FROM SOCIAL INCLUSION TO INCLUSIVE GROWTH

As Australian social policy takes a new and potentially historic turn it is timely to ask whether or not social inclusion can continue to serve as an adequate policy framework. While there can be no doubt that social inclusion has played a very positive role in recent renovations of Australian welfare, certain associations arising from its British–European origin suggest that it is now better seen as forming a bridge from the economic rationalism of the 1990s to a new paradigm of inclusive growth.

No doubt *Comment* readers would have shared a rare summer vacation treat this year: a sportive joust over the future of social inclusion side by side with the cricket in our national newspapers. In the exchange two quite separate questions seemed inextricably confused. The first was whether or not the concept of social inclusion has given policy makers a new understanding of poverty and its measurement, while the second concerned political judgements on the federal government's legislative achievements in the name of this agenda. The latter, of course, is strictly a matter for the voters. Among those of us working in the field of social research and policy, however, I would be very surprised if there was not a strong consensus that social inclusion has already effected a quiet transformation in the way poverty is understood and measured and in the process brought us more into line with international best practice.

Just think of the distance between two books by Australian poverty researcher Peter Saunders (SPRC). The first, *The poverty wars*, published in 2005, reminds us of the extent to which public confusion over income poverty lines had come to rob the welfare sector of any serious advocacy traction. Just six years later Saunders' more recent book, *Down and out: poverty and exclusion in Australia*, illustrates how the broader, multidimensional measures of poverty have renovated our research and policy in this area. The Brotherhood's new Social Exclusion Monitor, developed in partnership with

the Melbourne Institute, is a striking example of how the new measures give a much sharper, more realistic snapshot of who is poor in Australia than did the old income poverty line. Understanding the 'joined-up' nature of exclusion has also led to program innovations across the board to achieve joined-up solutions.

Of course, it is one thing to produce a better understanding of poverty and quite another to propose a new policy framework for welfare reform. Back in 2005, this policy orientation was everywhere associated with British New Labour's so-called Third Way. The latter had become so politically ambiguous that no-one could ever decide whether the agenda was about reforming the morals of an underclass (MUD), promoting 'welfare to work' (SID) or achieving redistribution (RED) (Levitas 2005).

At that time, the Brotherhood saw its challenge in terms of taking the more progressive elements of the British approach and adapting them to our context down under. Efforts became focused on fitting inclusion to the human capital aspects of what was then called the National Reform Agenda. With the economic goals of raising productivity and participation, this remarkable agenda recognised that achieving these would require a strategy of redistribution if the less advantaged half of Australian society was to make its full economic contribution. In short, economic and social policy, equity and growth were coming together for the first time in decades.

Initially the claims that inequality could be as bad for the economy as for society were received with a certain disbelief. In a very short time, however, they have become the basis for a new international economic policy shift. According to the OECD (2011), for example, rising inequality is not only breeding social resentment and political instability by stifling social mobility, it is also having negative impacts on economic performance.

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The same paradigm shift is found in the World Bank's move from the 'Washington consensus' (neoliberalism) to inclusive growth. Australian Treasurer Wayne Swan's (2012) recent attack on excessive inequality should be read as simply representative of this new international mainstream.

If this clear commitment to redistribution marks a break from social inclusion, so also does the purpose of the proposed redistribution. In the Third Way period, welfare was basically about taxes and transfers. In the new consensus, these are important but so also is the need to create broad-based economic growth in which employment can indeed be the foundation of welfare. Investment in the social infrastructure (education, health) of participation and productivity is the key: good for people, good for the economy.

Global shifts in economic policy models like this happen only once every several decades. In Australia, the challenge to reverse inequality while boosting growth has the special twist of the mining boom. With this good fortune, the nation's decision makers could secure the future for coming generations; or equally, they could trade away their citizens' birthright for a mess of pottage.

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FROM THE GENERAL MANAGER

The national policy environment is shifting in a fundamental way. This year's ACOSS congress was about 'sharing the wealth'. The Business Council of Australia is campaigning for 'shared prosperity'. The ACTU is conducting a major inquiry into insecure work. As you will see from this *Comment*, the Brotherhood of St Laurence believes this trend is best understood as a paradigm shift from a 'social inclusion' agenda towards a more inclusive growth model for Australia.

Achieving inclusive growth will require new thinking across our society, from business and unions to the community sector. To promote this, we are launching a one-year research program entitled 'A New Social Contract', introduced in this issue by Maria Duggan who will coordinate the work.

A highlight will be a major international forum on inclusive growth on Friday 29 June, held in partnership with the University of Melbourne. Presenters will include Jeffrey Sachs of Columbia University; Martin Ravallion, Director of the Development Research Group at the World Bank; Pier Carlo Padoan, the Deputy Secretary-General and Chief Economist of the OECD; and Rathin Roy, Director of the International Research Centre for Inclusive Growth.

Last year, the Brotherhood hosted a national roundtable on inclusive growth (see <www.bsl.org.au/Research-and-Publications/Social-inclusion-workshops-program-discussion-papers.aspx>) and this year with John Buchanan of the University of Sydney I am co-editing a book, *Inclusive growth: an Australian approach*, to be published by Allen and Unwin in 2013.

A key contributor to this focus has been Francisco Azpitarte, who has challenged the popular myth that inequality has not changed much in Australia during the boom years by reframing the question as 'Has growth been pro poor?' This original analysis in the Australian context shows that while the poor may not have gone backwards in absolute terms, Australia's recent growth has been decidedly pro rich in relative terms.

A challenge for any inclusive growth agenda is reconciling labour market flexibility with social security. As Michael Horn explains, the Brotherhood's submissions to recent inquiries have called for labour market programs to be better designed to support jobseekers who face additional barriers such as mental health issues, and for employers to embrace the concept of workplace diversity. Dina Bowman's research confirms that gender and 'race' continue to affect the opportunities for work and learning available to women who live in inner-city public housing.

To underpin employment-centred growth we maintain our emphasis on promoting good school-to-work transitions for all. For early school leavers, trying out workplace options is a valuable step in planning a pathway to further learning and ongoing employment, as Eve Bodsworth's evaluation of the Caroline Springs Youth Employment Project shows. On Friday 22 June we will be showcasing our youth research at a national symposium entitled 'A Better Offer for All Young People'.

The Brotherhood has been a strong promoter of asset-based welfare or financial inclusion as an important element of a modern social security system. It is vital that all citizens understand and are able to make use of systems such as banking, credit and insurance. Our research involving the Afghan and Burmese (Chin and Karen) communities in Melbourne highlights the need for financial information and education that is accessible in terms of medium and language and also takes into account people's cultural values

and previous experience of financial management.

