, June, 1-17; a longer version is Research Paper No. 9, Development Division, Canberra, Department of Social Security.

This description of the relationship between the social security and personal income tax systems shows how they interact and that 'there are often several ways in which the two systems may be varied to achieve a given nominal income distribution'. It also suggests that 'to move towards the Poverty Inquiry's ideal would require not only increases in certain maximum pension and benefit payments for "the poor" but also removal of certain income tests and a substantial increase in universal family allowances - measures that would benefit many who are not poor'.

INCOME SUPPORT, TAXATION, ADMINISTRATION, POLICY.

- 432 POLICY CO-ORDINATION UNIT (1986), **Low Incomes and Social Issues in Rural and Provincial Australia**, 18pp.+

The paper presents an assessment of the rural situation with emphasis on persons with low incomes. The incidence of poverty in Australia in 1981-82 was higher than that for the major cities and higher for farmers than other country workers. Levels of unemployment are higher in rural Australia than in the cities. On-farm and off-farm poverty in non-metropolitan areas in 1981-82 is documented in an attachment to the paper. A number of policy options are put forward to achieve a co-ordinated rural and regional policy.

POLICY, LABOUR MARKET, RURAL.

- 433 Poverty in Australia (1976), **IPA Review**, January-March, 12-18.

The article is a 'critical examination of the section of the Henderson Report dealing with the extent of poverty'. It examines the setting of the poverty line and suggests that income alone is not a sufficient measure of poverty; whereas the report does adjust for housing, it takes no account of the accumulation of assets. The article argues that both in the procedure used to measure the extent of poverty and by ignoring other measures, the Inquiry has recorded a 'misleadingly large number of people living in poverty'.

MEASUREMENT.

- 434 Poverty in Australia (1976), Papers given at a conference organised by WEA of New South Wales, unnumbered.**

The papers delivered at the conference included:

Why have a guaranteed minimum income scheme?	Ronald F. HENDERSON
Some economic issues raised by the Commission of Inquiry's proposals for a guaranteed minimum income scheme	Peter SAUNDERS
The poor and the law	David St.L. KELLY
Migrants and poverty	Berenice BUCKLEY
The role of voluntary agencies in relationship to government policy on income maintenance	Dorothy DAVIS
The role of local government and voluntary agencies in welfare	Ronald F. HENDERSON

INCOME SUPPORT, POLICY, SERVICES, LAW, IMMIGRANTS.

- 435 POWELL, Susan (1987), 'Child care on the cheap', *Australian Society*, 6(7), July, 18-21.**

'Mini budget cuts to child care highlight the poverty line wages and conditions faced by home-based child care workers.'

DEPRIVATION, SERVICES, CHILDREN.

- 436 POWELL, Susan (1987), 'Outwork : low pay, long hours', *Australian Society*, 7(3), March, 10-12.**

'Unregulated, unmeasured and in many cases untaxed or undertaxed, the marginal workforce poses problems for the Taxation Commission, government departments and for the unions that seek to support and represent disadvantaged employees. In a sense, the deregulation of the labour market is already taking place.' The article discusses conditions of work and pay of women who are 'paying dearly for the advantages of being at home with children, aged parents, sick relatives or others who need them; and for the disadvantage of not being able to speak English'.

LABOUR MARKET, WOMEN.

- 437 PRASSER, Scott (1985), 'Welfare band-aids coming unstuck', *Australian Society*, 4(12), December, 23-4.**

Federal income support payments have become inadequate, the emergency relief system has become more institutionalised. The demands on non-government sector organisations are increasing. Calls have been made for scheduled social security payment increases to be brought forward.

INCOME SUPPORT, EMERGENCY RELIEF.

- 438 PRATLEY, Richard (1980), 'Emergency relief', *Australian Social Welfare-Impact*, 10(4), September, 10-12.**

This paper is based on the proceedings of a session for organisations and individuals concerned with emergency relief, convened by the Australian Council of Social Service. 'The emergency relief crisis cannot be divorced from the basic issue of our inadequate income security arrangements.'

INCOME SUPPORT, EMERGENCY RELIEF.

- 439 PRIORITIES REVIEW STAFF (1975), **Possibilities for Social Welfare in Australia**, Canberra, AGPS, 52pp.

This paper looks at 'the general problems of ensuring security of income and tries to suggest some feasible options and to examine deficiencies inherent in some programs and proposals. The paper pays a good deal of attention to the principles of how resources can best be directed to those most in need of assistance; it pays less attention to associated questions of administration'. Some proposals are reviewed. Goals of welfare policy are discussed in the light of the paramount goal which is the 'alleviation of poverty'. Poverty lines (as formulated by the Henderson Inquiry into Poverty) are discussed. Groups in poverty are identified.

'Evaluation of the existing welfare system and of data on income distribution and the Report of the Commission of Inquiry into Poverty all suggest that a move towards some form of minimum income guarantee deserves close consideration.' The paper assesses the potential achievement of such a guarantee. 'Compared with the current system, the scheme outlined would favour low income earners at the expense of those on high incomes and large families at the expense of small families and single people.'

A series of appendices discuss: 'Specific options in welfare policy', 'Why estimates of the number of poor differ' and 'National compensation : an alternative scheme'.

MEASUREMENT, INCOME SUPPORT, POLICY.

- 440 PRITCHARD, Hugh and SAUNDERS, Peter (1978), 'Poverty and income maintenance policy in Australia - a review article', **The Economic Record**, 54(145), April, 17-31.

This review of **Poverty in Australia**, the Report of the Commission of Inquiry into Poverty, begins by repeating the three principles on which the Report is based and pointing out that the main stress in the Report is on financial considerations: inequalities of income and wealth are reinforced by inequalities in services and while subsidies to services and self-help groups are recommended, increases in the basic benefit rate are the major proposal for the alleviation of poverty. The extent of poverty as shown in the report is examined and its views on poverty are presented alongside criticism of its poverty measurement made by other writers. The role of the social security system in income maintenance programs is examined with reference to the separately administered personal income tax system and resultant poverty traps. The authors then discuss the Guaranteed Minimum Income scheme as recommended in the report, focussing on transition problems, redistributive consequences, efficiency and social values, the incentive question and the scheme's effect on economic policy. Even if the philosophy underlying the Scheme is accepted, alternative schemes to the one proposed should be assessed to determine the most preferable; this preferred scheme could then be compared with an amended and improved version of the existing scheme.

Other recommendations in the report are briefly discussed. The report is seen as a document whose influence is likely to have a lasting effect.

INCOME INEQUALITY, MEASUREMENT, INCOME SUPPORT, POLICY.

- 441 PUCKETT, Tom and MILLER, Tony (1981), 'Fuel bills : A raw deal for poor people', **Legal Service Bulletin**, 6(2), April, 88-94.

Urban homes have 'an almost complete dependence on the supply of electricity and, often, gas'. The consequences of denial of supply are listed. Growing numbers of people on pensions and low incomes are having problems in paying for their energy needs and may have their supplies disconnected. This paper describes a survey into energy debts conducted in Melbourne, looks at security deposits, some of the policies in billing which disadvantage low income consumers and makes some suggestions for changes in the tariff structure and payment systems.

SURVEY, DEPRIVATION, SERVICES.

- 442 RASKALL, Phil (1978), 'Who's got what in Australia : the distribution of wealth', *The Journal of Australian Political Economy*, 2, June, 3-16.**

The article discusses the importance of wealth in society and argues that 'wealth not only provides control over economic resources, but greater choice and control over lifetime activities. As such, despite attempts to define poverty in income terms, wealth is the prime determinant of economic well-being in capitalist society'. Attempts to estimate the distribution of wealth in Australia are hampered by 'the scarcity of available basic information on wealth holdings in our nation'. The author presents results obtained from the data which is available and concludes that it 'reveals a distribution of wealth in Australia exhibiting extreme inequality. The wealthiest 2,000 people own as much as the poorest 2,225,000. Large disparities in income are dwarfed by the uneven ownership of personal wealth'. The article also discusses taxation as a means of redistributing from the wealthy to the poor and recommends the introduction of a 'wealth' tax. 'A wealth tax directs attention to the true dimensions of individual poverty and also to its true causes.'

INCOME INEQUALITY, TAXATION, POLICY.

- 443 RASKALL, Phil (1986), (Wealth) 'Who's got it? Who needs it?', *Australian Society*, 5(3), March, 12-15.**

The article summarises the author's findings from a survey of the available data on Australia's total wealth holdings, the distribution of wealth and the extent of inequality suggested by this data. The author suggests that a study of wealth is essential if we are to be able to analyse poverty in relation to the community.

INCOME INEQUALITY, POLICY.

- 444 RASKALL, Phil (1987), 'Wealth : Who's got it? Who needs it?', *Australian Society*, 6(5), March, 21-4.**

The author uses information which has come to light since his earlier article (see above) to make new estimates of wealth distribution in Australia. The sharp extremes of rich and poor remain. 'Only by addressing inequality can we truly address the grinding poverty suffered by so many Australians.'

INCOME INEQUALITY, POLICY.

- 445 RAYSMITH, Hayden (1985), 'How welfare has changed', *Australian Society*, 4(6), June, 8-10.**

The article discusses progress in the provision of welfare services in the decade since the Commission of Inquiry into Poverty presented its findings and describes the changes which have taken place, showing that 'hard fighting has won significant gains for the human services'. However, 'the present obsession with reducing government spending threatens these advances. And the failure to institute an equitable tax system and to raise pensions and benefits above the poverty line means that the burden of poverty is still not fairly borne by the Australian community.'

INCOME INEQUALITY, SERVICES.

- 446 REECE, B.F. (1985), *A Comparison of Inequality in the Distribution of Income Amongst Australian Owners and Renters*, Discussion Paper No.121, Centre for Economic Policy Research, The Australian National University, 24pp.**

'This paper examines the distribution of incomes of owners and renters of dwellings. It finds that while the mean income of renters is lower than for owners, nevertheless the degree of inequality in income distribution was similar in 1974-1975. It does this in a new way by calculating Gini coefficients to measure the income inequality of owners and renters. The falsity of the stereotype that renters are all poor is revealed by the finding that renters include those who are well-off. Consequently, the paper concludes that any policy which fails to direct aid to particular groups of renters will also aid those renters not in poverty. In particular, the exploration of income inequality undertaken by means of Gini coefficients will be relevant to debating whether the lowering of rents consequent upon a failure to tax capital gains on rental housing has benefitted the poor exclusively.'

INCOME INEQUALITY, MEASUREMENT, HOUSING.

- 447 RENNISON, Audrey and CLAXTON, Monica (1978), **Housing the People, State Housing in Australia**, Sydney, New South Wales University Press, 159pp.

The book looks at all aspects of public housing including its role in welfare, and problems related to 'confusion about welfare goals'.

POLICY, HOUSING.

- 448 RICHARDSON, S. (1979), 'Income distribution, poverty and redistributive policies', in F.H. GRUEN (ed.), **Surveys of Australian Economics**, Volume II, Sydney, George Allen and Unwin, 11-62.

The chapter is a survey of the literature appearing in the preceding decade which is concerned with income distribution, poverty and redistributive policies. A distinction is found between concepts of 'income distribution theory' which 'relates to the distribution of earnings of fully employed males', and 'income distribution policy' which includes many issues but which 'has been largely associated with the alleviation of poverty'. The discussion of poverty includes sections on measurement, household equivalence scales, empirical findings, the poverty gap, changes over time and life cycle poverty. Unresolved issues in social welfare policy as they relate to redistributive policies are identified. Areas requiring further research are suggested.

INCOME INEQUALITY, MEASUREMENT, INCOME SUPPORT, POLICY.

- 449 ROBERTS, Judith (1985), 'Women in isolation', **Australian Social Welfare-Impact**, 15(5/6), November, 2-6; adapted from keynote address delivered to the 26th Conference of the Australian Federation of University Women, Adelaide. An extract is published as 'Feminisation of poverty', **Iris : Tasmanian Feminist Newsletter**, 1986, Spring, 19-24.

The paper is concerned with 'the outrage of an affluent community which contains within it an increasing number of women in isolation: women in poverty'. Statistics are presented to demonstrate the over-representation of women amongst the poor in Australia and policies are examined to discover why women are the major victims of poverty.

INCOME INEQUALITY, MEASUREMENT, WOMEN.

- 450 ROBIN, Geoff (1974), 'Reaching people', **Social Security Quarterly**, 2(1), Winter, 18-22.

The problems of disseminating information about available assistance to people in need are discussed. 'The system is incredibly complicated, yet it is supposed to serve the most needy and often least educated and articulate members of the community.'

SERVICES.

- 451 ROBINSON, Judi and GRIFFITHS, Bob (1986), **Australian Families : Current Situation and Trends, 1969-1985**, Background Paper No.10, Canberra, Social Security Review, 27pp.

The paper presents a range of data available on Australian families, which has been drawn from both ABS and DSS sources, showing a number of significant changes in the numbers, composition and characteristics of families over the period from 1969 to 1985. A number of trends are identified including 'the continuing trend for sole parents, particularly females, to have lower mean incomes than married couple families with dependent children'.

INCOME INEQUALITY, FAMILIES, SOLE PARENTS.

- 452 ROE, Jill (1975), 'Social policy and the permanent poor', in E.L. WHEELWRIGHT and Ken BUCKLEY (eds), **Essays in the Political Economy of Australian Capitalism, Volume 1**, Australia and New Zealand Book Company, 130-152.

The chapter presents broad historical perspectives on issues of social policy and poverty, arguing that poverty is 'a dynamic component of industrial capitalism, and that the poor have indeed always been with us'. Poverty is not merely relative, but structural and its continuing existence has 'a positive disciplining effect on the rest of the population, who aim to avoid the final humiliation and outcome of inequality'. Groups of people in poverty,

'people incapacitated in the market system' are identified. The 'embourgeoisement' of the population is described, showing the 'upward shift and spread of wealth patterns' which has altered the relationship between bottom and top. The tax structure, it is argued, favours the now enlarged upper middle class, bears heavily on the lower and has no redistributive effect on the lowest income groups. Distinctions between the deserving and the undeserving are preserved in a political economy based on a 'structural inequality of rewards'.

HISTORY, INCOME INEQUALITY, POLICY.

- 453** ROE, Jill (ed.) (1976), **Social Policy in Australia : Some Perspectives 1901-1975**, Australia, Cassell, 341pp.

This volume is a collection of articles on Australian social policy in the twentieth century. The collection has an historical perspective but is supplemented by work done in other fields, notably public administration. The 'historical perspective enables discussion of the changing theoretical functions of "social" policy - from residual to regulatory to redistributive', and the book documents the 'continuous debate between welfare workers and economists as to the boundaries between social and economic policy' as well as demonstrating the implications of that argument. In a postscript to the body of the book (which is concerned with the period up to the fifties) the author presents 'Perspectives on the present day'. She traces the chronology of the poverty debate mentioning research and argument which 'was triggered by international comparisons and carried through by interested professional groups, semi-autonomous Institutes and an enlarged welfare lobby (by the seventies a welfare industry)'. The policy responses to poverty are not clear. The author suggests that the 'politics of the guaranteed minimum income' may be part of 'the next period in the history of social policy in Australia.'

HISTORY, POLICY.

- 454** ROPER, Tom (1970), **The Myth of Equality**, Melbourne, National Union of Australian Students (later editions: Heinemann Educational Australia), 91pp.

The book 'provides the facts' about inequality in Australian schools and argues the case for specific reforms. In the chapter which identifies those who suffer from inequalities, the author argues that the 'existence of the so-called "welfare state" has blinded both the left and the right to the continuance of poverty'. The book discusses both the difficulties caused by poverty in keeping children at school and also the disadvantages experienced by the poor in a school system which advantages those already advantaged.

DEPRIVATION, EDUCATION, CHILDREN.

- 455** ROSSITER, Chris (1986), 'Housing tenure and costs of older Australians : gender issues', **Australian Journal on Ageing**, 5(2), May, 4-12; also **Reprint No.30**, Social Welfare Research Centre, Kensington, University of New South Wales.

This paper investigates some aspects of housing amongst people aged 65 and over, using data derived from the Income and Housing Survey 1981/82. It concentrates on tenure and housing costs, aiming 'to explore further the generally optimistic view of elderly people's housing and to illuminate the variety of circumstances within this population. The analysis concentrates on gender-based inequalities. Although elderly people generally have adequate and affordable housing compared with the population as a whole, in terms of housing tenure and costs, elderly women tend to fare less well than their male counterparts. Gender inequalities in housing circumstances are discussed in relation to marital status and income levels.' The paper draws attention to some possible explanations of present inequalities. 'Income inequality in old age appears to be related to earlier inequities in both earnings and gender. Similarly, the housing circumstances of those aged over 65 are the result of inequalities between people in different tenures throughout their working lives.' Solutions must include measures which address these circumstances, including issues of wage levels and access to superannuation and income support for those outside the labour force, regardless of marital status.

INCOME SUPPORT, HOUSING, AGED, WOMEN.

- 456 ROWLEY, C.D. (1978), **A Matter of Justice**, Canberra, Australian National University Press, 250pp.

The book is a general survey of the situation of Aboriginals and includes discussion of their economic situation. The policies surrounding the practice of paying low wages to Aboriginal workers are documented and discussed.

INCOME INEQUALITY, DEPRIVATION, ABORIGINALS.

- 457 ROWLEY, C.D. (1982), 'Equality by instalments : the Aboriginal householder in rural New South Wales, 1965 and 1980', **Australian Institute of Aboriginal Studies Newsletter**, 18, September, 6-38. With Val MACKAY, Bill RILEY, Sharon KENNEDY, Ettie LITTLE, Herb SIMMS, and Michele ROBERTSON.

The article reports on a survey of Aboriginal households carried out in 1965 and in 1980. The section on income and assets demonstrates the degree of poverty among these households.