For older adults it is information and communications technology (ICT) which sometimes presents a daunting obstacle to active participation in the community. Bonnie Simons reports on two projects designed to build skills and confidence in computer and internet use. We have also recently made a submission to the federal inquiry on cybersafety and senior Australians.

On the matter of responses to climate change and energy saving, Damian Sullivan and Victoria Johnson have undertaken a revealing assessment of the distribution of energy-saving improvements installed in Melbourne under Victoria's Energy Saver Incentive.

This year is an important milestone for our partnership with the University of Melbourne. The review of our three-year Memorandum of Understanding will be undertaken in a context of strong mutual appreciation for the outcomes so far. Indeed a landmark is the commencement in RPC of our four successful STRAPA doctoral scholars (see p. 15).

To keep up with our latest research publications and events, don't forget to sign up for our enewsletter, *Brotherhood Update*, and our email alert about lunchtime seminars. You can register for both of these <http://www.bsl.org.au/getupdates>.

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A WORTHWHILE INVESTMENT
Findings from the national evaluation of HIPPY

As part of the Australian Government's Social Inclusion Agenda and commitment to early childhood education, the Home Interaction Program for Parents and Youngsters (HIPPY) was expanded to 50 communities across the nation between 2009 and 2011. Developed at the Hebrew University of Jerusalem, HIPPY was introduced in Australia by the Brotherhood of St Laurence (BSL) in 1998 as a pilot program because of its longstanding interest in the welfare of families with young children. The Brotherhod subsequently expanded the program to nine disadvantaged communities. Findings from previous research about HIPPY in Australia have largely been positive and consistent with international research on HIPPY (Gilley 2002; Godfrey 2006). However, these evaluations were unable to rigorously test the effectiveness of HIPPY, mainly due to small sample sizes. The evaluation of the national rollout of the program was able to employ a two-year longitudinal quasi-experimental research design. This represents the most thorough evaluation to date of the effectiveness of HIPPY in Australia.

The evaluation was undertaken by Associate Professor Max Liddell of the Department of Social Work, Monash University, with practical assistance from the Early Years team in the Research and Policy Centre at the BSL. The evaluation examined five aspects of the program, four of which are outlined in this article:

› appropriateness—the identified need for the program, alignment with Australian Government priorities and alternative responses/ programs

› effectiveness—the degree to which the intended benefits or outcomes have been achieved

› efficiency—the cost-effectiveness of the program

› HIPPY with Indigenous Australians— the appropriateness and acceptability of the program among Indigenous Australians.

Appropriateness

The evaluation demonstrated that HIPPY meets a significant need in Australia, and both aligns with and supports four Australian Government early childhood development priorities and policy agendas: the COAG National Early Childhood Development Strategy Investing in the Early Years, the related National Quality Framework for Early Childhood Education and Care Services, the Social Inclusion Agenda and Closing the Gap.

Effectiveness

The effectiveness of HIPPY was examined using a matched control group derived from the Longitudinal Study of Australian Children (LSAC) using propensity score matching (outlined in *Brotherhood Comment* August 2010). This is believed to be the first time the method has been used in Australia for evaluating a social intervention.

Participants in the research were from the 13 new HIPPY sites that made up the first wave of the national rollout of the program.

There were five types of participants: parents, children, home tutors, site coordinators, and the children's first year school teachers. The study collected data from home tutors, parents and children at three points of time during the two-year program: at the start of HIPPY; completion of the first year and towards the end of the second year.

Impact of HIPPY on the child's school readiness

HIPPY children's numeracy and literacy skills improved. The children started the program with scores below the Australian norm, but after two years this gap had closed and HIPPY children's pre-numeracy and pre-literacy scores were equal to the Australian norm (see Figure 1).

HIPPY children got on better with their peers and enjoyed being read to more. For those parents and children who completed more rather than less of the program, the children displayed higher levels of pro-social behaviour. Two out of three of the teachers made positive statements about the attitude and achievements of the HIPPY children in their class.

Figure 1 HIPPY children's 'Who Am I?' scores compared to the Australian norm
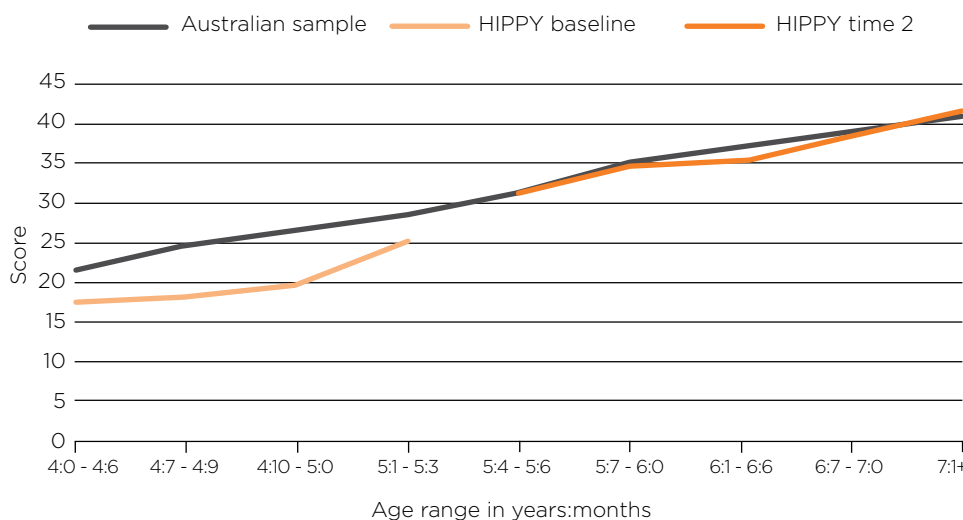
Source for Australian population data: de Lemos & Doig 1999, p. 23

Impact of HIPPY for the parents

HIPPY parents' confidence as their child's first teacher significantly improved by the end of the program. They had better self-efficacy, used less angry parenting styles, did more in-home and out-of-home activities with their child and were more involved in their child's learning and development as reported by teachers. Further, HIPPY parents rated their sense of 'neighbourhood belonging' more highly and had greater contact with their child's school.

Impact of HIPPY for tutors

Twenty-six home tutors were interviewed at all three stages. They were all female and aged between 24 and 42 years. Nineteen were simultaneously undertaking HIPPY with their children. Most tutors reported increased confidence, while some also reported improved communication, teamwork and organisational skills. Others reported how being a HIPPY home tutor helped them become more involved in their community.

Efficiency

Based on published information about the costs of similar programs, the evaluation found that HIPPY's cost effectiveness compares favourably with that of other international early childhood development programs. A benefit–cost analysis showed a return on investment to society of as much as $2.53 for every dollar spent.