SURVEY, INCOME INEQUALITY, ABORIGINALS.

- 458 RUTHERFORD, Jennifer (1985), 'Surviving the youth dole', **Australian Social Welfare-Impact**, 15(2), March, 17-18.

The author who was on the youth dole eight years earlier, talks with young people in 1985. 'Eight years ago life on the youth dole was hard; today it is even harder.' Youth unemployment has a high profile but nothing has happened to relieve the 'meagreness' of the material reality of the lives of young people on the youth dole.

INCOME SUPPORT, UNEMPLOYED, YOUTH.

- 459 RYAN, Susan (1982), 'The cost of inequality', **The Australian Quarterly**, 54(3), 271-82. (1981 Chifley Memorial Lecture).

The effects of the economic policies of the Fraser government are examined and shown to result in a rise in inequality in Australian society, particularly among women and Aborigines. The author argues that the public sector has an essential role in achieving equality.

INCOME INEQUALITY, POLICY, ABORIGINALS, WOMEN.

- 460 SACH, Susan (1975), 'Accommodation for the aged in Melbourne', in **The Aged**, Research Report for the Australian Government Commission of Inquiry into Poverty, Canberra, AGPS, 1-69.

The social and economic characteristics of aged people are described in terms of their demography, employment, pension entitlements, retirement circumstances, life style and accommodation. Accommodation for the aged is discussed in terms of type of accommodation. A survey carried out by the Victorian Council on the Ageing is described and a program presented for the future care of aged people. It is shown that need increases with age.

SURVEY, HOUSING, AGED.

- 461 SACKVILLE, Ronald (1972), **Social Welfare for Fatherless Families in Australia : Some Legal Issues**, Sydney, Australian Council of Social Service, 65pp.

This paper focuses upon government programs providing financial assistance to fatherless families and reveals 'the fragmented character of the social welfare system, often requiring an applicant to confront several governmental agencies before obtaining all assistance available to her.' Differences between services provided by Commonwealth and State bodies are described. The role of the law and lawyers is discussed.

INCOME SUPPORT, ADMINISTRATION, POLICY, LAW, SOLE PARENTS.

- 462 SACKVILLE, Ronald (1975), *Law and Poverty in Australia*, Second Main Report of the Australian Government Commission of Inquiry into Poverty, Canberra, AGPS, 333pp.**

The terms of reference for the Commission of Inquiry into Poverty included a number designed to investigate the effect of the law and the legal system upon the poor and other disadvantaged groups and individuals. They referred to areas of the substantive law of special significance to the poor; the delivery of legal services to the poor including reference to legal aid and referral services, barriers to those services and alternative forms of legal advice and assistance; the administration of the system of criminal and civil justice as it affects the poor and other vulnerable groups; the legal rights of recipients of social welfare assistance; and any associated matters.

The first part of the report, discussing the concept of equality before the law, points out that although an adequate income is fundamental to a person's security, more is required to remove the deprivations associated with poverty; the law must overcome any bias against poor people. Legal aid and the way in which legal services are extended to the poor are described and assessed. The report proposes the establishment of a Legal Aid Commission and makes recommendations about its composition, functions and powers.

Areas of the law particularly examined are the landlord-tenant law, the law of consumer credit, enforcement of debt recovery, law and social security and the criminal justice process. Sections of the report deal with specific disadvantaged or vulnerable groups and their relationship to the law: migrants, homeless people, Aborigines and children before the courts. Recommendations are made in each section and are gathered together in a final chapter.

ADMINISTRATION, SERVICES, LAW, ABORIGINALS, CHILDREN, HOMELESS, IMMIGRANTS.

- 463 SACKVILLE, Ronald (1975), *Legal Aid in Australia*, Report for the Australian Government Commission of Inquiry into Poverty, Law and Poverty Series, Canberra, AGPS, 209pp.**

'This study of legal aid in Australia has been at the heart of the work undertaken by the Law and Poverty section of the Commission of Inquiry into Poverty.' Legal aid services enable 'people who have previously viewed the law as hostile and bewildering to gain access to the advice and assistance they need to understand and enforce their rights. Moreover no single set of reforms matches the potential of a comprehensive system of legal aid for producing changes in the interests of poor people'.

To provide a background to the study, the role of legal aid is described; two models, the private practitioner schemes and salaried legal aid services, are examined. Law Society schemes in the states are separately examined, as are salaried schemes operating in New South Wales, Queensland and Victoria. Other legal aid schemes include Aboriginal legal services, duty solicitor schemes and local legal services. The services are assessed with regard to availability and restrictions, access to assistance, access to services, psychological barriers, quality of assistance, the structure and administration of various schemes and financial matters.

Recommendations are made for expansion of legal aid services, a national program, the establishment of a Legal Services Commission, local legal centres, local legal services committees, about means tests, contributions and costs, other legal aid services and about the implementation of the recommendations in the report.

Research for this report was undertaken by Susan ARMSTRONG.

LAW.

- 464 SACKVILLE, Ronald (1976) *Homeless People and the Law*, Research Report for the Australian Government Commission of Inquiry into Poverty, Law and Poverty Series, Canberra, AGPS, 84pp.**

The aim of this report initially was to study and evaluate vagrancy and drunkenness legislation in Australia. However the scope was widened to include other social and psychological difficulties encountered by homeless people. The matter was approached through an examination of research studies and interviews with magistrates, psychiatrists, doctors, social and welfare workers who had had experience with homeless people.

The report begins with a general description of the homeless population then looks at vagrancy and drunkenness, describing the legislation and analysing the enforcement procedures and their usage. An alternative approach to the problems of homeless people is suggested, namely intake centres. Proposals for their establishment include suggestions about voluntary or compulsory admission, protection of staff, administrative procedures and estimates of cost. The report also examines Australian civil commitment legislation and makes recommendations for improvement.

Research for this report was carried out by Kerri FORBES.

HEALTH, LAW, HOMELESS.

- 465 SACKVILLE, Ronald (1980), 'The Law and Poverty Report : four years on', in Gareth EVANS (ed.), **Law, Politics and the Labor Movement**, Melbourne, Legal Service Cooperative Ltd. and Australian Society of Labor Lawyers, 130-48.

The author argues that 'not much seems to have changed' since the publication of the Report of the Australian Government Commission of Inquiry into Poverty. 'More specifically, while the report on **Law and Poverty** has not been without influence, it has produced relatively few legislative reforms that can be traced directly to its recommendations.' This paper examines the limits of reform, the objectives of the report, and moves towards reform in the areas of debt recovery, vagrancy and public drunkenness and social security. The broad objectives of the Commission which included 'creating an awareness of the deficiencies of the legal system in protecting the interests of poor people, identifying areas in which reforms of the law and legal institutions were required and making detailed proposals which could be pursued in the political arena by community groups seeking to influence the policy making process. Nothing in the intervening four years suggests that these objectives, however imperfectly realised, were misconceived.'

POLICY, LAW.

- 466 SALMON, Jan (1974), **Resources for Poor Families : An Experimental Income Supplement Scheme**, Research Report for the Australian Government Commission of Inquiry into Poverty, Canberra, AGPS, 96pp.

The Brotherhood St. Laurence established the Family Centre Project in 1972, for 60 low income families. 'It was believed that these families were poor because of social inadequacies, rather than on account of their own failings.' The Project was designed as a mini-community in which changes, including changes in the distribution of resources, could be made. The provision of resources necessary for the abolition of poverty must be made 'within a context which expands the opportunities of individuals to participate in and determine their future'. The Project and the research design are described, including decisions about the amount and types of subsidies to be given. Results include data about family structure and size, and are presented for one-parent and two-parent families. Housing resources were found to be limited and the role of the Income Supplement in solving housing problems is discussed. Expenditure patterns are examined with regard to assets and liabilities, distribution of income within the family, credit commitments, fuel costs, food costs, contact with other voluntary agencies and clothing costs, as well as money available through the Project. The administration of these funds is described.

'The most prominent issue of guaranteed income schemes is whether or not they affect the incentive to work.' The working patterns of the group and the interaction between men and the Commonwealth Employment Service are described. The concluding section of the report discusses the expectations of the Supplement, the value and limitations found. Although the Project cannot provide answers to whether a guaranteed income scheme on a national basis is feasible, the report recommends the establishment of such a scheme together with opportunities for individuals to improve their lives.

SURVEY, DEPRIVATION, INCOME SUPPORT, ADMINISTRATION, FAMILIES.

- 467 SALTER, Wendy, SELWOOD, Tom and LEETON, John (1977), 'Non-attendance among post-natal women at a hospital family planning clinic' in **Family Planning and Health Care for Infants and Mothers**, Research Report for the Australian Government Commission of Inquiry into Poverty, Social/Medical Aspects of Poverty Series, Canberra, AGPS, 33-68.

Only about half of the women delivered at the hospital returned to a clinic set up at the Queen Victoria Hospital (a major public obstetric and general hospital in Melbourne) to provide a family planning service. The objectives of this study were to study non-attenders and to identify reasons for non-attendance.

SURVEY, HEALTH, WOMEN.

- 468 SAUNDERS, Peter (1976), 'A guaranteed minimum income scheme for Australia? Some problems', *The Australian Quarterly*, 48(2), June, 74-80; also in Adam GRAYCAR (ed.) (1978), **Perspectives in Australian Social Policy : A Book of Readings**, Melbourne, Macmillan, 186-97; also in **Australian Social Issues**, 11(3), 174-86.

The paper outlines the main issues involved in the debate about the integration of the existing social security and income taxation systems into a guaranteed minimum income system as proposed in the First Main Report of the Commission of Inquiry into Poverty. It argues that a fully integrated scheme would be too inflexible and that reforms to the existing social security system would be more fruitful.

INCOME SUPPORT, POLICY.

- 469 SAUNDERS, Peter (1980), 'The economic costs of children and child poverty in Australia' in R.G. BROWN (ed.), **Children Australia**, Sydney, George Allen and Unwin in association with The Morialta Trust of South Australia, 197-217.

This chapter reviews 'the available evidence on the costs and needs of children, the extent of poverty amongst children in Australia and the adequacy of existing income support provisions in families with dependent children. The major conclusion which emerges is that existing provisions are neither sufficient to eliminate child poverty, nor to adequately compensate parents for the contributions which are implicit in their child-rearing activities'. The chapter suggests changes which could abolish financial poverty amongst children at a cost which is not prohibitive. 'Such costs would be reduced in the longer run once the cycle of poverty was broken, whilst the improved life-chances given to children would be socially beneficial.'

INCOME SUPPORT, CHILDREN.

- 470 SAUNDERS, Peter (ed.) (1980), **The Poverty Line : Methodology and Measurement**, Papers given at a seminar, SWRC Reports and Proceedings No.2, Kensington, Social Welfare Research Centre, The University of New South Wales, 54pp.

The publication is introduced by the editor with a discussion about 'Poverty and the poverty line' which begins by describing the methods of measurement used by the Poverty Commission. It then describes definitions of poverty, concepts of poverty and terms used in poverty measurement studies. The editor summarises the opening address, given by Martin REIN which introduced yet another approach to poverty measurement. The discussion following the delivery of the papers is also summarised under the headings of research, usefulness, equivalence scales, survey approach and conflicts in research and policy. The discussion was opened by Philippa SMITH who was concerned that the examination of the poverty line should not be allowed to delay action.

Other papers were delivered by:

The poverty line : problems in theory and application.	Patricia TULLOCH (q.v.)
Issues in measuring poverty	Nanak KAKWANI (q.v.)

MEASUREMENT.

- 471 SAUNDERS, Peter (1980), 'What's wrong with the poverty line?', *The Australian Quarterly*, 52(4), Summer, 388-97.

The methods used by the Commission of Inquiry into Poverty in deriving their poverty lines are outlined. The major shortcomings are indicated. The use of income as the standard against which to assess poverty and the definition of income so used are discussed, with particular reference to 'cashing out'. The requirement for family equivalence scales is shown and it is argued that there is need for a set of equivalence scales derived from current Australian conditions.

MEASUREMENT.

- 472 SAUNDERS, Peter (1981), 'The Commission of Inquiry into Poverty's Guaranteed Minimum Income Scheme : a perspective from the 1980s', *The Australian Economic Review*, 1st Quarter, 20-28.

Five years after the publication of the Report of the Commission of Inquiry into Poverty, Saunders examines the proposal put forward there, for reform of income support provisions by the introduction of a guaranteed minimum income scheme. The article reviews developments in the social security and personal income taxation systems since the mid 1970s in the context of the recommendations of the Commission. It examines each of eight recommendations, showing how several changes which have taken place in social security and taxation have conformed to the thrust of those recommendations while others have not. The relationship of the scheme proposed by the Commission to the concept of guaranteed minimum income schemes in general and to improvements in existing arrangements in income support is explored.

Policy developments over the period of review, in particular the greater integration of social security and personal income tax, were consistent with transition to the new scheme. However improvements in the existing system reduced the need for the introduction of the scheme. 'The major remaining problems with the existing system are inadequate pension and benefit levels, unsatisfactory indexation procedures in many cases, lack of coverage in some cases (lower paid workers, for example) and the stigma imposed on recipients. It is not obvious that a GMI scheme will resolve these problems, particularly the first two.'

INCOME SUPPORT, POLICY.

- 473 SAUNDERS, Peter (1986), 'Making the case for welfare spending', *Australian Social Welfare-Impact*, 16(7), November, 6-8.

The paper points to the need to examine social and economic issues together. It refers to an OECD Report, *The Welfare State in Crisis*, published in 1981, which addressed the problem of adjusting welfare policies to declining economic performance and a reduced capacity of the economy to pay. The thrust of that report was that these problems could be overcome by appropriate and flexible policy responses. However, calls for welfare restraint have remained, partly because of concern over detrimental disincentive effects and partly because of the perceived macro-economic imperative to cut spending. Social security spending in Australia is low by international standards, although this has been justified by the targeting procedures adopted in Australia which provide assistance to the poor more effectively.

The paper explores some factors affecting economic growth in Australia and builds a case for the need to assess both government spending and revenue raising. The debate about welfare expenditures must be broadened to include government spending as a whole and other forms of government intervention such as tax expenditures. It is argued that while the social security system is seen mainly as a means of alleviating poverty, the myth will be perpetrated that welfare expenditure on the non-poor is a waste of resources.

Poverty in Australia has grown in the last decade and income targeting has not contributed to more redistribution because the total level of spending has not been high. In addition the selective system of welfare payments results in poverty traps for the poor which should be reviewed. The paper then discusses the Australian taxation system with its reliance on personal income tax as the major source of revenue. It is argued that the taxable capacity from personal income is close to the limit and that the tax base should be broadened. Three possibilities are canvassed: earmarked social security contributions; indirect taxation; and taxes on wealth.

INCOME SUPPORT, TAXATION, POLICY.

- 474** SAUNDERS, Peter (1986), 'Perspectives on social security expenditure : in defence of universal payments', in **Income Support Seminar**, Standing Committee of Social Welfare Administrators, Council of Social Welfare Ministers, Australia, Papua New Guinea, New Zealand, 139-59.

This paper discusses social policy, in particular social security policy, in the light of economic development and the need for restraint in government expenditure caused by such factors as the public debt interest payments. Microeconomic consequences of policy initiatives are considered, and illustrated by a study of labour market developments. This study also indicates the need for research to determine the direction of further policies.

The paper develops the argument 'that the structure of government spending in general and welfare spending in particular has an important bearing on the public's willingness to finance these programmes through taxation'. Social security expenditure in Australia is below that in other OECD countries; some reasons are canvassed, in particular the argument that selective security payments ensure that more of what is spent goes to the poorest. There are two problems with this argument: it is premised on the assumption that poverty alleviation is the only goal of welfare, and 'ignores the crucial fact that the ability of governments to raise revenue and hence finance its spending is not independent of the form that spending takes'. Reliance on a selective social security system has emphasised poverty alleviation, contributed to a 'them and us' syndrome which is a major barrier to reform and has alienated public support. The mechanisms of targeting are discussed and the effectiveness of selectivity questioned in a time of low total expenditure. The personal income tax system is considered, and points are made about the potential of indirect taxes and of social security contributions in developing a more acceptable system of social security.

INCOME SUPPORT, TAXATION, POLICY.

- 475** SAUNDERS, Peter (1987), 'An agenda for social security in the years ahead', **Australian Journal of Social Issues**, 22(2), May, 409-23.

'This paper focuses on recent debates on social welfare spending in Australia, and on social security in particular. Its starting point is the current economic climate and the perceived imperative for continued fiscal restraint. Its central argument is that the welfare debate must be placed firmly in the context of the role of the public sector as a whole. In the social welfare context, government interventions through direct expenditures and tax expenditures must be assessed together, along with the impact of the tax structure on revenue raising potential. The paper questions the virtue of increased reliance on selectivity and presents the case for a more universalist approach.

POLICY.

- 476 SAUNDERS, Peter (1987), 'An economic perspective on the finance and provision of community services', in Peter SAUNDERS and Adam JAMROZIK (eds), **Community Services in a Changing Economic and Social Environment**, Proceedings of a Conference, Brisbane, October, SWRC Reports and Proceedings No.70, Kensington, Social Welfare Research Centre, University of New South Wales, 9-50.

'In presenting the case for a Review of the Australian social security system, Cass (1986) argued in terms of the need for the system to adjust to the social, economic and demographic changes that have evolved since the mid-seventies. This paper addresses a number of issues in the provision and finance of community services by government from a similar perspective.' The various sections of the paper deal with: trends in public sector outlays and expenditure on community services, 1965-66 to 1985-86; employment in community services; expenditure on community services in the States; poverty and income inequality in the States; and issues in the financing of social expenditure including issues involved in the privatisation of welfare provision.