Higher levels of children's school readiness bring about future benefits in terms of reduced grade repetition; fewer teenage pregnancies; increased levels of employment, individual earnings and tax revenue; and reduced levels of criminal activity and use of welfare services. In short, intensive early childhood programs have been shown to lead to improvements for both the individual and society as a whole.

HIPPY with Indigenous Australians

The evaluation used a case study approach to explore the appropriateness and acceptability of HIPPY in five sites (Alice Springs, Inala,

La Perouse, Mt Isa and Katherine). The case studies focused on the implementation, adaptation and perceived benefits of HIPPY.

HIPPY appeared to be most successful in places where the local Indigenous community and community leaders were closely involved in the ownership of, and lead-up to, the program, and where strong relationships existed between the local partner agency delivering HIPPY and other child and family services for Indigenous Australians.

In all locations, some modifications were made in order to successfully engage Indigenous parents and children. Centre-based delivery, or delivery at alternative safe places, overcame some difficulties of home visits; and providing transport overcame the lack of private or public transport in some locations.

HIPPY parents' confidence as their child's first teacher significantly improved by the end of the program.

The case studies show that HIPPY holds promise as an appropriate and acceptable program with Indigenous communities and aligns with the Australian Government's Indigenous early childhood development initiatives. The positive reports from participants point to the same benefits to Indigenous parents, children, families and communities as found elsewhere:

› increased confidence to teach their child and talk to their child's teacher

› improved parenting skills and relationships with their child

› improved awareness of their child's abilities, academic needs and the school's requirements

› improved social connectedness through meeting other parents.

Conclusion

The national evaluation means that HIPPY is now both an evidence-based program and a theory-based program. The quasi-experimental

design that made use of propensity score matching to derive a matched comparison group provides the strongest confirmation of the positive effect of the program on both parents and children. Comparison to similar early childhood development programs shows that HIPPY is also cost-effective and a good investment for society.

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HAS ECONOMIC GROWTH IN AUSTRALIA BEEN PRO-POOR?
Analysing income changes 2001 to 2008

Australia is now widely viewed internationally as the model of an economy capable of maintaining strong and sustainable growth. After two decades of growth, Australia is the sixth richest country in the OECD, behind only Luxembourg, Norway, the United States, Switzerland and the Netherlands. Much has been written on the causes and factors underlying Australia's growth experience (OECD 2003). In contrast, little is known about the inclusiveness and 'pro-poorness' of this economic growth; so a Brotherhood of St Laurence project has examined how much the strong economic growth in Australia in the last decade benefited the most disadvantaged groups. The research follows the different approaches to the measurement of pro-poor growth and notions of pro-poorness that have been proposed in the economic literature.

Conceptual framework

The characterisation of pro-poor growth patterns has attracted much attention from the research and policy communities concerned with economic development (Azpitarte 2011). The most recent agendas embraced by the World Bank and the International Monetary Fund explicitly recognise the existence of barriers that may limit the participation of disadvantaged groups in economic activity. For growth to be considered pro-poor, therefore, it must contribute to removing these constraints.

Pro-poor growth requires an equitable distribution of income gains across the population. There are, however, multiple ways of defining an equitable distribution that lead to different notions of pro-poorness. Among the different concepts, three have received most attention in academic and policy debates: the poverty-reducing, the relative and the absolute concepts of pro-poor growth (Duclos & Wodon 2004; Kakwani & Pernia 2008; Ravallion & Chen 2003). Assessments based on these concepts depend on two factors: the magnitude of growth, or the amount of extra resources that are now available to society; and how these benefits are distributed among different groups. According to the poverty-reducing definition, growth is pro-poor whenever it increases the

income of the poor. Clearly, this is a weak definition of pro-poor growth as it only requires the income growth rate of the poor to be positive, regardless of how the benefits from growth are distributed among the population. In contrast, for growth to be relatively pro-poor, it has to benefit the poor proportionally more than the non-poor. Finally, absolutely pro-poor growth requires the absolute gain of the poor to be larger than that of the non-poor, so that absolute income differences between these two groups are reduced.

Measuring pro-poor growth in Australia

The Brotherhood's pro-poor growth analysis makes use of the first nine waves of the Household, Income, and Labour Dynamics in Australia (HILDA) survey. Although data is available up to 2009, we focus the analysis on the period 2001–08 to avoid the effect of the global financial crisis on the growth evaluation. As Table 1 shows, the growth in the mean income observed in this period was accompanied by significant gains in all positions of the income distribution, so it can be considered pro-poor in the weakest sense. However, growth was neither relatively nor absolutely pro-poor as the benefits were highly concentrated in the upper part of the distribution.

In fact, both the relative and absolute gains increase as we move up the

distribution. Thus, for instance, the income of the person in the 95th percentile grew $3455 every year since 2001. In contrast, the annual income gain of the 5th percentile was $260. Note that Table 1 shows the income gain of the different *positions* and, given that the people occupying these positions in 2001 and 2008 are not necessarily the same, it does not reveal the benefits to particular groups. This is an important limitation of this approach, as one of the reasons for pro-poor analysis is to determine whether growth is beneficial for those groups who were initially more disadvantaged.

Therefore we explored the longitudinal HILDA information to study the benefits from growth experienced by those who were disadvantaged in 2001, using two definitions of disadvantaged: the standard income poverty definition and the multidimensional measure of social exclusion recently developed by the Brotherhood and the Melbourne Institute of Applied Economic and Social Research (Scutella, Horne & Wilkins 2009). The figures in Table 2 suggest that those who were socially excluded in 2001 benefited less from growth than other groups. Thus, the annual income growth rate of those experiencing deep exclusion in 2001 was 1.6 per cent, an amount of $308. This gain represents about one-fifth of the $1371 annual increase in the mean income for this period (see Table 1).

Table 1 Annual changes in individual incomes in Australia 2001–08

Position	Annual increase ($)	Annual growth rate (%)
Mean	1370.7	3.2
Percentile		
5th	259.7	1.9
10th	393.0	2.5
20th	596.6	2.8
40th	850.8	2.7
60th	1031.7	2.5
80th	1576.7	2.8
90th	2335.7	3.2
95th	3455.1	3.9

Data source: HILDA survey waves 1 to 8

Compared to the socially excluded, those who were income-poor in 2001 benefited more from economic growth over the decade. The annual growth rates for those below the 60 and 50 per cent of median income thresholds were 5.3 and 6.4 per cent respectively. The different gains of the income-poor and the socially excluded highlight how the conclusions about the pro-poorness of growth may depend on the chosen definition of disadvantaged.