INCOME INEQUALITY, INCOME SUPPORT, POLICY, SERVICES, LABOUR.

- 477 SAUNDERS, Peter (1987), **Growth in Australian Social Security Expenditures, 1959-60 to 1985-86**, Background/Discussion Paper No.19, Canberra, Social Security Review, 98pp.

This study provides a detailed analysis of social security expenditures between 1959-60 and 1985-86 and attempts to identify the importance of the various factors underlying the growth in the main elements of that expenditure. 'In all of the pension and benefit categories studied, the growth in numbers has contributed more to the increase in real expenditure than have increases in average real pension or benefit levels.' The increase in pensioner and beneficiary numbers reflects both demographic change and changes in the labour market, including the increase in unemployment and its duration. 'As a result of the increase in numbers, average real benefit levels have risen at a more modest rate than total real expenditure. This is an extremely important point, since it is average benefit levels rather than total expenditures which determine the living standards of those receiving income support.' The figures indicate that 'the growth in average real pension and benefit levels has not kept pace with the growth of incomes in the community as a whole'.

INCOME SUPPORT.

- 478 SAUNDERS, Peter (1987), 'Past developments and future prospects for social security in Australia', in Peter SAUNDERS and Adam JAMROZIK (eds), **Social Welfare in the Late 1980s : Reform, Progress, or Retreat?** SWRC Reports and Proceedings No.65, Kensington, Social Welfare Research Centre, University of New South Wales, 13-44; version of a paper, 'The changing nature and effects of the Australian Social Security system', delivered at the Royal Australian Institute of Public Administration seminar on 'The Welfare State', **Canberra Bulletin of Public Administration**, 51, May, 57-67.

Macroeconomic policy in Australia is currently dominated by concern to cut the budget deficit. There is also a political imperative not to increase taxes. These concerns provide 'ammunition for those arguing the need for further cutting back on Welfare State provisions, particularly those in the social security area. These aims are being assisted by community perceptions that social security spending is growing at an alarming rate, reflecting in part a system characterised by widespread fraud and abuse'.

The paper presents evidence about the impact of social security and other welfare expenditures on economic growth. Analysis indicates that social security growth in recent times has reflected growth in the numbers receiving support, rather than increased real benefit levels. The redistributive impact of social security expenditures and their effect on income inequality is considered, in an international context.

The thrust of the paper is that emphasis on poverty alleviation implies greater emphasis on income itself as the eligibility criteria for income support, rather than on a 'categorical' approach. The author points to the need 'to reassert the role played by family allowance and the age pension in providing income support for all during

particular stages of the life cycle. Once this perspective is adopted, the rationale for providing these benefits on a universal basis becomes immediately apparent. Continued over-emphasis on poverty alleviation will ultimately undermine the legitimacy of the social security system, even if it facilitates expenditure restraint and deficit reduction in the immediate term'.

INCOME INEQUALITY, INCOME SUPPORT, POLICY.

- 479 SAUNDERS, Peter (ed.) (1987), **Redistribution and the Welfare State : Estimating the Effects of Government Benefits and Taxes on Household Income**, SWRC Reports and Proceedings No.67, Kensington, Social Welfare Research Centre, University of New South Wales, 77pp.

The publication consists of the papers presented at a workshop held in May 1987.

The effects of government benefits and taxes on household incomes : estimates for Australia and other countries	Ian CASTLES (q.v.)
Comments by Peter SAUNDERS	

Statistical incidence studies : an economic perspective	John PIGGOTT
Comments by Neil WARREN	

Summary of general discussion, prepared by Vickie LE PLASTRIER

Conference overview	Bruce BACON
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INCOME INEQUALITY, INCOME SUPPORT, COMPARATIVE STUDIES.

- 480 SAUNDERS, Peter and JAMROZIK, Adam (eds) (1987), **Social Welfare in the Late 1980s : Reform, Progress, or Retreat?**, SWRC Reports and Proceedings No.65, Kensington, Social Welfare Research Centre, University of New South Wales, 181pp.

This volume is a contribution to the debate on the welfare state, bringing together a diverse range of evidence on the social welfare system. It also 'provides an international perspective on Australian developments, discusses public attitudes to the Welfare State, analyses the impacts of labour market developments on social welfare and discusses the provision of income support and services for families with children'.

The ten papers are organised into two parts.

Part I : Defending the Welfare State : Issues and Prospects

'The Welfare State' : reform, progress or retreat	Brian HOWE (q.v.)
Past developments and future prospects for social security in Australia	Peter SAUNDERS (q.v.)
Winners and losers in the Welfare State : trends and pointers to the future	Adam JAMROZIK (q.v.)
Public opinion and welfare policy : is there a crisis of legitimacy?	Jim IFE.
Trapped in an historical cul-de-sac : the prospects for welfare reform in Australia	Francis G CASTLES

Part II : Issues in Family Policy

Issues of family policy - meeting the challenge for Western Australian families	Kay HALLAHAN
Services for children and families : social control or part of the social wage	Tania SWEENEY
Family and community services : a state perspective	Des SEMPLE
Income security and economic dependency : some questions on the role of the family and the state	Patricia TULLOCH
Family policy and the tax/transfer system : a longer term agenda and policies for reform	Bettina CASS (q.v.)

ATTITUDES, INCOME SUPPORT, POLICY, SERVICES, FAMILIES.

- 481 SAUNDERS, Peter and WHITEFORD, Peter (1987), **Ending Child Poverty : An Assessment of the Government's Family Package**, SWRC Reports and Proceedings No.69, Kensington, Social Welfare Research Centre, University of New South Wales, 86pp.

The Hawke government's 1987 election policy platform included the pledge 'that by 1990 no child will need to live in poverty'. The policy aim is 'to divert sufficient additional resources to families with children so that by 1990 no such family will be in a position where its **financial** circumstances leave it in poverty'. The publication brings together evidence on the growing incidence of child poverty over the last two decades and compares child poverty in Australia with that in some other countries. Methodological issues in the measurement of poverty are raised.

The 'family package' which is the main vehicle for the changes proposed by the government is described. 'The main aim of this paper is to provide an assessment of the impact of the family package on the financial circumstances of low income families, focusing on the impact of the package on poverty among families with dependent children.' Appendices provide data and explanation related to the calculations used in this assessment. Some further policy options are canvassed, relating to the labour market and to housing as well as to further increases in social security payments for children and reform of child maintenance provisions. 'The family package is a significant policy initiative, but one which will require additional, supportive and fundamental measures in a range of areas.'

MEASUREMENT, INCOME SUPPORT, POLICY, CHILDREN.

- 482 SAUNDERS, Peter and WHITEFORD, Peter (1987), 'Pricing the poverty pledge', **Australian Society**, 6(8), September, 22-4.

The Labor government pledged to eradicate child poverty by 1990. This article looks at the 'family package' and what it means for children, and suggests further improvements in social security payments which will also be required if the pledge is to be achieved. Estimates made here are based on a Henderson poverty line and suggest that 'eliminating child poverty, even in the narrow financial sense, will require a coordinated and multi-dimensional approach'. These financial measures are only a first step in a process which must also involve 'such real concerns as housing and employment-related costs which affect the living standards of all families, particularly those on the lowest incomes'.

MEASUREMENT, INCOME SUPPORT, POLICY, CHILDREN.

- 483 SCARFE, Wendy and Allan (1974), **Victims or Bludgers? Case Studies in Poverty in Australia**, Melbourne, Sorrett, 196pp.

The book 'is an attempt to define levels of poverty in our society; to show you what poverty does to the emotions and the lives of people; and to get you discussing what are the best ways that you, personally, may be able to help people in poverty'. It includes extracts and quotations from books and newspapers about poverty and social welfare, and 'discussion questions' for use in classrooms.

DEPRIVATION, ATTITUDES.

- 484 SCHLESINGER, Benjamin (1973), 'Poverty in Australia', *Westerly*, 1, April, 43-56.

The article, by the author of **Poverty in Canada and the United States** (1966), quotes Queen Elizabeth I who said 'Paupers are everywhere' and who was herself instrumental in involving the state in poor-relief. The author presents some findings from the Melbourne study, **People in Poverty** by HENDERSON, HARCOURT and HARPER (q.v.) and also some recommendations from the unpublished Doyle Report, presented to the Victorian government by a Liberal Party parliamentary committee in 1969. He also quotes from **The Have Nots** by O'NEILL and NAIRN (q.v.) and from the chapter in **Poverty in Australia**, by W.C. WENTWORTH (q.v.).

POLICY.

- 485 SCOTT, David (1965), 'Poverty in Australia', *Dissent*, 15, Spring, 32-6.

Poverty in Australia is described. Some studies to discover the extent and nature of poverty are noted; pension rates are given and attempts to estimate the number of people living on incomes below a 'poverty line' are discussed. The article argues that many assistance schemes 'are helpful to many people but not to those in greatest need'; examples are given in the fields of housing, education, child support, taxation. It is also argued that reform is necessary not only on humanitarian grounds: redistribution would increase purchasing power and provide economic justification for reform.

DEPRIVATION, INCOME SUPPORT, TAXATION, SERVICES.

- 486 SCOTT, David (1980), 'Economic climate worsens for families', *Australian Child and Family Welfare*, 5(4), Summer, 3-5.

The effect on families of the economic situation is discussed. Families living below or close to the poverty line are identified.

DEPRIVATION, FAMILIES.

- 487 SCOTT, David (1982), 'New report underlines benefit needs', *Australian Society*, 1(6), December 17, 14-15.

The article reviews the recommendations of the report of a task force on income security in Victoria headed by Rev. Alan Nichols.

INCOME SUPPORT, POLICY.

- 488 SCOTT, David (1984), 'A sleeping policy issue', *Australian Society*, 3(10), October, 27-8.

'Universalism or selectivity is the sleeper issue in Australian social policy. It is implicit in highly controversial issues such as asset and means testing for pensions and benefits and in eligibility requirements for welfare services.' After examining the arguments the author concludes that universalism 'should be achieved from the bottom up rather than by a thin spread of resources to all and the illusory promise to the poor that one day it may be possible to lift pensions to levels where there will be no need for discriminatory and often humiliating supplementary assistance'.

POLICY.

- 489** SEBEL, Roger (1976), **Poverty in Australia : a Methodological Review**, Economic Monograph No.350, Economic Society of Australia and New Zealand, New South Wales Branch, 8pp.

The monograph is a review of the findings of the Australian Government's Commission of Inquiry into Poverty. It points to a number of methodological defects in the definition of those who are poor. 'If the main aim is to mitigate current problems of poverty then the Poverty Commission's stance of a guaranteed income is appropriate.' However, it is argued that the Commission did not 'develop a dynamic view of poverty which would allow an attack to be made on underlying causes'.

CAUSES, MEASUREMENT, INCOME SUPPORT.

- 490** SEBEL, Roger (1977), **Beyond the Poverty Commission**, Paper No.696, Section 24, 48th Congress of the Australian and New Zealand Association for the Advancement of Science, Melbourne, 25pp.

The paper has five sections. The first presents data from the Poverty Inquiry to identify the poor, specifies the recommendations of the Commission, and examines the impact of recent pension and policy changes. The next section 'considers the results of the 1974 survey of aged persons' housing'; the third looks at international comparisons of income maintenance payments and the fourth is concerned with inflation and its effects. In the conclusion the author reports that many of the recommendations of the Commission have been adopted 'and most poverty gaps have now been eliminated. Furthermore, on the basis of international comparisons of age pensions, Australian payments now appear to be closer to the OECD 1972 average than they were previously. There remain some reservations about the techniques used by the Poverty Commission to define those in need, but there is now some evidence that social welfare priority may rest in areas other than simple income maintenance.'

INCOME SUPPORT, POLICY, COMPARATIVE STUDIES, HOUSING, AGED.

- 491** **Second Poverty Inquiry Conference, Papers and Proceedings** (1980), Melbourne, Brotherhood of St.Laurence, items pagged separately.

This conference was held in September 1980 and its purpose is explained in the first paper, delivered by the convenor, Reverend Peter HOLLINGWORTH. Among other purposes it provided a forum for the Commissioners involved in the Australian Government Commission of Inquiry into Poverty to 'review their findings, reports and recommendations, and, if they feel appropriate, to amend in the subsequent light of what has happened'. Professor Ronald HENDERSON in 'Poverty in the 1980s', suggests reasons for the increase in poverty since 1973 and discusses changes in employment, technological change, income maintenance and community services.

George MARTIN looks at 'Welfare and poverty in Australia', and concludes that 'we enter the 1980s with the welfare scene almost back to where it was ten years ago. Some improvements do remain but the atmosphere now is not at all conducive to major reform. Tax concessions are valued more highly than welfare programmes. Anti-poverty proposals are equated with higher taxes and extravagant spending. A begrudging, residual approach to the welfare of poor people again seems to be the order of the day.'

Ronald SACKVILLE, examining 'Law and poverty in Australia - five years later' finds that there have been some changes, which he chronicles, though the climate of opinion was 'unreceptive to reform', and the changes have 'taken longer and are more incomplete than many would wish.'

An 'Agenda for reform, 1981-83' was discussed by Ray BROWN, and David SCOTT suggested 'Goals, and strategies to reach them'. The volume includes four resolutions passed at the conference, mainly about organising action to combat poverty

CAUSES, ATTITUDES, INCOME SUPPORT, LAW.

- 492** SELF, Peter (1987), 'Rescuing and reforming the Welfare State', **Canberra Bulletin of Public Administration**, 51, May, 11-14.

This paper looks at the issues which 'figured strongly' in the papers delivered at the seminar of the Royal Institute of Public Administration on 'The Welfare State', May 1987, The Australian National University. It defines welfare principles, looks at the interaction of welfare and 'the market', proposes some responses to criticisms of the welfare

state which would contribute towards its 'rescue', and examines some of the proposals in other papers presented for the reform of social security. The conclusion reached is that welfare benefits should be raised for the neediest groups, maintained for others such as the aged and that taxation should be reduced upon low incomes not upon high ones, 'thus relieving some large low-income families in poverty'.

ATTITUDES, INCOME SUPPORT, POLICY.

- 493 **Sharing the Cake : An Agenda for Reducing Poverty in Australia in the 1980s** (1980), Melbourne, Brotherhood of St.Laurence, 10pp.

The paper sets out an agenda for reducing inequality in Australia. The proposals are made in the areas of employment, income security, housing, and family and community services.

INCOME SUPPORT, SERVICES, HOUSING, LABOUR MARKET.

- 494 **SHARP, Geoff** (1974), 'Interpretations of poverty', **Australian and New Zealand Journal of Sociology**, 10(3), October, 194-9.

The article discusses the 'rediscovery of poverty' in Australia and argues that poverty research should be considered in relation to 'the social construction of poverty as a category' which entails 'noting its role as a carrier of social control and becoming aware of its primary connection with status rather than money'. Australian discussion, research and social activity concerned with poverty is discussed. The first part takes as its prototype **People in Poverty** (HENDERSON et al. 1970) while the second begins with 'Urban Poverty' (a paper delivered to the 1969 Summer school of the Australian Institute of Political Science by David DONNISON). The first is concerned with empirical studies and proposes money as a solution; the second stresses the 'social, as distinct from the economic features of poverty', and the means of alleviation shift towards a social approach to deprived groups, though the process may result in improvement in their status without any change in their relative situations. The paper suggests that in both cases 'the means are simply not relevant to the goal of equality'. It concludes that the next stage should involve the confluence 'of previously distinct approaches to welfare and equality' such as was to be found in the working of the Australian Assistance Plan.

POLICY.

- 495 **SHAVER, Sheila** (1973), 'Poverty : the Australian pattern', in Henry MAYER and Helen NELSON (eds), **Australian Politics : A Third Reader**, Melbourne, Cheshire Publishing, 71-82; also **Reprint Series No.42**, Institute of Applied Economic and Social Research, University of Melbourne.

This chapter examines the concept of poverty in 'a society in which very few lack minimum food, clothing or shelter'. Two views are considered in particular: the view that poverty represents a distinct cultural pattern, and the view that poverty is simply a condition of insufficient income in relation to need. It is argued that the latter approach is more suitable to the Australian situation, and some of the broad implications of this model for public policy are noted.

DEPRIVATION, ATTITUDES, POLICY.

- 496 **SHEATHER, Graeme D.** (1981), 'Who are the poor aged?', in **Conference on 'Housing for the Needy Aged'**, 1980, Sydney, New South Wales Council on the Ageing, 19-45.

The author shows that by two measures of economic power, namely income and wealth, inequality is greatest for the oldest age groups. Research is described which 'has endeavoured to focus upon some of the central concerns surrounding a more appropriate definition of who are the aged; a broadening of the definition of poverty to embrace the notion of "well being"; the articulation of the bases of assessment of the "needs" of poor aged households; and the problems of classifying and locating the specific "types" of such households'. Maps and tables are included.

INCOME INEQUALITY, AGED.

- 497 SHEEHAN, Peter (1980), *Crisis in Abundance*, Melbourne, Penguin, 264pp.

This book traces the emergence of crisis in the midst of an abundance of energy resources, in a country which is one of the world's major agricultural producers, with a relatively free and open society, a high standard of unspoilt food and housing for the vast majority. The author opposes the 'growing sense of the inevitability of continuing crisis' which has grown from mistaken policies which can still be rectified.

The crisis is described first in an economic perspective then in terms of the rise in unemployment in recent times. Poverty is discussed in relation to power and privilege; those groups which are more likely to be poor are identified and the life cycle sequence of moving in and out of poverty is related to the rising unemployment. 'Overall, it is clear that the continued rise in unemployment is hitting many of those who are most at risk of poverty, and making ascent from poverty much more difficult for those already poor, thereby both increasing the number who are poor and intensifying their disadvantage.' The relationship of the education system to the labour market is briefly assessed.

The book concludes with a section proposing economic, social and educational policies, policies for the reform of the taxation and income support systems all of which are necessary for recovery from the crisis.

CAUSES, DEPRIVATION, INCOME SUPPORT, EDUCATION, LABOUR MARKET.

- 498 SHEEN, Veronica (1987), 'Women, poverty and empowerment', *Community Quarterly*, 10, 15-22.

'The purpose of this article initially, is to point out the discrepancy between what is perceived as the outcomes of the women's movement and where, in fact, women have got to in their struggle towards equality in the past twenty years.' The second section provides a thorough analysis of the economic position of women; it canvasses the reasons for women's poverty and examines the work they do, their wages, the effect of sole parenthood and the effect of unemployment on women's lives. 'The situation of women with respect to the Social and Community Services sector generally, and the self-help and community movements, in particular, is the subject of the third section.'

CAUSES, SERVICES, LABOUR MARKET, WOMEN.

- 499 SKENRIDGE, Pat and LENNIE, Ian (1978), 'Social work : the wolf in sheep's clothing', *Arena*, 51, 47-92.

The article is a critique of the role of social work in society. Social work 'has as its effect the reproduction and maintenance of the relations of domination and subordination which characterize the capitalist social formation, while at the same time repressing consciousness of this effect.'

Theories and ideology implicit in social work are reviewed. Traditions of the view of poverty within social work are described: the psycho-social view which focuses on the characteristics of the poor and the view which concentrates on the gross inequalities in the distribution of wealth. In this view, social policy (or welfare) 'can be seen as an attempt by the capitalist state to reduce class conflict by mitigating the worst excesses of poverty and exploitation'. The practice of social workers is discussed in relation to these concepts.

POLICY, SERVICES.

- 500 SMITH, Eric 1981, 'Causes of poverty among the aged related to housing needs', in *Conference on 'Housing for the Needy Aged'*, 1980, Sydney, New South Wales Council on the Ageing, 61-73.

As people in need grow older they tend to withdraw into 'the seclusion borne of a lifetime of suffering and privation'. 'It is the purpose of this paper to find means to penetrate this barrier and bring some form of positive relief to those who need it most - our aged poor.' The paper argues that the number of such people in need of assistance is too great for the government and welfare agencies to give the type and volume of assistance most needed. It proposes the establishment of a Committee of Assistance to Senior Citizens to train and employ young people to visit old people and provide certain services (painting etc.) in their houses.

CAUSES, DEPRIVATION, SERVICES, HOUSING, AGED.

- 501 SMITH, Philippa (ed.) (1975), **Seminar on Guaranteed Minimum Income**, Sydney, Australian Council of Social Service, 101pp.

The papers delivered at this seminar were:

Social objective and principle of a guaranteed minimum income	Bill HAYDEN
Level of guaranteed minimum income	R.J.A. HARPER
Methods of achieving a guaranteed minimum income	J. CUTT
The Family Centre Project : An experiment in guaranteed minimum income and its implications	Jan SALMON
Issues and questions evolving out of the seminar	M. COLEMAN

The publication includes discussion on each paper delivered as well as background papers as follows:

Approaches to welfare reform	J. CUTT
Passing the buck - an Australian guaranteed minimum income scheme	Jan SALMON

INCOME SUPPORT, POLICY.

- 502 SMITH, Philippa (1981), 'A matter of priority for the 1981-1982 budget', **Australian Social Welfare-Impact**, 11(2), May, 36 page supplement.

This supplement to the journal contains the submission on the budget by the Australian Council of Social Service. Recommendations are made in the areas of employment, income security, housing, health, legal services and the non-government welfare sector. Information to support the recommendations includes data on the length of unemployment for the years 1971-1980, the drop in the real value of benefits and allowances, the gap between unemployment benefits and the poverty line, and estimates of the number of persons below the poverty line in 1980.

MEASUREMENT, INCOME SUPPORT, POLICY, SERVICES, HEALTH, HOUSING, LAW, LABOUR MARKET.

- 503 SMITH, Philippa (1982), **Living on the Edge : The Study of 90 Low Income Families**, Sydney, Australian Council of Social Service, 165pp.

This study examines in detail the lives of some 90 families living in the inner and western suburbs of Sydney. They include lone parent families, low wage families, and families with unemployed or invalid heads, 134 adults and 234 children. The methodology of sample collection and of the survey is outlined. Profiles of some of the families are provided. Responses to poverty are described, to provide a background to the poverty debate.

Data collected in the study relate to demographic description, budgeting problems, health, family stability, housing, employment and unemployment. A final section examines the relevance of the poverty line and concludes that 'while those living below and up to 120 per cent of the Henderson Poverty Line must be regarded with absolute priority, those up to 150 per cent of the poverty line should be regarded as struggling and often in need'.

SURVEY, DEPRIVATION, SERVICES, HOUSING, FAMILIES.

- 504 SMITH, Philippa (1982), 'Welfare : who benefits?', **Australian Social Welfare - Impact**, 12(2), May, Supplement, 16pp.

The issues of welfare expenditure, 'needs' based welfare, and tax burdens have become 'controversial, confused and highly politicised'. This paper examines some of the facts and figures and assesses who is likely to win or lose in alternative pension schemes. It argues that pensions should be directed at the needy not the rich and supports the

use of a means test which takes account of both income and assets in determining eligibility for pensions. This is recommended not as a way of cutting back on welfare but to provide more to lower income groups. Means testing to determine eligibility for services is also discussed. ACOSS recommends increased welfare expenditure overall, directed to those in need or 'at risk'.

Figures about social security expenditure and numbers in poverty are presented. The need for reform is shown in terms of lack of responsiveness of the current system, inconsistencies, complexity, the effect of the taxation system and stigmatisation. Desirable criteria for reform are discussed.

ATTITUDES, INCOME SUPPORT, TAXATION, POLICY.

505 SMITH, Philippa (1983), 'The submerged citizens', *Australian Society*, 2(2), March 1, 8-9.

The article discusses policy changes which might be introduced by a new government and which could have implications 'for some two million people (including half a million children) already living in poverty'. The recommendations made include some manpower policies which could help the growing number of unemployed individuals and their families.

POLICY, LABOUR MARKET, UNEMPLOYED.

506 SMITH, Rodney and WEARING, Michael (1987), 'Do Australians want the welfare state?', *Politics*, 22(2), November, 55-65.

'The failures of the Australian welfare state are often implicitly argued to derive in large part from the conservatism of the Australian public. This research uses public opinion poll data from 1940 to 1985 to question some of the claims made about public opinion and Australian welfare. These data indicate that post-World War Two governments were not the captives of public opposition to expanded welfare provision. The public favoured generous, universal and contributory welfare provision in specific areas where the policies of successive Australian governments favoured selective, illiberal welfare measures funded by taxation. Moreover, public support for government health schemes suggests that welfare programmes generate public support rather than result from it.'

'This evidence suggests that explanations for the conservatism of the Australian welfare state lie elsewhere.'

SURVEY, ATTITUDES.

507 SMITH, W.G. (1980), 'The church and the poor', *Social Survey*, 29(5), June, 154-7.

The article clarifies the meaning of the expression 'a preferential option for the poor', used by Pope John Paul II, and shows its relation to Christian life.

POLICY.

508 SNOOK, Veronica (1984), 'The state giveth and taketh away', *Australian Society*, 3(12), December, 30.

'The end of the 1983/84 financial year brought a shock for many social security recipients when they found that, although they had no income apart from their benefit, they were still liable to pay income tax.' Comprehensive reform to the system is necessary.

INCOME SUPPORT, TAXATION.

- 509 SOCIAL JUSTICE PROJECT (1986), *Child Support*, Research School of Social Sciences, Canberra, Australian National University, 117pp.**

This volume contains the papers presented at a conference:

Child support : assessment, collection and enforcement issues and possible directions for reform	Meredith EDWARDS (q.v.)
The data base for child support reform	Peter MCDONALD and Ruth WESTON (q.v.)
Child support assurance : a new tool for achieving social security	Irwin GARFINKEL
The economic circumstances of single parent-families in Australia : 1974-1985. Some implications for child maintenance policies and the social security system	Bettina CASS (q.v.)
Summary	Alan JORDAN

INCOME SUPPORT, CHILDREN, SOLE PARENTS.

- 510 SOCIAL SECURITY, DEPARTMENT OF, and AUSTRALIAN COUNCIL OF SOCIAL SERVICE (1979), *Emergency Relief : A Study of Agencies and Clients, Report of the Joint Study of Emergency Relief*, Canberra, AGPS, 104pp.**

The study reported upon here was carried out to discover how much emergency relief is provided by welfare agencies, to whom and for what purposes it is provided. It was discovered, among other findings, that the agencies are unable to meet all demands for emergency relief and that most of their money came from private fund-raising. Up to 91 per cent of emergency relief applicants were social security pensioners or beneficiaries.

SURVEY, EMERGENCY RELIEF.

- 511 SOCIAL SECURITY REVIEW (1986), *Labour Force Status and Other Characteristics of Sole Parents, 1974-1985*, Background Paper No.8, Canberra, Department of Social Security, 33pp.**

This paper draws together a wide range of data on sole parents from surveys conducted by the Australian Bureau of Statistics, concentrating on the position of female sole parents who comprise almost 90 per cent of the total. Data is presented on total numbers, sex distribution, age distribution, marital status (by sex and number of dependent children), and labour force status (by a number of variables). The paper does not analyse the data.

LABOUR MARKET, SOLE PARENTS.

- 512 SOCIAL WELFARE COMMISSION (1975), 'The relief of poverty' in *Social Policy : Two Papers on Current Issues*, a Reference Paper, Queenbeyan, Australian Government Social Welfare Commission, 17-34.**

'The Social Welfare Commission Act requires the Commission to provide information and advice about the broad range of social issues, as well as requiring a continuous review of social welfare policies and programs. This information paper describes the major Reports to the Australian Government concerning social welfare.'

The reports reviewed are: National Committee of Inquiry into Compensation and Rehabilitation in Australia (chaired by Mr. Justice Woodhouse), Commission of Inquiry into Poverty (chaired by Professor Ronald Henderson), Committee of Inquiry into National Superannuation (Chaired by Professor K. Hancock), Taxation Review Committee (chaired by Mr. Justice Asprey), Committee of Enquiry into Inflation and Taxation (chaired by Professor R.L. Mathews), Priorities Review Staff Report on Possibilities for Social Welfare in Australia, and Report on Housing, and the Independent Non-Parliamentary Inquiry into the Repatriation System (chaired by Mr. Justice Toose).

The paper also includes a discussion of welfare services which must be involved in efforts to prevent or alleviate poverty. There is also an overview of mechanisms for reviewing all the proposals made.

INCOME SUPPORT, POLICY, SERVICES.

- 513 SOCIAL WELFARE COMMISSION (1975), **Review of the Interim Report of the Commission of Inquiry into Poverty**, Australian Government Social Welfare Commission, Queenbeyan, 33pp.

The review discusses the definition and measurement of poverty described in the **Interim Report** of the Poverty Commission. The Henderson interim recommendations are presented and the effects of each are calculated and criticised. An alternative program is suggested which involves revising the tax scale and the provision of a means-tested family assistance scheme.

MEASUREMENT, INCOME SUPPORT, POLICY.

- 514 SOCIAL WELFARE COMMISSION (1976), **Needs of Lone Parent Families in Australia**, Commonwealth Government Social Welfare Commission, Queenbeyan, 160pp.

'This paper is part of a comprehensive study into the service needs of Australian families and the roles and responsibilities of different spheres of government in the provision of these services.' Recent developments in the situation of lone parent families include the introduction of the Supporting Mothers Benefit in 1973, documentation of the extent of poverty among lone parents and the introduction of the Family Law Act reforming legislation regulating divorce. The publication reports on demographic trends, aspects of family law, special characteristics and social needs, pension and benefit programs, income inequality, employment and training, housing, lone parents' views of their needs and the causes of their poverty and finally discusses major issues and policy options.

INCOME INEQUALITY, ATTITUDES, INCOME SUPPORT, HOUSING, LABOUR MARKET, SOLE PARENTS.

- 515 SOCIAL WELFARE POLICY SECRETARIAT (1980), **Commonwealth Spending on Income Support Between 1968-69 and 1978-79 and Why It Increased**, Canberra, 40pp.

'This report is about Commonwealth spending on pensions and benefits and the reasons why spending has increased.' The actual increases are documented. 'Although some of this expenditure increase was automatic in the sense that it reflected demographic change and the higher unemployment of recent years, much of the spending growth stemmed from Government policy initiatives.' These initiatives are listed and described.

Dependency ratios, expressing the number of recipients as a percentage of various populations of interest, are calculated. An estimate is made of the extent to which income has, on average, been redistributed from the rest of the community to pensioners and beneficiaries.

INCOME SUPPORT, POLICY.

- 516 SOCIAL WELFARE POLICY SECRETARIAT (1981), **Report on Poverty Measurement**, Canberra, AGPS, 222 pp.; a summary is in **Social Security Journal**, (1981), December, 45-54.

The Commission of Inquiry into Poverty recommended that Australian data be used to prepare poverty lines appropriate to Australian conditions. The Minister for Social Security (Senator Guilfoyle) expressing reservations about the Henderson line and equivalences, requested the Social Welfare Policy Secretariat to examine the subject. This report is their response.

It examines issues in setting and using poverty lines taking into consideration criticisms of the line used by the Inquiry. Concepts in poverty are discussed, including the subsistence approach and the relative poverty and relative deprivation approaches. The possibility of formulating poverty lines based on public conceptions of living standards is canvassed, alongside the use of official or conventional criteria. The Secretariat found none of the methods entirely satisfactory.

Difficulties related to adjusting poverty lines over time may be circumvented by the 'direct question approach' based on public conceptions of need but it is uncertain whether this method is workable in practice. Relativities in poverty lines and the problem of equivalence are discussed in relation to the Henderson scales, the Canadian approach and a linear expenditure system. Scales are presented though the Secretariat warns that 'the step from our scales to policy application is considerable ...'. In a further section the report looks at poverty at a time of high unemployment, comparing the estimates of poverty reached using the Henderson equivalences and the newly devised ABS/SWPS equivalences. The groups most in need are identified. The report concludes that any estimates of poverty are highly sensitive to assumptions made about circumstances of pensioners and cannot be treated as unchallengeable facts.

MEASUREMENT.

- 517 SOMERVILLE, Paul (1983), 'The strings on special benefits', *Australian Society*, 2(5), June 1, 12-13.

'Special benefits are paid to elderly migrants whose immigration to Australia was sponsored by children, who then find themselves - perhaps because of job loss - unable to support their parents.' The conditions which have led to demands of repayment of the benefit are discussed here.

INCOME SUPPORT, ADMINISTRATION, AGED, IMMIGRANTS.

- 518 SOUTER, Robyn (1986), *Stretched to the Limit : Western Port Emergency Relief Review Project*, Melbourne, The Brotherhood of St. Laurence, 46pp.

'This report is based upon interviews with agencies in the Western Port region involved in the provision and distribution of emergency relief.

The review found that all agencies had experienced dramatic increases in the demand for emergency relief over the previous eighteen months. Agencies reported significant changes in requests for assistance. Rather than providing crisis alleviation in times of financial stress, to persons making a once only application, agencies were confronted by applicants requesting assistance as an ongoing income supplement to pensions and benefits. A 26 per cent cut in emergency relief grants from the Department of Social Security in the 1985/86 funding period has meant an increased burden on community resources to provide for the increased demand for aid. The review of the Brotherhood's Material Aid Service in the Peninsula Division revealed requests by individuals and agencies had resulted in a 262 per cent increase in demand for assistance, over the previous twelve month period. This dramatic trend was reported by all participants in the review throughout the Western Port region. Agencies participating in the project reported that 85 to 90 per cent of those applying for emergency relief assistance were receiving Department of Social Security pensions or benefits.'

SURVEY, EMERGENCY RELIEF.

- 519 SPALDING, Barbara (1980), 'Economic relationships and social values', in R.G. BROWN (ed.), *Children Australia*, Sydney, George Allen and Unwin in association with the Morialta Trust of South Australia, 218-24.

The chapter considers the situation of children in poor families who 'have to use all their income in satisfying consumption needs', and have nothing to invest in their children's futures. 'This is the reality of poverty and one of the major reasons why the family itself will continue to be a vehicle for perpetuating inequality even if the goal of a poverty level income for all very poor families is reached.'

DEPRIVATION, CHILDREN, FAMILIES.

- 520 SPENCELEY, G.F.R. (1980), *Charity Relief in Melbourne : The Early Years of the 1930s Depression*, Monash Papers in Economic History, No.8, Melbourne, Monash University, 38pp.

This paper examines the nature of Melbourne's charity system in the 1920s, and the effects of its response to the growing problem of unemployment, during the depression's first years.

HISTORY, UNEMPLOYMENT.

- 521 SPOONER, Stephen (1973), 'Relationship between work incentives and receipt of welfare benefits', *Social Security Quarterly*, Winter, 22-5.

The article discusses the evidence available about the incentive or disincentive effects of welfare benefits and finds that there is no evidence that welfare benefits of themselves cause absence from work; apparent incidences of such behaviour 'are in fact a manifestation of social disability'. 'However, conditions governing payment of benefits can act as a disincentive for people to become self-supporting, for example a means test which imposes a 100 per cent tax on earnings could have this effect'.

INCOME SUPPORT, ADMINISTRATION.

- 522 STAATS, Steven (1975), 'Establishing priorities in Australian social welfare policy - a theoretical overview', *Social Security Quarterly*, 3(2), Spring, 4-7.