Our research also identifies the particular groups, as defined by characteristics in 2001, who benefited the least from economic growth. Thus, individuals who were above 65 years of age, long-term unemployed or 'other inactive', or had less than Year 12 (and were not studying) were among those who had the smallest income growth in this period, with their income gains well below the mean. In addition, the income growth

rates for those individuals with poor English proficiency, poor health and disabilities were far below those observed for the other population groups. Thus, for instance, the annual income gain of individuals who did not report a disability ($955) was almost as three times as large as that of those with a disability or long-term health condition ($327).

Conclusions

The strong economic growth in Australia from 2001 to 2008 raised all the positions of the income parade. However, benefits from growth were highly concentrated at the top of the distribution. Consequently, Australia's growth pattern can only be considered pro-poor according to the weakest concept of pro-poorness.

The absolute and relative income gains of those who were socially excluded in 2001 were well below the mean. In contrast, the gain of those who were initially income-poor was larger than the average gain. Thus, economic growth in Australia was more pro–income poor than pro–socially excluded. Moreover individuals who were in certain demographic groups in 2001 benefited much less from economic growth over the decade than their fellow Australians.

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Table 2 Annual income growth in Australia 2001–08, by demographic groups in 2001

Group in 2001	Subgroup	Average annual increase ($)	Average annual growth rate (%)
Social exclusion	Deeply excluded	308.4	1.6
	Marginally excluded	702.2	2.5
Income level	Income-poor (below 60% median income)	1069.8	5.3
	Income-poor (below 50% median income)	1216.4	6.4
Age	< 30 years	978.3	2.6
	30–65 years	827.9	2.0
	> 65 years	23.6	0.3
Gender	Male	773.3	1.8
	Female	776.6	2.1
Employment status	Working full-time	901.2	1.7
	Working part-time	854.1	2.3
	Unemployed	994.7	3.3
	Long-term unemployed	770.6	1.9
	Full-time students	1600.7	5.0
	Other inactive	361.2	1.4
Education	Year 12 and above	955.4	2.1
	Less than Year 12, studying	1252.5	3.8
	Less than Year 12, not studying	478.0	1.4
	Fluent English proficiency	782.0	2.0
	Poor English proficiency	444.5	0.9
Health	Good general health	809.1	2.0
	Poor general health	627.4	1.7
	Good physical health	842.8	2.1
	Poor physical health	423.0	1.0
	Non-poor mental health	790.5	2.0
	Poor mental health	714.8	1.9
	No reported long-term health condition or disability	955.7	2.3
	Long-term health condition or disability	328.0	1.2

Data source: HILDA survey waves 1 to 8; Social exclusion monitor.

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DECENT SUSTAINABLE WORK FOR ALL IN A GLOBAL ECONOMY

The Brotherhood of St Laurence has made submissions to two recent inquiries focused on the challenge of strengthening entry to and retention of decent sustainable work (BSL 2011, 2012). Underpinning both submissions has been our assessment of the changing Australian economy and employment market.

The understandable public focus on the global financial crisis masks long-run changes in Australia within a global economy characterised by increasing mobility of money, goods and labour. These trends and related policy responses have had a substantial impact on the labour market, including the growth of casual and insecure work. Thus, a generation ago the underemployment rate—those looking for more hours of paid work—was only 2.6 per cent. By February 2012, it was 7.3 per cent—higher than the unemployment rate of 5.2 per cent (ABS 2012). Together these represent more than 1.5 million Australians of working age who are marginally attached to paid work.

Our analysis points to ongoing lower participation rates among disadvantaged groups, such as early school leavers, those with disabilities or mental illness, migrants and Indigenous Australians.

Government policies have focused on the supply side, emphasising narrow activation strategies for job search, with strict conditions imposed on income support recipients to achieve behavioural change. These paternalistic policies, and current social security provisions, are based on the normative status of a full-time worker with a secure career. The result is policy failure for employers who cannot fill entry-level positions and for disadvantaged jobseekers who face long spells of unemployment, cycling in and out of short-term jobs, or drop out of the labour force.

Bearing the risk

The risks from changing work arrangements are being borne by disadvantaged jobseekers in an increasingly segmented labour market. While jobseekers such as students who have the required skills, capabilities and social networks are able to obtain casual or part-time jobs that meet their needs, there is a large pool of working-age Australians who are excluded from these opportunities. The claim that a casual job offers a path to sustainable employment is true for some, but for the majority it is a myth.

Our submissions illustrate, through the experiences of our research participants, the vulnerability and precariousness of low-paid workers and jobseekers. Too many workers lack a sense of connection to a trajectory of ongoing, decent paid work. Australia has a very high rate of casual work, which by definition is insecure. And the increased importance placed on qualifications and credentials serves to lock out many underemployed workers from job retention or advancement.

The risks from changing work arrangements are being borne by disadvantaged jobseekers in an increasingly segmented labour market.

Our submissions' shared message is that a new social contract is required to generate a more coherent, integrated suite of policies that will deliver a dynamic, flexible and socially inclusive labour market suited to the global economy. This requires rebalancing from narrow supply-side interventions to place increased priority on demand-side barriers.

Support for participation

Of course, economic growth is necessary to stimulate jobs, with the aim of full employment (5 per cent unemployment nationally is *not* full employment). But growth alone is not sufficient. Also required is a policy reform framework that supports social and economic participation:

› effective labour market programs aimed at highly disadvantaged groups

› adequate income support payments to prevent poverty and social exclusion, including positive incentives to take up and remain in work

› training opportunities tailored to job prospects through the life course

› appropriate employment protection, particularly for casual employees

› strong workplace diversity measures to support and encourage public and private employers to hire disadvantaged workers

› support for employers to retain workers who experience mental illness

› enhanced social procurement policies in contracts to enable supported and transitional employment opportunities for highly disadvantaged groups.

There is significant labour market disadvantage and exclusion in Australia. A return to a weaker form of regulation through a Work Choices 2 is not the answer. Rather the challenge is to implement a fresh approach to social and labour market policy that addresses disadvantage and provides 'job-ready' workers to meet the needs of employers in the emerging services and knowledge-based economy.

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MAKING IT HAPPEN!
Learning and work for women in public housing

The issues that shape women's engagement in formal learning and paid work are well known. They include the persistent gender pay gap (EOWA 2012) and the shortage of affordable care services. Women may also be disadvantaged by the complex interaction of taxation, public housing and income support policies (Bodsworth 2010; Saugeres & Hulse 2010).

The Making it Happen study seeks to inform the development of innovative gender and culturally responsive services for women who live in public housing in Fitzroy, Richmond and Collingwood.

Gender and 'race'

Woolfe (2010, p.19) explains that racialisation refers to 'the systematic practices that differentiate and position groups of people [and individuals] … unequally … in relation to one another, on the basis of physical and/or social characteristics'. We found in this study it was impossible to ignore the intersections of gender and 'racialisation', especially in relation to women who are 'visible migrants' (Henry-Waring 2012). The interviewees referred to their experience of overt and subtle racism, such as referring to people as refugees even though they are Australian citizens. As one interviewee asked, 'When do you stop being a refugee?'