'This article attempts to outline a theory and to develop principles for establishing priorities in Australian social welfare.' The priorities may encompass objectives, roles and strategies, distribution and the overall size of the expenditure. The author concludes that economics 'can present a rationale for basing policy recommendations in the social interest upon the revealed values of individuals. It may also suggest when it is unsafe to do so'.

ATTITUDES, POLICY.

- 523 STANTON, David (1973), 'Comprehensive inquiry into poverty', *Social Security Quarterly*, Winter, 26-32.

The establishment of an independent non-parliamentary Commission of Inquiry into Poverty in Australia was announced in 1972 by the then Prime Minister, Mr. W. McMahon; the terms of reference, set out here, were criticised in Parliament at the time. The main criticisms from both the Opposition and other (welfare) bodies are outlined here. In February 1973 the newly elected Primary Minister, Mr. E.G. Whitlam, appointed four new members to the Commission, each of whom was given a separate area of responsibility: one in law and poverty, one for selected economic issues, one in the medical and sociological aspects of poverty and the fourth in the area of poverty and education.

This article is a progress report on the activities of the Commission, listing surveys being carried out by the Commonwealth Bureau of Census and Statistics as well as research projects which have been commissioned from other sources.

SURVEY.

- 524 STANTON, David (1973), 'Determining the poverty line', *Social Security Quarterly*, Spring, 18-32.

The difficulties involved in the determination of a poverty line are discussed, and some approaches are described: the budgetary or subsistence approach, the inequality or relative approach and the arbitrary approach which uses an administrative criterion such as the minimum wage to define a poverty line. For each approach the work of earlier and overseas researchers is described as well as the applications in Australia. The article concludes that while none of the methods is adequate, they do provide a basis for discussion and planning.

MEASUREMENT.

- 525** STANTON, David I. (1980), 'The Henderson poverty line - a critique', *Social Security*, December, 14-24.

This article examines the methodology adopted by R.F. Henderson to produce poverty lines for use in poverty research and policy development. The history of the line is outlined, from the time of the first study, in Melbourne, 1966. The line has been updated since that time and is the most widely accepted measure of poverty in use. Stanton examines the basic wage component of the line, presenting arguments to show that it provides a 'shaky foundation'. Subsequent adjustments over time have been linked to changes in Average Weekly Earnings and Stanton points to inconsistencies involved in that process, including the confusion about using taxed or untaxed income in the measure. The method adopted in producing equivalence scales which relate the poverty line for a standard family to those for families of varying size and composition involved the use of the New York 1954 Family Budget Standard. Stanton questions the relevance of this standard which Henderson continued to use in 1973 even though there was later New York data available. Henderson did, however, recommend the use of Australian data, to be available from the Household Expenditure Survey, for future work. Stanton points to major theoretical and conceptual problems which would be involved in the use of this data. Other questions are raised about the estimation of the effect of housing costs on poverty lines and about the relationship of poverty lines to levels of pension and benefit payments.

The purpose of the article was to demonstrate 'the subjective and arbitrary nature of the Henderson poverty line'. Stanton argues that Henderson's lines are inappropriate 'as the basis for determining the level and structure of payments in the social security system or in assessing the extent of poverty in Australia'. He makes some suggestions towards a better methodology.

MEASUREMENT.

- 526** STAPLES, J.F. (1980), *Things Worth Fighting For*, The Chifley Memorial Lecture 1980, Melbourne, Melbourne University ALP Club, 54pp.

This lecture takes its title from a collection of the speeches of J.B. Chifley (edited by A.W. Stargarst). It is divided into two parts: 'The working poor and a fair basic living wage' and 'The 1980 budget and indexation policy'.

The paper argues that 'there is no such thing as either a single or a free market for labour in this country or in any part of it'. 'The pretence to the truth and elegance of the free market is self-serving and illusory ...' There is therefore the need to determine a fair basic living wage. The nature of work is discussed and the author identifies 'the forces which confine the working poor to jobs that fail in every respect to provide the rewards and benefits that most of us consider fundamental rights of employment', particularly in the 'marginal labour market'. The author recommends a tax approach to supplementation of income for low-income workers, strengthening the pension system so that 'they will not fall back into poverty in their old age', job creation programs, the provision of community services, but above all, a fair minimum wage. The importance of indexation of this wage is stressed in the second part of the paper.

INCOME SUPPORT, POLICY, LABOUR MARKET.

- 527** STAPLES, Jim (1985), 'Taxes : the dissenters', *Australian Society*, 4(6), June, 13-19.

The predominant anxiety for government should be 'the demonstrable poverty that exists in Australia and the incredible inequality among our citizens in the matter of access to our income'. Poverty is described as 'acute relative social deprivation' and the article discusses the distribution of income and the need to change the tax laws. 'Tax change is not necessarily tax reform' but should contribute to 'a redistribution of the wealth and income of our country into the hands of the poor and the disadvantaged'. The article discusses government expenditure, taxation expenditures, the definition of income, corporations, capital gains, trusts, deductibility of losses, non-deductibility of interest payments, and payments to associated persons. The author looks at tax avoidance and evasion and puts forward measures to strike at abuses and raise more revenue from business taxpayers and the rich.

INCOME INEQUALITY, TAXATION, POLICY.

- 528 STICKLAND, Glen (1975), 'Poverty', *Australian Social Welfare*, 5(1), March, 22-4.

Poverty is difficult to define but is a recognisable part of our culture. The causes are briefly canvassed. Negative public attitudes to poverty are one of 'the largest single stumbling blocks in the way of mounting an effective war on poverty'. Necessary strategies must include a better income maintenance scheme and other social service programs as well as increased participation by the poor in decisions which affect them.

ATTITUDES, POLICY.

- 529 STILLWELL, Frank (1980), 'Equality', in J. NORTH and P. WELLER (eds), *Labor, Directions for the Eighties*, Sydney, Ian Novak, 112-30.

In this general discussion of equality the author briefly discusses inequalities of wealth and of income. Labor Party policies and programs are discussed as they address the problem of reducing poverty and other aspects of inequality.

INCOME INEQUALITY, POLICY.

- 530 STRETTON, Hugh (1980), 'The meanest country in the world', *Australian Social Welfare-Impact*, 10(2), May, 4-7; first appeared in *New Society*, 50(893), 15 November 1979, as 'The Australian war on the poor'.

Welfare provisions in Australia are described: 'the welfare is mean, but more of it is financed from direct income taxation than in any comparable country. Nevertheless, it is hard to believe that a shift to indirect taxation would produce much compassionate change of heart'. The 'backlash' against the victims of poverty is 'orchestrated and conducted by the government'.

ATTITUDES, INCOME SUPPORT, POLICY.

- 531 STROOBANT, R.E. (1978), 'Disadvantage at school and post-school experience', in *Outcomes of Schooling : Aspects of Success and Failure*, Research Report for the Australian Government Commission of Inquiry into Poverty, Poverty and Education Series, Canberra, AGPS, 111-53.

The data on which this study is based was gathered for an earlier publication (W.F. CONNELL, R.E. STROOBANT, K.E. SINCLAIR, R.W. CONNELL and K.E. ROGERS [1975], 12 to 20: *Studies of City Youth*, Sydney, Hicks Smith), and has been further analysed here to search for patterns of disadvantage, both in school and out of school. A part of the study is based on further interviews with some of the earlier sample. No general pattern of disadvantage was uncovered but a lack of parental interest and support was found to be a prominent correlate of disadvantaged schooling and a substantial proportion of parents faced money problems in keeping their children at school.

SURVEY, DEPRIVATION, EDUCATION.

- 532 STUBBS, John (1966), *The Hidden People, Poverty in Australia*, Melbourne, Cheshire-Lansdowne, 147pp.

'One of the aims of this book is to bring together the results of investigations which others have conducted into various pockets of poverty in Australia but which are not generally available.' The groups which are the subject of separate chapters are: the old, the young, low-income families, 'victims of crime' (prisoners, ex-prisoners and their families), widowed women, homeless men and deserted fathers with children, the disabled, migrants, misfits (poor by choice?), those living in rural poverty and those in the 'slums of tomorrow', the low income suburban ghettos. The book looks briefly at social services available for the poor.

DEPRIVATION, AGED, FAMILIES, HOMELESS, RURAL, SOLE PARENTS, WOMEN, YOUTH.

- 533 SWAIN, Shurlee L. (1980), 'Destitute and dependent : case studies in poverty in Melbourne, 1890-1900', *Historical Studies*, 19(74), April, 98-107.

The cases described here illustrate the way in which charitable institutions dealt with cases of need during the last decade of last century. The 'charity network was preoccupied with establishing the "worthiness" of applicants for aid'.

HISTORY.

- 534 SWAIN, Shurlee (1985), 'The poor people of Melbourne', in Graeme DAVISON, David DUNSTAN and Chris MCCONVILLE (eds), *The Outcasts of Melbourne*, Melbourne, Allen and Unwin, 91-112.

'This chapter is based upon the examination of some 20,000 individual case-records from 22 of the agencies which administered relief to Melburnians during the 1890s.' It also discusses the way in which charity was given.

HISTORY.

- 535 SYDNEY CITY MISSION (1981), *Poverty in Mt.Druitt : A Grim Reality*, introduced by Merle HURCOMBE, Sydney, 18pp.

'Mt.Druitt is an artificial suburb, begun in 1968, without sufficient resources or employment opportunities, bringing together large numbers of people with similar social problems resulting in the tremendous pressures and financial strains on the people living there.' The publication presents the findings from a survey of 100 families in the area. The report makes a number of recommendations in the areas of income support provision, service provision, employment, and housing.

SURVEY, INCOME SUPPORT, AREA STUDIES, SERVICES.

- 536 TAIT, David (ed.) (1987), *Family Wellbeing, Proceedings of a Workshop*, Melbourne, Australian Institute of Family Studies, 160pp.

'Despite an array of data on family incomes, labour force participation, housing, childcare, disability and so on, there is no one survey which includes the lot. As a result, we have no way of knowing how many or which families are "excluded" from aspects of life which make for wellbeing, or how forms of inadequacy interact with others to produce beneficial or deleterious effects.' The Director of the Institute, Don EDGAR, argues that we must develop indicators of family wellbeing, ideally from a survey which could measure a variety of aspects 'from the perspective of both the group and its individual members'. This publication includes papers given at a workshop to explore the possibilities for such a survey.

Introduction to the family wellbeing workshop	David TAIT
Keynote address	Larry BUMPASS
The subjective wellbeing and illbeing of families	Bruce HEADEY
Family information available from the 1986 Census	John ALLEN
Family indicators at the community level	Frances BAUM
An overview of data sources about family wellbeing	David TAIT
Towards developing Australian housing indicators	Hal KENDIG
Improving economic measures of wellbeing	Phil GALLAGHER
How should we measure the standard of living of low income families?	Peter WHITEFORD

Planning for family services at the state government level: Rosie WAGSTAFF
Department of Youth and Community services as a case
in point

Planning for social justice Jan CARTER

Developing policies for the ageing: the importance of Adam GRAYCAR
family indicators

Summary of discussion and Conclusion and implications David TAIT

INCOME INEQUALITY, MEASUREMENT, POLICY, SERVICES, HOUSING, AGED, FAMILIES.

- 537 TERNOWETSKY, Gordon (1977), 'Work orientations of the poor and income maintenance', *Australian Journal of Social Issues*, 12(4), November, 266-80.

'Attitudes toward work are compared between a non-poverty sample and a group of poor involved in an experimental income maintenance scheme. Two problems are examined. The first tests work orientation differences between the poor and the non-poor. The second assesses the supposed "work disincentive effect" of income maintenance. Contrary to the "culture of poverty" thesis and the logic underlying many policy efforts, it was found that the poor are strongly motivated to achieve through work. Male/female comparisons revealed that non-work tendencies are evident among the female poor. These, however, are attributed to their acceptance of different role expectations. It was also shown that over time the work orientations of the poor remained stable under conditions of guaranteed minimum income support. The hypothesized "work disincentives effect" of income maintenance was not supported.'

SURVEY, ATTITUDES, INCOME SUPPORT.

- 538 TERNOWETSKY, Gordon W. (1979), *Income Security and Attitudes of the Poor : A Restricted Cross-lagged Test of Causality and Change*, La Trobe University Sociology Papers No.5, Melbourne, Social Change Research Unit, Department of Sociology, La Trobe University, 18pp.

The author used findings from a survey of participants in the Family Centre Project of the Brotherhood of St. Laurence, with a comparison group drawn from prosperous family heads in suburban Melbourne, to discover whether the outlook of the poverty sample on a number of variables differs significantly from the more prosperous groups and whether these patterns persist when the circumstances of the poor are altered. 'An affirmative answer seems to be the most appropriate response to both questions.' Employment is the recommended policy; income maintenance 'makes the life of the poor more bearable and manageable' but there are limits to this form of redistribution.

SURVEY, ATTITUDES, INCOME SUPPORT.

- 539 TERNOWETSKY, Gordon W. (1980), *Intergenerational Poverty Life Styles and Income Maintenance : An Analysis of the Cultural and Situational Views of Poverty*, Canberra, Department of Social Security, AGPS, 186pp.

Two view of poverty - cultural and situational - are defined and were tested in this study. Interviewees were chosen from participants in the Family Centre Project of the Brotherhood of St. Laurence and from a random sample of 160 more prosperous family heads from the Melbourne suburb of Heidelberg. Life styles and family differences were compared and predictions associated with both views were tested. The study shows that the poor placed a high value on education and were as concerned as the non-poor with their children's performance at school; however they aspired to and expected less education for their children than the comparative sample. The work values of the poor were found to be similar to those held by the more advantaged members of society. Even with guaranteed income support, the poor exhibited a higher desire to achieve through work than the non-poor. The poor, especially

the men in poverty, held high work commitments. The effects of an income maintenance scheme are described. In his analysis of the results, the author finds support for the situational model of poverty: there was some evidence that the poverty of the poor was an outcome of downward mobility and that the persistence of low economic status is an effect of the obstacles that arise from the circumstances of poverty.

SURVEY, DEPRIVATION, ATTITUDES, INCOME SUPPORT, EDUCATION.

- 540** TERNOWETSKY, Gordon (1981), 'Poverty and income : different approaches to the meaning and measurement of poverty', in Max GRANT (ed.), **Readings in Economics**, Melbourne, Hargreen, 258-68.

The chapter discusses 'the problem of determining what constitutes enough money'. It begins with 'a review of the different definitions and measures used in poverty research. This is followed with an examination of current Australian measures of poverty. The paper concludes by considering an alternative measure which comes from understanding of the meaning of poverty in industrialised societies like Australia.'

MEASUREMENT.

- 541** TERNOWETSKY, Gordon W. (1985), 'Poverty and income inequality in Australia and Canada : new directions for research', **Australian-Canadian Studies**, 3, 12-27.

'This paper begins with a comparison of poverty measures in Canada and Australia. It then engages the evidence for an expanded approach to the measurement of poverty in advanced industrial societies. The paper concludes with a review of some possible measurement alternatives where the concept of inequality guides the definition and measure of poverty. These are illustrated with taxation data from Australia and the Canadian province of Saskatchewan.'

INCOME INEQUALITY, MEASUREMENT, TAXATION, COMPARATIVE STUDIES.

- 542** TOFT, Pamela A. (1977), 'The Red Cross School Volunteer Project', in **Aspects of School Welfare Provision**, Research Report for the Australian Government Commission of Inquiry into Poverty, Poverty and Education Series, Canberra, AGPS, 49-129.

The Red Cross School Volunteers Project, founded in 1965, uses non-professional, unpaid volunteers to assist children from multi-problem families who are having difficulties at school. The operation of the Project is described and its effects on 1974 participants are evaluated; there is also an evaluation of the aims of the Project by the family social workers, the volunteers, school principals and class teachers.

The research suggests that the Project was able to help the majority of the 31 children studied. However there were also negative effects and recommendations are made to counter these, as well as for the future operation and possible extension of the scheme.

SURVEY, EDUCATION, CHILDREN.

- 543** TOMLINSON, John (1975), 'The importance of being worthy', **Australian Journal of Social Issues**, 10(3), August, 197-207.

The concept of 'worthiness' as a factor in our social welfare system is examined. Eligibility criteria for receipt of pensions or benefits are described and alternative propositions made.

INCOME SUPPORT, ADMINISTRATION, POLICY.

- 544** TOMLINSON, John (1977), **Is Band-Aid Social Work Enough**, Darwin, The Wobbly Press, 20pp.

The book, examines welfare economics, community development, welfare rights, social work, and sociology with particular attention to the Aboriginal community.

INCOME SUPPORT, POLICY, SERVICES, ABORIGINALS.

- 545 TRANTER, Paul (1985), 'Life without privacy takes a high toll', *Australian Society*, 4(10), October, 22-4.

'People living in areas characterised by poverty are further disadvantaged by their lack of residential privacy.' The article describes life in housing estates where there is little privacy and a lack of meeting places.

DEPRIVATION, HOUSING.

- 546 TRAVERS, Peter (1983), *Unemployment and Life-History : A Pilot Study*, SWRC Reports and Proceedings No.30, Kensington, Social Welfare Research Centre, University of New South Wales, 75pp.

'This monograph is a report on the Pilot Phase of a study to examine the life-time effects of unemployment. The specific focus of our enquiry is a comparison between two groups of men born between 1905 and 1917, who survived the depression of the 1930s in South Australia.' The survey found 'dire poverty' among the sample, in the sense that 'unemployment meant living quite outside the cash economy'. However, these men lived with their families and even in families where there was multiple unemployment, 'it was on their mothers that the principal burden fell of making do on a pittance'. Following the history of these men the author found that they did not become part of any self-sustaining 'culture of poverty', but were able to take advantage of opportunities for work when they become available later.

DEPRIVATION, UNEMPLOYED.

- 547 TRAVERS, Peter (1986), 'Non-income measures of need', in *Income Support Seminar*, Standing Committee of Social Welfare Administrators, Council of Social Welfare Ministers, Australia, Papua New Guinea, New Zealand, 117-26.

Two concerns about the poverty line based on income are raised, related to the political aspects of poverty measurement: the credibility of claims about the nature and extent of poverty based on such measures and the argument that they are, because of the method of updating the lines, measures of inequality rather than of poverty. The author argues that an income-based measure is a 'snapshot' which does not take into consideration future prospects, and fails to identify two key sources of material support: access to resources other than through personal cash income and the relationship of current income to lifetime income.

Non-income measures of need being used in work by the author include employment status, material resources, housing, health, and transport. The implications of using these measures are discussed.

MEASUREMENT.

- 548 TREADGOLD, Malcolm (1980), 'Aboriginal incomes : an aggregation analysis of the 1976 Census results', *Australian Bulletin of Labour*, 7(1), December, 31-46.

The information available from the Census (subject to certain processing procedures and assumptions), shows that Aboriginals are a 'severely depressed group'. Their per capita income is only about half that for the Australian population as whole.'

INCOME INEQUALITY, ABORIGINALS.

- 549 TREGILLIS, Shane (1987), 'Who lives where?', *Australian Society*, 6(7), August, 31.

Figures on Australian housing from the 1981 census are presented, showing that those on low incomes often have high housing costs.

INCOME INEQUALITY, HOUSING.

- 550 TRELOAR, Susan (1977), **The Relationship between Poverty and Disability in Australia**, Research Report for the Australian Government Commission of Inquiry into Poverty, Social/Medical Aspects of Poverty Series, Canberra, AGPS, 72pp.

'This submission is concerned with the welfare of more than a million Australians, or 9 per cent of the population, for that is the proportion of the population which suffers from one or more chronic limiting illnesses, injuries and impairments.' The research undertaken (interviews with agencies concerned with the disabled, client interviews, interviews with people with specialised areas of rehabilitation and chronic illness, and analysis of certain case histories and of annual reports, research and other documents) revealed that large numbers of disabled persons are in poor financial circumstances and suffer various deprivations. The extent of disability in Australia and the extent of poverty are estimated; there is discussion of disability as a cause of poverty, the effect of a degree of disability, costs arising from disability, discrepancies in provisions by services, and of a series of problems other than financial. Appropriate major recommendations are made in the area of costs and organisation of services. However, in the event that the concept of a reasonable living allowance is not to be implemented without delay, a set of interim immediate measures is also made.

SURVEY, DEPRIVATION, INCOME SUPPORT, SERVICES, HEALTH, DISABLED.

- 551 TRELOAR, Susan, PETRITSI-JONES, Dora and KERR, Charles (1977), 'Use of health services by Greek immigrants', in **Health Studies of Selected Disadvantaged Groups**, Research Report for the Australian Government Commission of Inquiry into Poverty, Social/Medical Aspects of Poverty Series, Canberra, AGPS, 29-65.

This study is based upon a survey to discover the nature, extent and distribution of those problems which immigrants face in matters relating to their health (especially physical, but including mental) and their utilisation of health services. Three groups were surveyed, Greek immigrants, 'key people' in the Greek community and professionals working with services used by the Greeks and Greek factory workers in large industries. The surveys indicated the need for changes or improvement in the area of education and dissemination of information, interpreters, health insurance, and the education of health workers and for the establishment of Greek immigrant health centres.

SURVEY, SERVICES, HEALTH, IMMIGRANTS.

- 552 TRETHEWEY, Jenny (1986), 'Deferrals and broken promises', **Australian Social Welfare-Impact**, 16(5), September, 5-7.

This comment on the 1986-87 Budget examines changes to income security arrangements and compares poverty lines and pensions over the period 1983-86.

INCOME SUPPORT, POLICY.

- 553 TRETHEWEY, Jenny (1986), **When the Pressure is Really On : The Interim Report of the Income and Expenditure Study**, Melbourne, Brotherhood of St. Laurence, 81pp.

The report is subtitled 'A study of changes in income and expenditure among low income families'. It reports on research into income and expenditure patterns of fifty families over a six month period, during which families kept diaries, showing the degree of fluctuation in both to which such families are subject. The monthly income and expenditure of four families are presented in detail. These were chosen to represent families with varying income sources (Unemployment Benefit, Supporting Parents Benefit, Widows Pension and wages), different family composition and size, families with children at different ages and varying housing tenures. From these accounts there emerges a series of themes which are common to many of the families and are developed in the report.

These problems relate to the ways in which the households spend their money and what they did without after they had paid their rent and bills. Food, clothing and footwear, energy use, private transport, leisure activities and medical treatment are each discussed. Budgeting was found to be careful and systematic. Seasonal effects are examined showing difficulties posed, especially by school holidays and Christmas. Savings are low or non-existent

and half the families had a considerable debt load: the incidence, reasons and management of debt are analysed. There is also an analysis of other means of income support, that is, gifts and emergency relief. The discussion also takes up the personal and social costs of life on a low income.

SURVEY, DEPRIVATION, INCOME SUPPORT, EMERGENCY RELIEF, FAMILIES.

- 554 TULLOCH, Patricia (1976), 'Residualism in social policy : a critical note on the Henderson Report', paper presented at a Conference of the Sociological Association of Australia and New Zealand, Melbourne, August, in Adam GRAYCAR (ed.) (1978), *Perspectives in Australian Social Policy : A Book of Readings*, Melbourne, Macmillan, 206-14.

Models of social welfare are traditionally residual or institutional. This paper places the Henderson Report, *Poverty in Australia*, in the context of these models and 'indicates the limitations of an exclusive use of either perspective'. In particular it examines the guaranteed minimum income proposal which the author argues is a form of 'poverty engineering'. It is also argued that the definition of poverty is related closely to 'the amount of change that is thought feasible or desirable at a given point of time'. If it is narrowly defined, it may be 'solved' within an unequal society. The Henderson Report is set within this context and the measures it suggests 'will secure a minimal degree of income security and, supposedly, a certain level of financial security for all Australians'. These measures will have a higher chance of acceptance than radical solutions.

INCOME SUPPORT, POLICY.

- 555 TULLOCH, Patricia (1979), *Poor Policies : Australian Income Security 1972-77*, London, Croom Helm, 191pp.

'This book is about the policies of poverty, about the continued failure of policies, poorly devised and administered, to meet the needs of people in the lowest income groups.' The years covered by the study include periods of government by both major parties and 'form something of a watershed in the history of Australian social policy. This book deals with the nature and extent of the changes that took place in one area of social policy - income security. The analysis is made in the wider context of social and economic inequality. It also attempts to describe the ways in which the two parties' ideological commitment to welfare differed, and the extent to which ideological factors influenced change.' The terms used in the discussion especially those related to concepts of poverty and social policy, are defined. The arguments made in the book are supported by, and drawn from, analysis of data about the provision of pensions and benefits, taxation scales and tax allowances, housing policy as it relates to income security and about health insurance.

'The main conclusion is that while the Labor government initially raised expectations for an enlarged and more generous view of welfare, the hope for change was submerged by economic and political pressures and finally eliminated by the policies of the succeeding Government. It is also suggested that both parties remained basically liberal-capitalist in outlook and that neither was committed to a substantial reduction of inequality. In the final section of the book "guaranteed minimum income" policies are examined on a comparative basis, together with the reasons for the widespread failure to provide a little more security for the poor.'

INCOME SUPPORT, POLICY.

- 556 TULLOCH, Patricia (1980), 'The poverty line : problems in theory and application', in Peter SAUNDERS (ed.), *The Poverty Line : Methodology and Measurement*, Papers given at a seminar, SWRC Reports and Proceedings No.2, Kensington, Social Welfare Research Centre, The University of New South Wales, 14-26.

'In this paper the interrelationship of capitalism and poverty is taken for granted, and within that context, the factors which limit the influence of poverty research are examined. The factors reviewed are the sociological shortcomings of the "poverty line" concept, difficulties of establishing validity and objectivity, and questions of feasibility and public acceptance. These issues are considered with particular reference to Townsend's recent study of poverty in the United Kingdom and the Australian Poverty Commission.'

MEASUREMENT, POLICY.

- 557 UNIVERSITY OF NEW ENGLAND, DEPARTMENT OF SOCIOLOGY (1974), *Rural Poverty in Northern New South Wales*, Research Report for the Australian Government Commission of Inquiry into Poverty, Canberra, AGPS, 169pp.; prepared under the supervision of J.S. NALSON, by Alan BRIDGES, Frances LOVEJOY and Max WILSON, using information from studies carried out by Jim Bell, Ken Dempsey, Dick Keam, Don Yates, Alan Bridges, Frances Lovejoy and assistants.**

This report draws on data gathered at the University of New England for purposes associated with rural farm adjustment and Aboriginal welfare. The terms of reference for the analysis were to examine causes of and correlates with poverty in the rural sector including Aboriginals and to indicate policy measures of a welfare nature which alleviate rural poverty. Such recommendations are included in each chapter.

The North Coast of New South Wales : The case of the dairy farmers

The chapter analyses data from a survey carried out between 1968 and 1972; the implications of the time lapse are discussed. Estimates are made of poverty in the group using a poverty definition constructed here. The characteristics of the poverty are described and the causes canvassed.

Periodic income deprivation : The case of the wool producers

The study was carried out during the rural depression in 1971 and was originally an attempt to investigate the sociological implications. The data collected included some information used here to provide an indication of the farmer's economic situation. Debt is the major circumstance examined. The symptoms and causes of poverty are discussed and the report warns that welfare programs to alleviate poverty should not concentrate on one at the expense of the other.

Rural poor whites

The 'poor whites' studied here were the control group used in a study into the welfare of Aboriginals in New South Wales. The definition of 'poor' used is based upon social and economic functioning. The research is described and the results presented in terms of housing, health, education and employment. The characteristics of rural poor whites are described.

Selected aspects of government welfare programs for Aboriginals in rural New South Wales

The study was designed to determine whether selected Aboriginal welfare programs were effective in achieving their stated or implicit objectives. It was carried out in four different regions which are described. The project investigated housing, education, health and employment.

Conclusions and recommendations

Rural poverty may be periodic or chronic. Short term welfare measures are necessary, in addition to long-term policies to eliminate the underlying causes of periodic poverty, if it is not to become chronic. Groups which are chronically poor are identified (pensioners, invalids, Aboriginals); correlates of their poverty are described. Recommendations are made about welfare expenditure, a negative income tax, self-help programs and welfare workers.

SURVEY, INCOME SUPPORT, POLICY, AREA STUDIES, ABORIGINALS, RURAL.

- 558 VAN HOA, Tran (1986), 'Measuring equivalence scales', *Economics Letters*, 20, 95-9.**

'The paper proposes a new system-wide method to measure general and commodity-specific equivalence scales and reports some budget standards for policy use in Australia. Based essentially on duality theorems of consumption theory, the method is computationally simple and can be used in models of hierarchic or ordered preferences when data on certain commodities are unreliable.'

MEASUREMENT.

- 559 VICKERS, Margaret (1983), 'Needed : a better start', *Australian Society*, 2(3), April, 19-20.

'The cost of public policies that put inflation before unemployment has fallen heavily on the poor and the powerless'. The new Labor Government must formulate a comprehensive youth policy which will provide support for the whole age group.

POLICY, LABOUR MARKET, YOUTH.

- 560 VINCENT, D.P. (1976), 'Economic aspects of farm poverty', *Australian Journal of Agricultural Economics*, 20(2), August, 103-18.

'The results of the Henderson Poverty Inquiry's 1973 farm household income survey are discussed and supplemented by income distributions based on taxation returns from 1968/69 to 1972/73. It is concluded that much low income "poverty" is temporary, being the product of the instability of agriculture. A case is made for the inclusion of wealth in farm and non-farm welfare comparisons. Proposals aimed at directly increasing incomes are discussed and hypothetical income distributions are presented to indicate the impact of the Henderson Inquiry's guaranteed income scheme on farm income distributions.'

INCOME INEQUALITY, MEASUREMENT, INCOME SUPPORT, RURAL.

- 561 VINCENT, D.P., WATSON, A.S. and BARTON, L.M. (1975), 'Poverty among farmers in three districts of Victoria', in *Financial Aspects of Rural Poverty*, Research Report for the Australian Government Commission of Inquiry into Poverty, Canberra, AGPS, 55-120.

Three surveys are discussed here, carried out in the Wimmera cereal-growing area, the Shelford soldier settlement area in the Western District and the Dundas Tablelands of Western Victoria. The report discusses the difficulties associated with the measurement of income in the rural sector. It attempts to incorporate other considerations in the analysis of equivalent money levels of income between farmer and non-farmer, as the simple income concept of farmer well-being creates problems for welfare programs. The third section is mainly concerned with policy and institutional aspects of Australian agriculture. It discusses agricultural price policies, financial markets and capital accumulation, rural reconstruction and taxation policies. Policy recommendations are made to assist the low income farmer, to improve the financial environment of farmers and about the need for reconstruction assistance to farmers leaving the land.

SURVEY, INCOME INEQUALITY, MEASUREMENT, INCOME SUPPORT, AREA STUDIES, RURAL.

- 562 VINSON, T. and HOMEL, R. (1975), 'Crime and disadvantage : the coincidence of medical and social problems in an Australian city', *British Journal of Criminology*, 15(1), January, 21-31.

The aim of the study was to identify suburban areas of Newcastle which suffered from an unusually high incidence of a number of medico-social problems, or indices selected for study. These included economic deprivation as measured by incidence of unemployment and the use of social agencies concerned with the alleviation of poverty. The method is explained. The areas identified as 'high risk' suburbs have more than their share of people living in poverty and of delinquency.

DEPRIVATION, AREA STUDIES, SERVICES, UNEMPLOYMENT.

- 563 VINSON, T., HOMEL, R. and BONNEY, R. (1976), 'A community study : Newcastle' in *Community Services : Four Studies*, Research Report for the Australian Government Commission of Inquiry into Poverty, Canberra, AGPS, 3-17.

A survey was carried out about attitudes and values of those living in suburbs identified in previous research as 'disadvantaged' or 'at risk' areas of Newcastle. The study is intended to discover differences in attitude and the effect of the attitudes on the use of social institutions which might help lift people out of a depressed situation or

prevent them falling into poverty. A second study was designed to discover the extent to which agency based welfare services penetrate the socially disadvantaged areas of Newcastle. The implications of the findings for social welfare planning are drawn out. Single parent families are shown to have the greatest need. Suggestions are made for some innovative solutions to the problems of disadvantaged families.

SURVEY, ATTITUDES, AREA STUDIES, SERVICES, SOLE PARENTS.

- 564 VIPOND, Joan (1986), 'Poverty after housing costs', in Adam JAMROZIK (ed.), **Income Distribution, Taxation and Social Security : Issues of Current Concern**, SWRC Reports and Proceedings No.55, Kensington, Social Welfare Research Centre, The University of New South Wales, 71-87.

Estimates of national levels of poverty measured before and after people have paid for their housing are made. Some concepts used in poverty analysis, the income unit and the poverty line, are described and the importance of housing costs in reaching a measure of poverty is discussed.

Poverty in 1972/73, using data from the Poverty Inquiry, is contrasted with the level in 1981/82, using data from the ABS Income and Housing Survey. In terms of incomes only, the change in the extent of poverty is small but poverty measured after housing costs are taken into account has increased markedly. In 1972/73 less than 7 per cent of Australian families were affected by poverty after accounting for housing costs; in 1982/83 the figure is more than 11 per cent. The change may be attributable to the changing nature of poverty which now affects young people more than the elderly. The high level of owner occupation among elderly low-income groups ameliorates their poverty while the young are at a stage of the life cycle when accommodation costs are likely to be high. The situation is associated with the decline in the Australian economy since the mid 1970s but the problems are raised for both housing policies and for the income maintenance system.

MEASUREMENT, HOUSING.

- 565 VIPOND, Joan (ed.) (1987), **Assisting Private Renters: Papers from a Workshop**, Background/Discussion Paper No. 18, Social Security Review, Canberra, Department of Social Security, 109pp.

The major part of the publication is the paper, by the editor, 'Policy options for relieving housing problems among people on low incomes'. This paper follows earlier research, (Bradbury, Rossiter and Vipond, 1986) (q.v.), which suggests that housing problems for the poor can be tackled either by reducing the cost of housing or by increasing low incomes. Some proposals made in other recent papers are analysed. The relationship of poverty to housing costs and the increase in poverty measured after people have paid for housing are shown. Options for change in the income security system are canvassed. The paper then turns to housing, examining the tenure bias in housing policies, analysing housing problems and putting forward options for change in dealing with both problems of housing demand and of housing supply. The results of both housing and poverty research are linked in the following section of the paper which analyses likely housing market responses to changes in welfare payments. It also explores 'the benefits of subsidising housing supply through state provision of rental dwellings compared with assisting low income tenants directly by paying them rent allowances'. The problem of providing such assistance without creating poverty traps is considered. The paper argues that rent assistance is likely to be more effective in ameliorating housing and poverty problems than supply-side policies, and proposes two possible schemes.

The publication includes comments on the paper by Judith YATES and Greg BLACK, as well as a summary of the discussion which took place at the workshop.

INCOME SUPPORT, POLICY, HOUSING.

- 566 VIPOND, Joan, BRADBURY, Bruce and ENCEL, Diana (1987), 'Unemployment and poverty : measures of association', **Australian Bulletin of Labour**, 13(3), June, 179-92.

To what extent do increased levels of unemployment imply an increase in the numbers of families in poverty? To what extent could current poverty be reduced by a reduction in unemployment? Although precise answers to these questions are impossible, some approximations can be made by measuring the association of unemployment and poverty. The measures of poverty used in the analysis are discussed. Trends in unemployment rates and in

unemployment benefit rates are described, showing that unemployment benefit rates have been below the poverty line from 1972 to 1985, 'implying poverty during periods of unemployment except for people with an alternative source of income'.