Learning, work and aspirations

The interviews highlighted systemic and practical issues in relation to formal learning, such as access to child care, the high cost of training and a mismatch between the training that is suggested and women's aspirations. The younger women wanted guidance about higher education; they wanted mentoring and tutoring, especially in relation to the language of business, finance and accounting.

Interviewees spoke of how racism and sexism lead to the underestimation of their abilities and the narrowing of options. One woman observed that there is a sense that 'what works for women is cleaning' yet 'not everyone wants to be a cleaner'. Similarly, while jobs such as aged care or child care may be deemed suitable for women, there is often a mismatch between early morning or evening shifts and the available child care or transport. Furthermore, care work remains low-paid, with few opportunities for advancement. Low-paid jobs may compound women's situation due to the additional costs associated with employment, increased rent and less time to attend to their family responsibilities. As one interviewee observed, women 'find themselves really hopeless'. Interviewees spoke of being 'under pressure from all areas'.

> In my community … if it was not for their kids they would go back … because it is so hard. I think women are really suffering silently … they are really mentally affected from this rejection … we were even better in refugee camp.

Most of the women mentioned positive aspects of public housing—a sense of security and community. Yet they also highlighted the effect of public housing policies that link rent to income. For example, one young woman was working two part-time jobs and studying for a professional qualification. As a result of her higher income, the household's rent increased. She said: 'It's like they're pushing me not to work. I'm on the edge [of leaving work] … it's not fair'.

One woman observed that there is a sense that 'what works for women is cleaning' yet 'not everyone wants to be a cleaner'.

Gender and culturally responsive services

Understanding the interrelated, complex issues confronting these women is a first step. We are working with the research participants and service providers to identify how we can help make it happen. Our research is focused on service development. Rather than producing a research report, we are developing tools and resources which will be available soon.

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GROWING TOGETHER OR CONTINUING TO GROW APART?
Why inclusive growth needs a new social contract

The Brotherhood of St Laurence is launching a new program of research and policy development aimed at framing a New Social Contract for Australia. This work will advance the terms of a new social contract for children, youth, working-age adults and retired and older people. The new social contract will respond to the changing and lengthening of modern lives and will build on the strong platform of current Brotherhood research which emphasises the multidimensional nature of poverty and exclusion.

As discussed by Paul Smyth elsewhere in this *Comment*, the Brotherhood has consistently promoted investing in human capital and integrating social and economic policy as defining features of an Australian approach to inclusive growth. The BSL New Social Contract Program will reinforce this emphasis with proposals for radical policy renewal to shape 21st century Australia as a strong and growing economy and as a fair and inclusive society.

What is the new social contract?

The concept of the social contract varies considerably between nations. Some countries have low tax rates, others progressive fiscal systems. Some countries have made health and education funding the responsibility of the state; others, notably the United States, have made it predominantly the responsibility of individuals, communities and employers. The extent of implicit redistribution through labour market policies or the distribution of public goods also differs across nations.

Clearly the concept of the social contract expresses something important about national cultures, tastes, identities and political systems and especially the relationship of the people to the state. It should be a dynamic concept, reflecting and responding to social, economic, technological and environmental changes; and its meaning and content are profoundly affected by political ideology.

In Australia the social contract is usually associated with the idea of a 'fair go'. Since Federation it has been adapted in response to major global social, economic and political changes. The Brotherhood sees today's challenge as reducing inequality while boosting sustainable growth and will consider what distinctive policies may achieve this for all Australians.

Why now?

There are signs that the long-running, polarised debate about aspects of the social contract, including the balance to be struck between universal rights and individual responsibilities, is beginning to shift, enabling a more critical examination of some previously unexamined assumptions.

This work will advance the terms of a new social contract for children, youth, working-age adults and retired and older people.

One of the most persistent of these is the contention that 'a rising tide of wealth will lift all boats'. This has been challenged decisively by the Organisation for Economic Development, with statistics showing that the gap between rich and poor in OECD countries (including Australia) has reached its widest for over 30 years. Launching the report, OECD Secretary-General Angel Gurría called for action:

> The social contract is starting to unravel in many countries. This study dispels the assumptions that the benefits of economic growth will automatically trickle down to the disadvantaged and that greater inequality fosters greater social mobility. Without a comprehensive strategy for inclusive growth, inequality will continue to rise.

Note that the OECD calls for the shoring up of universal systems such as health and education in promoting inclusive growth.

This message is being heard. Last year, Jennifer Westacott, head of the Business Council of Australia, spoke about the imperative for Australia to do better at sharing prosperity and tackling entrenched disadvantage (Westacott 2011). The point was recently reiterated by the Federal Treasurer, Wayne Swan, who emphasised that 'if we don't grow together, we grow apart' (Swan 2012).

Watch this space

The BSL New Social Contract Program aims radically to reframe the idea of the social contract for people at various life stages. It will do this by working with partners to describe the conditions required for all to make meaningful contributions, both in work and in the many other rich dimensions of social and cultural life. The work will successively consider our four transition areas, beginning with the Youth Offer.

Planned output on the Brotherhood website includes policy papers, briefing sheets, podcasts and findings from BSL research.

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'ONE SIZE DOES NOT FIT ALL'
Findings from the Youth Employment Project

Navigating a pathway to employment, education or training is a complicated task for most young people. This is especially the case for early school leavers and young people experiencing learning difficulties, adverse family circumstances, housing crisis, parental ill health or low socioeconomic status. Yet the individual, social and economic costs of failing to guide young people on this path are significant. Young people, particularly those who experience disadvantage, may suffer 'scarring' caused by the long-term negative consequences of failure to find a first job (OECD 2010); and early school leavers face the prospect of lower earnings and less-secure employment as well as impacts on their health and wellbeing (Lamb & Rice 2008).

These issues are compounded by the absence of institutional frameworks and structures targeted to assist young people, including those facing disadvantage. New suburbs in Melbourne's growth corridors often have limited infrastructure and services for young people. In 2008 the Brotherhood of St Laurence identified particular gaps in the Caroline Springs growth corridor, including limited vocational education and training programs; a lack of work experience opportunities for young people; lack of youth programs which provide 'life skills', employment and wellbeing services; and few spaces for youth services and for young people to access information and advice.

This article presents findings from an evaluation of the Brotherhood's Youth Employment Project (YEP) (Bodsworth 2012). The YEP was developed in response to the needs and gaps identified above, through a partnership between industry, local government and community. It involved case management, group training, and individualised work experience placements for young people in the Caroline Springs area.