Two sets of new figures on the association of unemployment and poverty are presented, supporting arguments that unemployment is a major and increasing cause of poverty. The first, concerned with the **incidence** of poverty, shows that it is much higher among unemployed people than among the general population: approximately 80 per cent of income units with an unemployed person had incomes below the poverty line during their unemployment, and about one third of income units experiencing unemployment during 1981-82 had annual incomes below the poverty line for that year. The second measure is concerned with the **share** of poverty associated with unemployment: 30 per cent of income units below the poverty line in 1981-82 contained at least one person who was unemployed during the year.

'Since 1981-82, we estimate that both the incidence of poverty among the unemployed and the share of poverty associated with unemployment may have increased by about one-fifth.'

MEASUREMENT, UNEMPLOYED.

- 567 VOLKER, Derek (1987), 'Administration in the welfare state', paper presented to the RAIPA Seminar 'The Welfare State', *Canberra Bulletin of Public Administration*, 51, May, 82-6.

The paper discusses the administration of Australia's social security system which is briefly described. 'Our social security system probably has the highest degree of accountability of any in the world both to individual clients and the public as a whole. Dissatisfied clients can pursue claims through the Social Security Appeals Tribunal, the Administrative Appeals Tribunal and the Courts. Clients can complain to the Ombudsman and can obtain access to their files under the Freedom of Information Act. We also have an extensive system of internal review.' Problems faced administering the system are discussed. Administrators must be both efficient and compassionate, must deal with the small percentage who abuse the system, and must be fully accountable for the large expenditure. The social security system 'exists to care for those in genuine need and, with very few exceptions, it does this extremely well'.

INCOME SUPPORT, ADMINISTRATION.

- 568 WALSH, Senator Peter (1985), 'What the poor can expect by 1988', *Australian Social Welfare-Impact*, 15(5/6), November, 17-20. ACOSS 1985 Congress report.

The Minister for Finance examines Labor Party policies as they affect reduction in poverty. These involve targeting limited resources on the needy, the reduction in poverty traps and a 'boost to employment expected over the next few years'. Comments on the paper included here are made by Alan NICHOLS and Tricia HARPER; the latter addresses in particular the situation of women in poverty.

INCOME SUPPORT, ADMINISTRATION, UNEMPLOYED, WOMEN.

- 569 WARD, Jim (1977), 'Towards being down without being out: self help on skid row', *Australian Journal of Social Issues*, 12(4), November, 255-65.

'If the lot of the homeless man in Australian cities is to improve the impetus will have to come largely from within - that is through self help. Amelioration of the skid row life style in Australia will probably come in the form of increased sense of group identity, the establishment of clearly defined home territories, improved communication among those agencies that cater to the needs of homeless persons, and a change in the general public's perception of what constitutes skid row and its inhabitants. Brisbane's 139 Club, a drop in centre for the homeless, is an example of self help approaches to bringing about this amelioration of the skid row life style.'

ATTITUDES, HOMELESS.

570 WARD, Jim (1979), **The Street is their Home : The Hobos Manifesto**, Melbourne, Quartet, 136pp.

'This book is about skid row and its men, the positive and negative aspects of the lifestyle.'

DEPRIVATION, HOMELESS.

571 WATTS, Rob (1987), **The Foundations of the National Welfare State**, Sydney, Allen and Unwin, 169pp.

The book documents the history of welfare and social security in Australia from 1935 to 1945 under the following headings:

- . The origins and strange death of national insurance, 1935-9
- . 'To tax or not to tax': the war economy and social policy, 1939-40
- . 'Avoiding a kick in the rear': child endowment and the war economy, 1940-41
- . 'The light on the hill': Social Security and the advent of Labor, 1941
- . 'Stealing a sheep and giving the trotter away in charity': Labor and the national welfare fund, 1942-43
- . Reconstruction, full employment and the welfare state, 1943-45

In his conclusion the author draws attention to the similarity between all governments of the period 'in their recognition of the role welfare reforms can play in masking fiscal motives'. He casts doubt upon the 'myth' that 'the welfare state was or is an instrument for achieving equality'. His fundamental point is that welfare cannot achieve egalitarian redistribution while it is bounded off from the labour market, as a 'safety net' to catch those who fall through. Market-based inequalities must be addressed, and there must be commitment to social justice and equality.

HISTORY, INCOME SUPPORT, POLICY.

572 WEBSTER, Ian (1983), 'Incapacity for work : rights and wrongs', **University of New South Wales Law Journal**, 6(1), 24-36.

'Since the Poverty Inquiry (1974 to 1976) and with the rising level of unemployment, the extent and nature of poverty in Australia has become central to the public debate about social welfare policies and priorities. Concern for the needs of handicapped persons has moved up the political agenda, and at the same time medicine is developing concepts to better understand the nature and effects of disability. The medical concept of handicap - as social disadvantage - shares parameters with sociological and economic definitions of poverty: such overlap is central to the determination of invalidity for an invalid pension. During the past three years doctors appear to have complied with an administrative direction to redefine invalidity as an intrinsic characteristic to the exclusion of the person's relationship with his/her social world. These events have implications for the professional orientation of doctors and social policies for disablement.'

INCOME SUPPORT, ADMINISTRATION, HEALTH, DISABLED.

573 WEBSTER, Ian and RAWSON, Graeme (1977), 'Health screening of homeless men in Sydney', in **Health Studies of Selected Disadvantaged Groups**, Research Report for the Australian Government Commission of Inquiry into Poverty, Social/Medical Aspects of Poverty Series, Canberra, AGPS, 67-80.

This survey of homeless men involved a sample of 356 men ranging in age from 18 to 72 years, approximately 10 per cent of the estimated population of homeless men in Sydney. The methodology and findings of the survey are presented and the results discussed with particular reference to the incidence and frequency of disease, particularly pulmonary tuberculosis, and to nutrition. 'We may conclude with some certainty that the experience of living for these men has progressively narrowed their human life chances, and for many this process is rooted in childhood, accelerated by poverty, and the patterns of behaviour established before adulthood.' The report points to the need for a change in current attitudes held in social, medical and legal agencies.

SURVEY, DEPRIVATION, ATTITUDES, SERVICES, HOMELESS.

- 574 WENTWORTH, W.C. (1969), 'Social service and poverty', in G.G. MASTERMAN (ed.), **Poverty in Australia**, Australian Institute of Political Science, Proceedings of 35th Summer School, Sydney, Angus and Robertson, 1-41.

The author, then Minister for Social Services, begins by identifying three kinds of poverty: absolute, comparative and personal. He then discusses 'social services', mainly Commonwealth pensions, with references to health services and State activities, presenting information about payments, criteria and numbers of pensioners, assessing the impact of those services upon poverty. The ensuing discussion (published here) includes comments by T.H. KEWLEY on social service provision; by Alan K. JORDAN on the homeless man; by L.J.KEEGAN on widows and deserted wives with children; by Lloyd VIDLER on the 'new poor within an affluent society'; and by Bruce DUNCAN on poor people in country areas.

INCOME SUPPORT, POLICY, SERVICES.

- 575 WETTENHALL, Gib (1987), 'Why 40,000 people are homeless', **Australian Society**, 6(7), August, 35.

'Homelessness is largely a product of two things: poverty and a lack of access to social support networks.' The article comments on research into the problem and some proposals to deal with it.

DEPRIVATION, HOMELESS.

- 576 WHITEFORD, Peter (1981), Review article : 'The concept of poverty', a review of Peter Townsend's **Poverty in the United Kingdom**, **Social Security Journal**, December, 61-74.

This review of Townsend's **Poverty in the United Kingdom : A Survey of Household Resources and Standards of Living** begins by summarising some aspects of the book. The concept of poverty as relative deprivation is explored. The process of constructing an index of relative deprivation and finding a poverty standard related to that index is described. The estimates of the extent of poverty so discovered are compared with other measures used in the United Kingdom and the differences and similarities noted.

Whiteford then reviews Townsend's major critics. One common criticism is that the concept of relative deprivation confuses poverty with inequality, and the possibility of formulating a measure of absolute poverty is canvassed. Townsend argues that the absolute levels of human needs put forward in the past have in practice represented narrow concepts of relative deprivation. Whiteford puts these concerns with inequality and poverty measurement into an Australian context, arguing that Townsend's analysis provides a model for Australian research even though the 'central problem of determining a poverty line remains unresolved'.

MEASUREMENT, ATTITUDES.

- 577 WHITEFORD, Peter (1985), **A Family's Needs : Equivalence Scales, Poverty and Social Security**, Research Paper No.27, Development Division, Canberra, Department of Social Security, 148pp.; also a shorter version in **Social Security Journal**, June 1983, 54-61, and an earlier version, Paper 1063, Section 45, 53rd Congress of the Australian and New Zealand Association for the Advancement of Science, Melbourne, 1983.

The role of equivalence scales in poverty measurement and in policy formulation is described. The paper includes a discussion of the various ways in which researchers have defined and measured a family's standard of living: the budget, or 'basket-of-goods' approach, the approach based on surveys of actual expenditure behaviour of households, the approach developed by Peter Townsend and the approach of 'attitudinal scales' derived by directly questioning people about the income required to keep them out of poverty. The paper then discusses the results of all these estimation procedures and compares them with the relativities implicit in the Australian social security system and those in a number of other countries. The paper concludes with a discussion of the usefulness of various scales, the practical importance of determining that a particular scale is appropriate for application, and the conflicting factors that need to be taken into account in policy considerations.

MEASUREMENT.

- 578** WHITEFORD, Peter (1986), 'The costs of kids', *Australian Society*, 5(7), July, 19, 21-2.

Government programs which provide income support for children are being assessed as part of the review of social security policies. The aims of the programs must be clarified and decisions made about the priority to be placed on various objectives. In addition it is necessary to have 'systematic estimates of the needs and costs of different types of families at different income levels'. This article discusses some research that 'identifies the direct and indirect costs of raising children, and how these costs vary with number and age of the children'. The research being carried out at the Social Welfare Research Centre will make some contribution to the review and to decisions about the provision of adequate income support for low income families with children.

INCOME SUPPORT, POLICY, CHILDREN.

- 579** WHITEFORD, Peter (1986), *Issues in Assistance for Families - Horizontal and Vertical Equity Considerations*, Background/Discussion Paper No.5, Canberra, Social Security Review, 56pp.; also, Research Paper No.29, Research and Statistics Branch, Department of Social Security.

This paper describes the main features of family income support programs: family allowances, income support arrangements for pensioners and beneficiaries with children, and various forms of tax relief for taxpayers with dependants. It argues that tax and social security programs should not be thought of as different measures covering different groups, with social security being some sort of residual system. Both are policy instruments to achieve certain goals. The paper analyses the role of family allowances in detail. 'The major concern that can be expressed with current arrangements is with the level of support provided. The paper argues that by any standards, support for families in general and for low income families in particular is inadequate.'

Concern with low income families has been prompted by the increasing number of children for whom income-tested payments are made, partly due to the increase in unemployment and the numbers of children in sole-parent families. Analysis of trends over time show declines in assistance in terms of the real value of family income security payments. The paper discusses arguments for universality and selectivity, and examines the progressivity of family assistance programs.

INCOME SUPPORT, POLICY, CHILDREN, FAMILIES.

- 580** WHITEFORD, Peter (1986), 'Similarity and difference : a comparative approach to family income support', in Adam JAMROZIK (ed.), *Social Security and Family Welfare : Directions and Options Ahead*, SWRC Reports and Proceedings No.61, Kensington, Social Welfare Research Centre, The University of New South Wales, 43-84.

Alternative approaches to family income support are discussed in the context of changing family situations and the increased probability of children living in sole parent families. The paper concentrates on the principles underlying policies in a number of countries and illustrates 'the range of mechanisms available to meet different goals'. It describes the current Australian system of income security for families, discussing the goals of the programs and presenting criticisms raised in relation to inadequacy, labour force participation of women and incentives to work. The difficulties involved in making international comparisons are noted before similarities and differences are highlighted. The author identifies themes in policy alternatives related to changing the balance between private and public spheres, the need to take into consideration all aspects of public support - taxation and occupational benefits as well as social security provisions, and finally the adequacy of current programs. Greater support would require a commitment of new resources.

INCOME SUPPORT, POLICY, FAMILIES.

- 581 WHITEFORD, Peter (1987), 'Child poverty and the reform of family assistance', in Peter SAUNDERS and Adam JAMROZIK (eds), **Community Services in a Changing Economic and Social Environment**, Proceedings of a Conference, Brisbane, October, SWRC Reports and Proceedings No.70, Kensington, Social Welfare Research Centre, University of New South Wales, 51-86.

'This paper summarises recent research carried out at the Social Welfare Research Centre, which provides a preliminary assessment of the Government's anti-poverty strategy. The first part of the paper puts current estimates of poverty among Australian children into perspective, presenting trends over time and some international comparisons of the extent of poverty among children in comparable industrialised societies.'

'The second section of the paper attempts to explain the causes of this increase in poverty in Australia, as well as to explain why Australia ranks so unfavourably in international comparisons. The paper then describes the Government's family package and assesses the impact of the Family Allowance Supplement in reducing poverty among children. The paper concludes with a discussion of possible further policy initiatives that could be taken if the Government is to achieve its child poverty commitment by 1990.'

INCOME SUPPORT, POLICY, CHILDREN, FAMILIES.

- 582 WHITEFORD, Peter (1987), 'The costs of children : the implications of recent research for income support policies', **Social Security Journal**, Winter, 3-19; a version also appears as 'Costs of children', in **Income Support Seminar** (1986), Standing Committee of Social Welfare Administrators, Council of Social Welfare Ministers, Australia, Papua New Guinea, New Zealand, 23-61.

This paper provides a summary of research that seeks to estimate the financial costs of raising children. The research is used to evaluate current policies in the social security and taxation systems. Current policies are assessed in relation to recent trends in family assistance and to practice in comparable OECD countries. The paper concludes with a discussion of further research questions and the desirability of policy changes. When consideration is given to any changes in taxation or in income support provision, care must be taken to examine the effects of those changes on families with children and in particular, those families with children who are on low incomes.

INCOME SUPPORT, POLICY, CHILDREN, FAMILIES.

- 583 WHITEFORD, Peter and STANTON, David I. (1983), 'Cash payments by the Department of Social Security : some current issues', **Social Security Journal**, December, 49-58.

This paper describes the structure of the Australian Social Security system with particular regard to the cash payment programs administered by the Department. Some policy issues which are the subject of debate are identified and the paper shows how some objectives may be in conflict with one another. It concludes that it is important to emphasise that these conflicts 'are inherent in any system of income security', but that a better balance between objectives may be achieved.

INCOME SUPPORT, POLICY.

- 584 WILES, David (1987), **Living on the Age Pension : A Survey Report**, SWRC Reports and Proceedings No.64, Kensington, Social Welfare Research Centre, University of New South Wales, 108pp.

'This report examines how the social policy of Age Pension provision has affected the life-chances of elderly Australians. Based upon a 1982 social survey of fifty pensioners living in Sydney, the study explores the adequacy of income provision and its implications for the quality of life in retirement, so as to yield an experiential account of life on the pension. Participants were questioned about a range of historical and contemporary influences upon their present living standards, so as to illuminate the central research themes of adequacy and deprivation.

The study found that one half of the sample recorded a worse standard of living on the pension. They adjusted to relative poverty with stoicism, and tended to discount any deprivations suffered. This survey indicates that forward financial planning towards retirement is unlikely amongst those of modest socio-economic status. Economic "self reliance" through past savings or present part-time work cannot be expected, nor does the "family" provide an income security "safety net", so the pension must be sufficient rather than supplementary in its amount. The study

suggests a range of social policy targets, proposes a common retirement age of 65 years for both sexes, and floats a proposal for a "survival bonus", so as to reach those pensioners in greatest need.'

SURVEY, DEPRIVATION, INCOME SUPPORT, AGED.

- 585 WILLIAMS, Shirlee (1981), *On Your Own Two Feet, A Follow-up Study of the Original 60 Families in the Family Centre Project*, Melbourne, Brotherhood of St. Lawrence, 117pp.**

This study was written by an 'indigenous researcher', one of the participants in the Family Centre Project of the Brotherhood of St. Lawrence. It describes the Project which involved the provision of a guaranteed minimum income to participating families, and which was set up in 1972. This study is based on a survey carried out during 1978; the information is compared with 1972-73 data and reported in respect of family structure, income patterns, housing, expenditure, attitudes to poverty, employment, education and their experiences with the Family Centre and the Action and Resource centre projects.

SURVEY, INCOME SUPPORT, FAMILIES.

- 586 WILSON, Paul R. (ed.) (1972), *Australian Social Issues of the 70s*, Sydney, Butterworth and Co., 203pp.**

The book has sections on health, education, drugs, immigration, Aborigines, women and the search for equal rights, and pollution and environment. Finally there is a section on 'Poverty and people' which includes an introduction by the editor and the following chapters:

Economic welfare in Australia

B.L. EMBURY and N. PODDER

The relief of poverty : negative income taxes
and other measures

R.F. HENDERSON

A new approach to social welfare problems

E. CHAMBERLAIN

In his introduction to this section the editor points out that 'poverty is caused by a multiplicity of factors, of which inadequate income, though basic, is only one. The poor are caught in a vicious circle - they are unable to find adequate employment, which means their housing is sub-standard, they suffer dietary deficiencies, they cannot afford education to improve their employment potential - in general they become socially unacceptable to the middle class and are consequently unable to obtain financially adequate jobs. Not the least of their problems is the demoralising and degrading effect of having to apply for some form of government assistance.'