Diverse needs

Most significantly, the evaluation revealed that young people who are looking for work or have exited early from mainstream schools are far from a homogeneous group; rather they have diverse aspirations, face varying levels of social exclusion and have very different reasons for leaving school or seeking employment.

The study revealed that young people exiting schools in Years 9 and 10 are especially at risk of falling through policy and service 'gaps'. They face particular challenges in the labour market due to their age, lack of skills, poor literacy and numeracy, and lack of a drivers licence. They require support to transition into employment or adult training settings; and few options are available to continue with basic maths and English.

The young participants needed to 'try out' different employment and training options in real workplaces and adult educational environments.

The YEP has highlighted the effectiveness of a better integrated, personalised approach to disengaged young people. The project assisted seventy per cent of participants into paid work, into training or back into education. It provided flexible, individual support integrated with group training offering pre-vocational and 'life' skills. Training was followed by tailored work experience and post-placement support.

Options and guidance

The evaluation challenged the notion of a 'smooth' transition from school to paid work or further education. The young participants needed to 'try out' different employment and training options in real workplaces and adult educational environments. They also needed ongoing assistance to navigate these messy pathways as casual jobs fell through or they found that particular courses or occupations did not suit them. Thus their pathways often involved stops and starts:

> One young woman who left school in Year 11, after the program she had aspirations to become a cabinet maker. She realised that she needed to finish Year 11. We discussed her options with her and created a 'mini-plan' so that she could return to school, finish year 11 with recognition of the learning during the YEP and then go on to do a pre-app[renticeship]. She changed her mind and decided she wanted to be a landscaper. She had done some work experience with [a local landscaping business] through the YEP and they offered her an apprenticeship. (YEP Coordinator)

The young participants expressed appreciation for ongoing contact with the program staff and the feeling that they had been offered choices and treated with respect. They also valued the individual vocational guidance, the assistance in working out short and long-term goals and the group training which facilitated peer support and friendships in an adult learning environment.

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NOTE

The report *Pathways that work* is available at <http://www.bsl.org.au/research-reports> or as a printed copy for $6 (plus $5 p&p)

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FINANCIAL LIFE IN A NEW SETTING
Afghan, Chin and Karen insights

Arashiro's (2011) financial inclusion work identifying the failure of one-size-fits-all dissemination models and fragmented support services has led the Brotherhood of St Laurence to seek a better understanding of the financial information and support needs of new migrants and refugees.

Frazer's report (2009) on legal problems experienced by African refugees describes the difficulties faced by these groups when suddenly subjected to a completely new system of institutions, language and cultural expectations.

There is, however, a lack of research in the Australian context which moves beyond identifying problems and listing needs to incorporate views from new migrants about how they experience the transition to Australian financial practices, as well as their suggested solutions.

The Brotherhood's Financial Life in a New Setting research aimed to:

› identify how social and cultural practices influence the process of adjustment in Australia for different migrant groups, with a focus on finances

› understand how Afghan and Burmese (Chin and Karen) people settling in Melbourne experience the Australian financial system

› propose policy and practice recommendations regarding the design and implementation of financial information and education for culturally and linguistically diverse (CALD) communities.

The report (Johnson, Dileri & Ywa 2012) represents the views of 36 Afghan and 68 Chin and Karen community members. Data was collected in focus group discussions and interviews, conducted in English, Dari, Chin Haka, Karen and Burmese.

Diverse experiences

This research presents a mixed picture of how migrants from Afghanistan and Chin and Karen communities from Burma are faring in relation to financial matters.

People in this study were facing significant financial hardship. In all three groups, budgeting is done with very small incomes; and most people reported meeting day-to-day expenses only by exercising extreme thrift, for example by growing their own food and forgoing recreational activities. People who were not in paid employment were far more vulnerable to financial hardship than those with regular paid work.

A key factor differentiating people's experiences of settlement is their circumstances before arrival in Australia. Some people, especially those from rural Burma who had spent long periods in refugee camps in Thailand, had very limited experience of money or of financial transactions before coming to Australia, while others who had lived in Afghan cities had more experience of financial systems.

People's ability to negotiate new systems was assisted by support from community organisations in Melbourne and cultural strengths they brought with them. In the Afghan case these strengths include religion, collectivism, education and experience of banking and finance in Afghanistan. In the Chin and Karen cases they include family unity, collectivism, religion and a strong sense of hope for the future.

Information needs

The most common financial information needs expressed across all three groups related to:

› credit—bank loans and credit cards

› understanding bills and contracts, particularly utilities bills and phone/internet payment plans

› insurance.

A further knowledge gap is where to get help in financial matters. People frequently reported that financial information is not provided in a comprehensible way.

Recommendations

Four recommendations arise from this research:

› The strengths people have brought with them as part of their culture and prior experience are a valuable asset in engagement with financial products and services.

Therefore, any financial program or product development should be informed by a strengths-based approach.

› Financial information and education need to be tailored to take into account people's life stage and the constraints and challenges posed by resettlement in Australia.

› The inadequacy of income, which limits social and economic participation, needs to be addressed by increasing Centrelink payments, particularly Newstart and Youth Allowance, and strengthening employment pathways and retention.

› Information often needs to be provided face to face, either in people's own language or with an interpreter. Written materials need to use clear, simple expression and need to be provided in multiple languages.

If concrete steps are taken to address these, significant benefit will flow, through improved social and economic participation and a brighter future for these communities.

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ENERGY EFFICIENCY MEASURES
How are the benefits shared?

One of the persistent critiques of energy efficiency schemes from the community welfare sector is that they tend to benefit wealthier and middle-class households, without providing sufficient support for low-income and vulnerable households to participate. We decided to take a closer look to see whether this is the case for Victoria's Energy Saver Incentive (VESI), the state's largest energy efficiency program. Our interest was trying to understand whether the benefits were spread equitably among households of different socioeconomic backgrounds.

This research (Sullivan & Johnson 2012) is timely because the federal government is currently investigating a National Energy Savings Initiative. Any lessons about the equity implications of Victoria's energy savings scheme could potentially be incorporated into a national scheme (see BSL 2012).

The VESI places an obligation on energy retailers to reduce the greenhouse gas emissions of the households they service. Emissions are considered to be reduced when the retailer or an accredited third party provider undertakes approved energy efficiency activities within a home; and this activity generates energy efficiency certificates (VEECs) which signify the greenhouse gas savings[1]. The most common measures installed under the scheme were high-efficiency light globes, followed by improved showerheads. Replacing inefficient hot water systems with efficient solar or heat-pump systems was less common but generated a considerable number of VEECs.