Embury and Podder are concerned with the distribution of income in Australia and the effect of income inequality on expenditure and consumption patterns. Henderson's paper puts forward some measures for the relief of poverty. Edna Chamberlain outlines conflict within the social work profession, describing the growth of client-power movements, which are being fostered by some social workers.

CAUSES, INCOME INEQUALITY, INCOME SUPPORT, POLICY.

- 587 WRENNALL, Lynne (1986), 'The Turbo kids', *Youth Studies*, 5(1), May, 4-8.**

This article is based on research conducted into a group of 13-17 year old inner-city unemployed youth who steal turbo-charged cars. The author discusses the law-breaking as a response to poverty.

SURVEY, LAW, UNEMPLOYED, YOUTH.

- 588** WRIGHT, Alan et al. (1978), 'Poverty, education and adolescents' in **Outcomes of Schooling : Aspects of Success and Failure**, Research Report for the Australian Government Commission of Inquiry into Poverty, Poverty and Education Series, Canberra, AGPS, 1-110. Other authors: Freya HEADLAM, Uldis OZOLINS and Ronald T. FITZGERALD.

'The main objective of this study has been to indicate whether and in what ways education can increase the life chances of adolescents subject to poverty.' The study was carried out by interviewing 18 year-olds. The study demonstrates the pervasive effects of failure and powerlessness on the lives of poor people. Children and teenagers of poor families have restricted opportunities to benefit from educational services. Existing school structures are felt to be unresponsive to their needs, and the low expectations for these children held by both parents and teachers add to their disadvantage. Recommendations are made about improving the school environment, providing opportunities for more satisfying work, access to continuing education and provisions for youth, recreational and community development.

SURVEY, DEPRIVATION, SERVICES, EDUCATION, LABOUR MARKET, YOUTH.

- 589** 'The 1980 Social Justice Statement' (1980), **Social Survey**, 29(8), September, 227-6 and 254.

The article comments on the reaction of the secular and religious media to the Social Justice Statement on 'Poverty, Power and the Church', particularly to the call for Catholics to change social conditions which make poverty inevitable.

ATTITUDES.

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followed by

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KEY-WORD DEFINITIONS AND INDEX

CAUSES: works which identify the causes of poverty.

9, 13, 23, 42, 45, 48, 53, 56, 57, 74, 75, 76, 85, 92, 93, 94, 120, 130, 132, 168, 235, 239, 262, 329, 330, 331, 361, 378, 380, 396, 419, 489, 491, 497, 498, 500, 586.

HISTORY: works which deal with the history of Australia as it relates to poverty; works which are accounts of the development of social policy in Australia, including accounts of changes in welfare provisions.

63, 83, 88, 107, 124, 140, 150, 152, 153, 158, 159, 178, 267, 298, 317, 318, 377, 379, 382, 400, 452, 453, 520, 533, 534, 571.

SURVEY: reports of surveys undertaken for any poverty-related purpose; these include measurement of poverty, descriptions of life-style, use of services etc., surveys to determine attitudes.

2, 5, 15, 25, 26, 35, 46, 53, 54, 55, 56, 57, 61, 62, 72, 79, 80, 89, 106, 123, 127, 138, 146, 163, 164, 180, 182, 187, 192, 195, 198, 205, 213, 219, 227, 229, 233, 242, 254, 259, 266, 285, 294, 299, 300, 304, 322, 326, 327, 332, 335, 338, 348, 359, 364, 366, 387, 392, 393, 396, 398, 412, 416, 420, 422, 428, 441, 457, 459, 460, 466, 467, 503, 506, 510, 518, 523, 531, 535, 537, 538, 539, 542, 550, 551, 553, 557, 561, 563, 573, 584, 585, 587, 588.

INCOME INEQUALITY: works which discuss income inequality and income distribution; studies analysing income distribution, wealth studies; works which discuss equivalence scales as an aspect of the way a family's needs contribute to the inequality of household disposable income. (For additional data readers are referred to the appropriate publications of the Australian Bureau of Statistics.

1, 4, 9, 15, 43, 44, 45, 55, 56, 70, 76, 77, 88, 101, 109, 110, 119, 127, 130, 131, 133, 135, 146, 148, 179, 211, 217, 220, 221, 236, 247, 258, 280, 283, 286, 287, 289, 290, 298, 305, 308, 310, 311, 312, 314, 316, 323, 324, 329, 355, 359, 376, 377, 386, 388, 415, 421, 423, 427, 428, 429, 440, 442, 443, 444, 445, 446, 448, 449, 451, 452, 456, 457, 476, 478, 479, 496, 514, 527, 529, 536, 541, 548, 549, 560, 561, 586.

MEASUREMENT: works which describe poverty line determination; measures of incidence and/or extent of poverty; aspects of equivalence scale determination and role, evaluation of measures etc. (For changes in the poverty line determination readers are referred to the IAESR and the NIEIR).

1, 15, 21, 22, 34, 47, 49, 50, 51, 52, 64, 65, 66, 70, 78, 88, 94, 127, 130, 131, 132, 133, 135, 141, 193, 194, 213, 214, 215, 229, 237, 239, 241, 246, 247, 254, 255, 261, 270, 280, 292, 293, 298, 305, 307, 308, 309, 311, 312, 323, 324, 337, 350, 351, 353, 354, 356, 359, 361, 377, 380, 395, 396, 410, 421, 426, 427, 433, 439, 440, 446, 448, 449, 470, 471, 481, 482, 489, 502, 513, 516, 524, 525, 536, 540, 541, 547, 556, 558, 560, 561, 564, 566, 576, 577.

DEPRIVATION: descriptions of the life-style of the poor; impact of poverty on health; discussion of living conditions, indebtedness, dependency, limitations etc.

2, 5, 7, 8, 11, 12, 13, 16, 21, 26, 53, 54, 70, 89, 115, 124, 137, 142, 145, 166, 174, 179, 192, 196, 199, 216, 235, 247, 254, 258, 259, 262, 268, 271, 277, 302, 315, 317, 321, 322, 325, 327, 335, 338, 347, 364, 378, 379, 387, 389, 391, 398, 411, 412, 416, 419, 420, 428, 435, 441, 454, 456, 466, 483, 485, 486, 495, 497, 500, 503, 519, 531, 532, 539, 545, 546, 550, 553, 562, 570, 573, 575, 584, 588.

ATTITUDES: works describing community attitudes to poverty and the poor, attitudes, of the poor to their own poverty, to work etc., political attitudes including discussion of cheating, bludging etc.

17, 18, 21, 37, 39, 54, 62, 70, 72, 115, 116, 123, 124, 127, 151, 152, 199, 205, 235, 257, 262, 299, 319, 334, 348, 356, 370, 407, 416, 480, 483, 491, 492, 495, 504, 506, 514, 522, 528, 530, 537, 538, 539, 563, 569, 573, 576, 589.

INCOME SUPPORT: works describing income support provisions; proposals for its reform; proposals for alternative schemes such as GMI, tax reform etc. (For data on provisions readers are referred to the appropriate publications of the Department of Social Security.)

13, 14, 15, 16, 18, 20, 21, 22, 23, 24, 25, 26, 27, 28, 29, 30, 31, 33, 34, 35, 37, 38, 40, 41, 42, 47, 58, 62, 67, 68, 69, 70, 71, 73, 75, 76, 77, 79, 83, 86, 87, 88, 91, 92, 94, 95, 96, 97, 98, 99, 100, 102, 103, 105, 107, 108, 110, 111, 113, 114, 116, 117, 118, 119, 121, 128, 129, 133, 134, 135, 139, 140, 141, 142, 144, 145, 154, 156, 157, 159, 160, 161, 162, 165, 167, 168, 169, 170, 171, 172, 174, 177, 184, 190, 191, 192, 193, 196, 200, 201, 203, 204, 207, 208, 209, 217, 218, 219, 221, 222, 223, 224, 227, 228, 230, 232, 234, 236, 237, 238, 239, 240, 241, 242, 243, 244, 246, 247, 248, 254, 256, 257, 258, 259, 265, 267, 269, 279, 281, 282, 283, 284, 288, 290, 294, 296, 297, 298, 301, 302, 303, 304, 305, 306, 307, 308, 310, 311, 312, 313, 316, 320, 327, 331, 333, 334, 335, 336, 337, 339, 340, 341, 342, 343, 344, 345, 346, 349, 352, 355, 357, 360, 361, 362, 364, 365, 366, 367, 371, 372, 379, 380, 381, 382, 384, 385, 388, 390, 396, 397, 398, 399, 401, 402, 405, 407, 408, 410, 413, 414, 415, 417, 418, 419, 421, 422, 425, 429, 430, 431, 434, 437, 438, 439, 440, 448, 455, 458, 461, 466, 468, 469, 472, 473, 474, 476, 477, 478, 479, 480, 481, 482, 485, 487, 489, 490, 491, 492, 493, 497, 501, 502, 504, 508, 509, 512, 513, 514, 515, 517, 521, 526, 530, 535, 537, 538, 539, 543, 544, 550, 552, 553, 554, 555, 557, 560, 561, 565, 567, 568, 571, 572, 574, 578, 579, 580, 581, 582, 583, 584, 585, 586.

TAXATION: works which discuss the effect of taxation on income distribution and redistribution, or the interaction of taxation with the social security system (but not those which recommend income support by changes to the taxation system : they will appear under 'income support'). (Readers are referred also to the bibliography being prepared at the Social Welfare Research Centre on the interaction of the taxation and social security system, forthcoming).

4, 9, 15, 18, 21, 24, 29, 43, 44, 58, 91, 95, 96, 102, 109, 110, 141, 154, 157, 160, 165, 190, 200, 217, 220, 221, 224, 236, 253, 279, 281, 282, 283, 298, 310, 311, 313, 365, 380, 381, 382, 384, 388, 404, 429, 431, 442, 473, 474, 485, 504, 508, 527, 541.

ADMINISTRATION: Aspects of legislation affecting the administration of income support or other social provisions, including eligibility, means tests, work tests, allowable income etc.. (For changes in rules applying to eligibility and administration readers should consult appropriate publications of the Department of Social Security.)

18, 20, 21, 23, 24, 27, 29, 31, 68, 69, 75, 87, 91, 105, 119, 128, 129, 134, 141, 154, 163, 168, 169, 171, 176, 191, 218, 230, 240, 242, 247, 258, 265, 267, 269, 281, 296, 299, 301, 333, 342, 363, 367, 368, 385, 390, 397, 410, 415, 421, 425, 431, 461, 462, 466, 517, 521, 543, 567, 568, 572.

POLICY: works identified with theory, ideology, party political statements; these may be related to social policy in general or income support policy in particular; they may relate to the issues involved, for instance the debate between universality and selectivity and may explain the principles underlying the choice of specific schemes, either income support or other policies to alleviate poverty such as labour market development.

3, 6, 16, 19, 22, 32, 33, 37, 38, 40, 41, 42, 52, 53, 64, 65, 70, 71, 72, 73, 86, 87, 88, 92, 93, 94, 96, 97, 98, 99, 100, 102, 104, 107, 108, 111, 112, 113, 115, 117, 118, 120, 121, 128, 129, 130, 131, 132, 133, 134, 135, 139, 140, 144, 145, 150, 151, 153, 154, 155, 156, 157, 158, 159, 160, 162, 168, 171, 173, 175, 178, 181, 183, 186, 188, 189, 190, 194, 201, 202, 203, 204, 206, 207, 208, 209, 210, 211, 214, 217, 222, 223, 224, 227, 228, 230, 231, 232, 236, 238, 240, 241, 242, 243, 244, 246, 248, 250, 251, 253, 254, 256, 260, 261, 262, 264, 272, 273, 274, 275, 276, 279, 283, 284, 286, 287, 289, 290, 291, 297, 305, 306, 317, 319, 320, 324, 325, 328, 331, 334, 336, 339, 341, 343, 349, 358, 360, 361, 362, 363, 364, 365, 366, 368, 371, 374, 375, 379, 380, 381, 382, 383, 384, 397, 399, 401, 402, 404, 406, 409, 410, 414, 415, 423, 424, 431, 432, 434, 439, 440, 442, 443, 444, 447, 448, 452, 453, 459, 461, 465, 468, 472, 473, 474, 475, 476, 478, 480, 481, 482, 484, 487, 488, 490, 492, 494, 495, 499, 501, 502, 504, 505, 507, 512, 513, 515, 522, 526, 527, 528, 529, 530, 536, 543, 544, 552, 554, 555, 556, 557, 559, 565, 568, 571, 574, 578, 579, 580, 581, 582, 583, 586.

AREA STUDIES: works which concentrate on specific geographic areas within Australia, including surveys to discover conditions in one or more places.

1, 2, 12, 26, 35, 50, 62, 74, 79, 163, 164, 174, 182, 186, 187, 192, 213, 226, 231, 233, 255, 259, 266, 278, 294, 322, 326, 350, 386, 389, 394, 396, 535, 557, 561, 562, 563.

COMPARATIVE STUDIES: works which compare the extent of poverty, provision of social security, social expenditures etc. between Australia and other countries. (see also OECD publications).

21, 34, 105, 308, 309, 348, 418, 479, 490, 541.

SERVICES: works which discuss the availability and/or need for general services for the poor.

2, 5, 16, 17, 19, 20, 22, 23, 26, 27, 38, 62, 63, 79, 84, 111, 136, 138, 150, 153, 163, 164, 187, 192, 193, 199, 201, 216, 226, 233, 241, 248, 254, 259, 263, 266, 297, 298, 318, 320, 322, 331, 332, 335, 336, 358, 359, 361, 364, 379, 380, 387, 389, 392, 393, 403, 406, 416, 434, 435, 441, 445, 450, 462, 476, 480, 485, 493, 498, 499, 500, 502, 503, 512, 535, 536, 544, 550, 551, 562, 563, 573, 574, 588.

EDUCATION: works which discuss the effect of education on employment, income etc., availability of education for the poor; the effects of poverty on access to education. (More information on this subject can be obtained from the Sociology Department at Macquarie University which is conducting research into **Poverty, Education and the Disadvantaged School Program.**)

25, 35, 56, 57, 62, 82, 125, 126, 136, 149, 166, 181, 190, 205, 212, 244, 278, 290, 298, 314, 326, 331, 336, 346, 348, 373, 379, 380, 382, 386, 391, 394, 417, 454, 497, 531, 539, 542, 588.

HEALTH: works discussing the health of the poor as well as health services available to the poor.

62, 88, 122, 163, 190, 225, 226, 244, 254, 298, 322, 327, 331, 332, 336, 357, 358, 368, 379, 380, 381, 382, 392, 393, 464, 467, 502, 550, 551, 572.

HOUSING: works discussing aspects of provision of public housing, the need for housing services etc. (Works discussing the effects of housing costs on poverty levels are cited under 'measurement' and those which recommend help in payment ie rental rebates etc., are cited under 'income support'.)

46, 49, 50, 51, 62, 81, 90, 101, 121, 122, 177, 182, 183, 185, 197, 203, 241, 245, 246, 249, 252, 255, 268, 279, 295, 296, 298, 300, 316, 331, 335, 336, 346, 369, 379, 380, 381, 382, 386, 401, 405, 422, 446, 447, 455, 460, 490, 493, 500, 502, 503, 514, 536, 545, 549, 564, 565.

LAW: descriptions of legal services for the poor; works discussing the disadvantages experienced by the poor because of the operation of the law; debt recovery etc.

10, 11, 36, 46, 59, 60, 106, 137, 180, 188, 244, 285, 315, 331, 336, 390, 403, 434, 461, 462, 463, 464, 465, 491, 502, 587.

LABOUR MARKET: works which refer to the labour market and unemployment as a case of poverty or the labour market as a service necessary for the alleviation of poverty. (Readers are also referred to the bibliographies on Unemployment in Australia published by the Social Welfare Research Centre.)

23, 25, 52, 62, 76, 77, 94, 103, 120, 134, 139, 140, 165, 190, 210, 219, 241, 246, 253, 256, 258, 259, 290, 291, 298, 299, 304, 336, 379, 380, 382, 386, 402, 415, 432, 436, 476, 493, 497, 498, 502, 505, 511, 514, 526, 559, 588.

EMERGENCY RELIEF: works which report on surveys of recipients of emergency relief; the use of emergency relief as a part of income support; emergency relief as an indicator of poverty.

12, 30, 67, 79, 195, 198, 206, 325, 334, 347, 402, 430, 437, 438, 510, 518, 553.

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DISABLED: (includes sickness benefit and invalid pension beneficiaries)

31, 121, 237, 241, 303, 304, 332, 335, 357, 358, 550, 572.

FAMILIES: (including sole parent families)

2, 8, 13, 16, 23, 26, 30, 35, 48, 66, 90, 92, 96, 97, 99, 100, 102, 103, 104, 129, 162, 168, 174, 191, 194, 198, 203, 213, 222, 223, 224, 254, 264, 279, 281, 282, 288, 324, 327, 336, 339, 340, 341, 342, 344, 349, 352, 364, 380, 388, 398, 411, 412, 413, 417, 418, 420, 422, 424, 451, 466, 480, 486, 503, 519, 532, 536, 553, 579, 580, 581, 582, 585.

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106, 122, 181, 182, 241, 254, 285, 326, 358, 359, 434, 462, 517, 551.

RURAL: (includes farmers and other rural dwellers.)

80, 114, 121, 148, 204, 278, 329, 330, 374, 375, 394, 395, 396, 399, 432, 532, 557, 560, 561.

SOLE PARENTS:

2, 14, 23, 28, 68, 69, 71, 84, 88, 96, 97, 98, 105, 121, 129, 134, 138, 170, 196, 198, 200, 219, 254, 301, 302, 366, 367, 372, 408, 451, 461, 509, 511, 514, 532, 563.

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