To understand the equity implications of the VESI we compared the postcodes where energy savings took place under the scheme with their position by quintile on the index for relative socioeconomic advantage and disadvantage (IRSAD), where quintile 1 is the most disadvantaged 20 per cent of the population and quintile 5 is the most advantaged. While the VESI covers the whole state, our initial investigation focused on the savings

generated in greater Melbourne; a later investigation is planned for all of Victoria. We examined the distribution of the total greenhouse gas savings from the scheme, and distribution of specific measures, such as light globes and showerheads, hot water upgrades and space heating upgrades.

Equity assessment

The first important result from the analysis was that the majority of savings occurred in households in more disadvantaged areas of Melbourne. The savings in these areas were largely driven by the distribution of light-globes and showerheads, which in most cases were given out free. Light globes contributed 90 per cent of the savings across Melbourne in the VESI's first three years of operation.

However, the results were markedly different for higher cost items, such as replacing hot water systems with more efficient units or upgrading heating systems. These measures were more common in more advantaged areas (see Figure 1 for hot water). Significantly, these measures require a substantial co-contribution from the householder, often in the thousands of dollars, a real barrier for many low-income households.

As the scheme progresses, the 'market' for light globes and showerheads will become saturated. There is a real risk that low-income households will miss out on sharing the overall benefits from the VESI.

Fortunately there are some straightforward steps the Victorian Government can take to promote equity within the scheme. These include providing additional incentives to low-income and vulnerable households to take up the higher value items such as hot water upgrades.

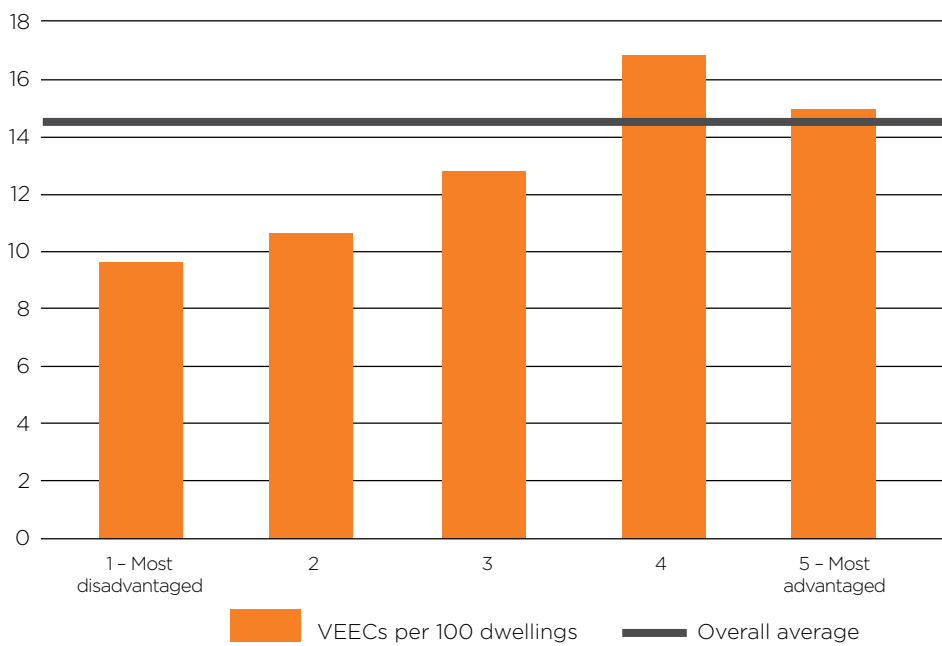**Damian Sullivan**

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REFERENCE

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1   Each VEEC represents saving of one million tonnes of carbon dioxide equivalent greenhouse gas emissions.

Figure 1 Emissions reduction (measured in VEECs per 100 dwellings) from all hot water upgrades, by IRSAD quintile

ONLINE AND IN TOUCH
How can new technology contribute to increased social inclusion for senior

Australians?

Information communication technology (ICT) provides ever-expanding opportunities to communicate, gather information, conduct business and access services. It has the potential to make a positive contribution to increasing social inclusion opportunities and outcomes and reducing social isolation for senior Australians (Simons 2011). The latest survey of household use of information technology revealed that 37 per cent of people aged 65 or older had used the internet in the previous 12 months and that 36 per cent had a home internet connection (ABS 2011). While the rate of computer and internet use by older Australians is increasing, so too is the range of information, including community and government information, that is available only on the internet. There is considerable risk that those without internet access will be excluded from these forums and have less access to information about many matters pertinent to their day-to-day life and the rights and responsibilities of effective citizenship.

Two projects

The CALD Senior Surfers (2008–09) and Chelsea Seniors Access ICT (2010–11) projects used technology as the catalyst to address social inclusion and social isolation issues and needs of older Australians. Both projects were funded by the Victorian Department of Planning and Community Development, as were their evaluations which were conducted by Bonnie Simons and Helen Kimberley.

The CALD Senior Surfers Project was designed for senior Victorians from culturally and linguistically diverse (CALD) backgrounds. CALD seniors often face barriers to accessing technology which flow from limited English language skills, financial circumstances and cultural factors. Ten culturally specific Victorian community organisations were funded to establish internet hubs and provide introductory internet training for their senior members in a familiar social setting.

The Chelsea Seniors Access IT Project sought to address place-based disadvantage and to improve participation and access to services of older adults considered to be socially isolated. A partnership between the Brotherhood of St Laurence, Chelsea Community Renewal and AccessCare Southern, the project was funded to provide 20 local residents with a home computer, broadband internet connection, and classroom and home training and support, as well as organised social activities over a 12-month period.

It was evident that their new social networks would need additional face-to-face support and nurturing to become more firmly established.

Maintaining social networks

Both projects provided access to computers and internet skills acquisition which opened new avenues for communicating with family and friends. Indeed, this was the use of the internet most frequently reported by participants. In addition, the projects provided opportunities to build new social networks either through organised social activities, as in the Chelsea project, or through increased informal social interaction with other organisation members, as reported by participants in the CALD Senior Surfers project.

Also important is how these projects contributed to the maintenance of these social networks. Being connected via the internet was enthusiastically embraced by the CALD seniors, and was shown to be integral to maintaining connections with overseas and distant family members and friends. However, it was evident that their new social networks would need additional face-to-face

support and nurturing to become more firmly established.

Many of the community organisations in the CALD project already had committed members. This placed them in a good position to continue providing the social activities and internet use and access beyond the life of the project. In contrast, at the end of the Chelsea project there was no provision for ongoing support for internet access or social activities. Three months after project completion, many Chelsea participants reported a significant reduction in both their internet use and their social interaction with other participants. Nevertheless, evaluations of the two projects showed that each had made a positive contribution to increasing social inclusion, decreasing social isolation and improving health, wellbeing and community participation.

Understanding project aims and delivery approaches and why some achieve more positive outcomes than others can point to improvements for future projects. The challenge for seniors ICT initiatives is how to sustain opportunities for internet access, training and social networking support once demonstration projects are completed.

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STRATEGIC AUSTRALIAN POSTGRADUATE AWARDS

In September 2009 the Brotherhood of St Laurence signed a Memorandum of Understanding with the University of Melbourne with the intention of bringing together the 'research capacity of the University with the applied policy and service delivery experience of the Brotherhood of St Laurence'. This year that partnership has moved into a new phase. With the university making four Strategic Australian Postgraduate Awards (StrAPAs) available for PhD students undertaking research related to the Brotherhood's priority areas, the successful applicants have commenced their doctoral studies.

Their work will focus on two key themes of the partnership: Risk, Social Inclusion and the Life Course establishing a new research perspective on social policy; and Inclusive Growth: integrating economic and social policy, seeking to reconcile the aims of market flexibility and social security in the manner of the European dialogue on flexicurity.

The four new PhD researchers will be based in the Research and Policy

Centre for the duration of their three-year scholarships.

With a work background in the Commonwealth Department of Innovation, Industry, Science and Research, Roksolana Suchowerska has relocated to Melbourne from Canberra and is researching the impact of corporate community engagement programs on social inclusion. She hopes that a deeper understanding of this field will lead to better designed engagement programs that benefit both the community and the company.

Jennifer Podesta from Albury-Wodonga has returned to study after raising three children while running her own business as a dance teacher. Having completed her honours thesis on the role played by 'habitus' in shaping a mother's attitudes and practices towards achieving school-readiness in her children, Jennifer plans to do her PhD research about the challenges faced by lone-parent families in an individualised and rapidly changing 'risk society', with a focus on child-centred research.

Maja Lindegaard Moensted, from Copenhagen, has worked at the Workplace Research Centre at University of Sydney, investigating the social and political relations of job stress among care workers and the precarious position of migrant, low-wage workers. Maja's thesis topic concerns the barriers and opportunities which exist for work integration schemes to improve social citizenship and participation for migrants in Australia and Denmark.

Yvette Maker, from Perth, worked at the Administrative Appeals Tribunal and the Australian Competition and Consumer Commission before shifting her focus to community and social issues. She completed a masters thesis which examined the recent Fair Work Australia equal pay case and the potential of legal change to address Australia's persistent gender pay gap. Her PhD project will continue to explore the issues facing women in paid and unpaid work and the intersection of law and social policy.

RESEARCH AND PUBLICATIONS NEWS

Understanding employer barriers and benefits in taking on disadvantaged jobseekers

The Brotherhood is collaborating with the Melbourne Business School, through its Asia Pacific Social Impact Leadership Centre, in a two-year study of the factors affecting employers taking on disadvantaged jobseekers. This research, funded by the Helen Macpherson Smith Trust, will investigate the attitudes and behaviour of employers and the barriers they face, through the lens of the Brotherhood's integrated service model in the City of Yarra in inner Melbourne.

The findings will be used to influence changes to labour market and workforce diversity policies to increase the take-up of disadvantaged jobseekers into work, thereby reducing welfare

costs for governments and providing recruitment solutions for employers.

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Understanding and preventing workforce vulnerabilities in midlife and beyond

This three-year project, supported by an Australian Research Council grant, focuses on pathways and outcomes for those mature-age people whose non-participation or under-participation in paid work is not of their own choosing.

Integrated quantitative and qualitative findings from this project will be used to inform policy and practice to better target interventions and support for these older adults. Research partners are

the University of Canberra, University of Melbourne, Jobs Australia and the Brotherhood of St Laurence.

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Planning for healthier growth seminar report

In November 2011, the Brotherhood of St Laurence and the University of Melbourne hosted a seminar about infrastructure planning for outer suburban Melbourne. A summary report, *Planning for healthier growth*, was compiled by Iris Levin and is available on the Brotherhood's website.

RECENT POLICY SUBMISSIONS

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

- *Maximising the positive economic, social and cultural impacts of migration*, submission to the Inquiry into Multiculturalism in Australia, April 2011
- Joint response to *Reforming flood insurance: clearing the waters* discussion paper, with Choice, Consumer Action Law Centre, Financial Counselling Australia, Footscray Community Legal Centre, Insurance Law Service at Consumer Credit Legal Centre NSW and National Legal Aid, May 2011
- Submission to the Department of Treasury and Finance Review of the Advanced Metering Infrastructure Program, June 2011
- Submission to the Essential Services Commission Vocational Education and Training Fee and Funding Review, June 2011
- Response to the Australian Communications and Media Authority's draft public inquiry report *Reconnecting the customer*, July 2011
- Submission to the Natural Disaster Insurance Review: improving access to insurance for low-income Australians, July 2011
- Response to the Productivity Commission's Early Childhood Development Workforce draft report, August 2011
- Submission re the Whole of Government Victorian Alcohol and Drug Strategy, September 2011
- *Decent sustainable work for all in a global economy: submission to the Independent Inquiry into Insecure Work in Australia*, December 2011
- Submission to the Australian Energy Market Commission on Economic Regulation of Network Service Providers, December 2011
- Submission to the Inquiry into Growth Corridor Plans, December 2011
- Submission to the DEECD 'Safe and Caring Schools' Student Support Service consultation, December 2011
- Barriers to effective climate change adaptation: submission to the Productivity Commission inquiry, January 2012
- Submission to the Inquiry into Cybersafety for Senior Australians, February 2012
- Presentation to the Inquiry into Workforce Participation by People with a Mental Illness, Family and Community Development Committee Parliament of Victoria, February 2012
- Submission re the National Energy Savings initiative, February 2012

Policy submissions can be accessed at <http://www.bsl.org.au/Hot-issues/Policy-submissions>.

End the decay dental cost report

Previous Brotherhood of St Laurence research by Sharon Bond showed the serious consequences for people who cannot access dental care. To support the campaign for an immediate federal government investment in dental care for low-income Australians and a commitment to add dental care to Medicare, the Brotherhood commissioned a short report.

End the decay by Bronwyn and Jeff Richardson outlines the national cost of poor dental health and suggests what should be done about it. The report is available online. On the website <http://dental.bsl.org.au>, Australians are also invited to send an email to the Health Minister requesting action.

Social exclusion monitor update

The social exclusion monitor is an approach to measuring social exclusion in Australia, developed by the Brotherhood of St Laurence and the Melbourne Institute of Applied Economic and Social Research. The website <http://www.bsl.org.au/Social-exclusion-monitor> has recently been updated with analysis of the latest HILDA survey data (wave 9 from 2009).

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